

Dear Reader: Thank you very much for downloading this free book about moving to The Villages. This is one of two travel books I wrote on this subject. This book is the serious one. It is a dose of reality as I tried to buy a home in The Villages. Amazon was my publisher and they found no fault in their review of this book. I finished the book titled **Has the Villages Become Too Big for its Britches?** at address:

<https://letsgopublish.com/covid/villages2.pdf> in August 2021. I hope you enjoy the book as it hopefully will help you make the right decision before you buy in the Villages.

Most of my books had previously been published on Amazon.

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Has the Villages Become Too Big for Its Britches?

“True story demonstrates that the Villages bully bosses no longer care what potential residents think. Their style is unfair and obstructive to would-be buyers?”

Big Shot Villages managers are taught not to go an extra inch. It all starts with pompous and elite silver-spoon second generation descendants of owners. These execs do not care about regular people. They ignore complaints. It seems like it does not matter about your decision to buy.



Has the Villages Become Too Big for Its Britches?

“True story demonstrates that the Villages bully bosses no longer care what potential residents think. Their style is unfair and obstructive to would-be buyers?”

Unfortunately for the regular people, Big Shot Villages managers are taught not to go an extra inch. It all starts with pompous and elite silver-spoon second generation descendants of owners. These execs do not care about regular people. They ignore complaints. It seem like it does not matter about your decision to buy.

Despite your inability to get satisfaction when you decide to buy in the Villages, many people ignore how they are treated simply because the Villages® is so unique. I know I am rethinking my purchase because of the slipshod policies in place and the fact that there is no place to appeal the controversial decisions against potential buyers. You may ask, “Why am I still even a little interested if I was treated so poorly? I have never been to a place that made me smile as much. folks, despite my aggravation I must admit the Villages is a lot of fun especially for an old fart. I believe nothing is lost that can be understood and fixed. *Do you hear that Villages Exes?*

Before we considered buying we visited three times to have fun. While there, we checked out with a ton of mileage on our free rental golf cart. First we came for one day, then four days and then we took the seven day Villages Lifestyle adventure. Each time, we were more inclined to buy a nice home there. We put it in the someday and *not never* category. Then, when we were ready to make the commitment this year, things had changed so much it seemed like they no longer wanted us? A rule of thumb now is *don't even try to buy if you are not one of the good ole boys with plenty of in-Villages connections*. The game was stacked against me. We'll visit other places now after our poor buying experience and when we find a nice place, you can bet we'll write about it another day.

Nothing about the enjoyment I would expect in The Villages had changed—just my feelings of being betrayed. I just hate doing business with people who want to push me around and who take their pound of flesh even after agreeing to reasonable terms. The on-again off again, no discipline in the sales teams was downright troubling when top level Village Realtors lied about their intentions and they delivered their lies through a loyal employee serving as my buyer's agent. Nothing could have talked me out of the Villages because I was so impressed. Now, I am not sure, for sure but I am also very disappointed at what I think would have been a great experience

I would recommend that nobody get as starry-eyed as I was about becoming a part of The Villages The punishment for trusting kept increasing the more time I wasted on my attempts. So I was ripe for the hustle. When a top seller for The Villages, let's call her Mrs. B. snookered me for the second time by renegeing on my accepted counteroffer she had made, I had enough. Despite the bad experience, I am hoping that the CEO and other executives to whom I wrote about this incident will do the right thing and put me OK with myself and the Villages. We'll see. So far, nothing!

I would recommend that you take the link to Ryan Erisman's free read on the Internet. It is titled: *50 Things to Think About Before Moving to the Villages*. Take this link: <https://www.insidethebubble.net/50-things/>

Maybe someday my wife and I will be looking hard again. In the meantime we will be Snowbirds. Next time, it'll be a month for a rental experience. The #1 rated Villages is the largest gated over-55 community in the world. It is home for more than 130,000 residents in an area bigger than Manhattan. Everyone gets around via golf cart. It is a great experience. Don't take my word for it but consider what I say and what Eric Erisman says. Do what is best for you. Take a 7-day lifestyle experience. It is a good deal and fun and cheap.

If you are a little tight on your budget, and you decide you want The Villages, you may experience bad selling agents at The Villages. See what happens. When I wrote management, I gave them the right changes that they need to implement. See if they are better at conducting their business now than when I wanted to be their customer. If you have a lot of money to spend, you will probably not notice their poor management style. But, you'll remember I said they don't care. By **BRIAN W. KELLY**



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Dedication

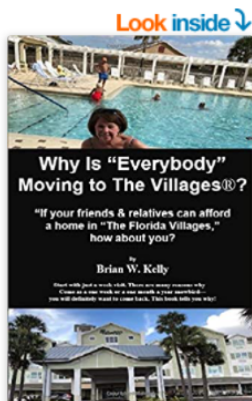
*I dedicate this book to my beautiful wife Patricia A
Kelly, and our three wonderful children,
Brian Patrick Kelly,
Michael Patrick Kelly, and
Kathleen Patricia Kelly*

Brian W. Kelly

Preface

Less than two years ago, I was all-in on the villages. I had just returned from my third experience visiting this fun place. I was so impressed I wrote a book about it. It is available for free at itsfreebooks.com

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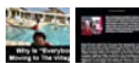
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Start with just a week visit. There are many reasons why—Come as a one week or a one month a year snowbird-- you will definitely want to come back. This book tells you why!The Villages is unique. My wife and I have been there three times First one day, then four days and then seven day Villages Lifestyle adventures.

I would prefer this be an update as the new and pre-owned home purchase information that I included in my fun book are much more expensive than they were less than two years ago. Moreover, there is more concern today about sinkholes than back then.

Sinkholes aren't just a problem for The Villages, they occur in other places in Florida too. But over the last decade or so it seems like The Villages has seen more than its fair share of sinkholes following long periods of either very dry or very wet weather.

Nonetheless, the Villages developers are not responsible for sinkholes. They are simply a common feature of Florida's landscape. They are only one of many kinds of karst landforms, which include caves,

disappearing streams, springs and underground drainage systems, all of which occur in Florida.

Karst, as some know, is a generic term that refers to the characteristic terrain produced by erosional processes associated with the chemical weathering and dissolution of limestone or dolomite, the two most common carbonate rocks in Florida. Dissolution of carbonate rocks begins when they are exposed to acidic water. Most rainwater is slightly acidic and usually becomes more acidic as it moves through decaying plant debris. Enough on sinkholes for now.

My major concern for writing this book is that the Executives of the Village seem to have forgotten the vision of Harold Schwartz, which was to create the friendliest 55+ living community in Florida. My own experience recently trying to buy in the Villages seems like the current third-generation family owners seem to have put Schwartz's dream in a sinkhole that IMHO it looks like they are happy about. What a shame.

But neither sinkholes nor the price of real estate going through the roof after COVID are the driving purpose of this book. I still think the Villages is the best fun place in which to retire but try to get a house there. I have not decided whether I will go there again for a house acquisition disappointment. I figure if the Executives of the Villages don't want me to live there, why should I try to convince them that I am worthy?

After musing about owning property in the Villages for a couple years and then making the decision earlier (April) this year to buy, I decided that a pre-owned home would be my best option. Unfortunately the cupboard for pre-owned homes is bare and the price of new homes is no longer in a range in which I feel comfortable. Nonetheless before I began to look in earnest, I found a Mortgage Company—Benchmark, that likes me and I able to get a pre-approval for a pre-owned hhome purchase. Buying should not have been all that hard but I had not factored in what I will call the “sellers greed factor.” .

I had a buyer's agent who worked for TheVillages.com. I'll call him Dave. I found the same house for sale twice and the greedy seller's agent (Mrs.B.) also worked for the same Realtor—the infamous TheVillages.Com. This should have made the closing a slam-dunk.

I had such a bad buying experience in trying to buy from a TheVillages.Com agent that it has tainted my feelings on the Villages itself as a great and worthwhile place to live and I will tell you all about it in this book.

I think the process was corrupt on the selling side. I got the feeling that because I had my own mortgage broker and I was pre-approved, Mrs. B. could not arrange for a kickback from a good ole boy local mortgage broker who was her friend, and she killed two different deals after they were consummated. She wasted a lot of my time.

I have two sons who are lawyers, who told me that Florida law permits sales agents to be unethical but they cannot operate outside the law. In my case the first bad scenario was after my buyer's agent had worked out a purchase deal with his coworker, Mrs. B. As noted, my agent worked for TheVillages.Com and the seller's agent also worked for TheVillages.com. My guy told me they had consummated a deal for \$144,000. That bought me a 2BR, 2BA furnished manufactured home or so I thought, Humph! That was easy. But it really wasn't so easy for my agent who had to deal with the slippery, selfish Mrs. B.

On about June 25, 2021, I was preparing to wire my deposit for my new house. The deal had been all worked out. When I was ready to make the wire transfer. the next event was that my agent told me he just got word from Mrs. B. that she wanted me to cancel my Benchmark Mortgage contract and give the mortgage business to one of her friends in the area. I had a company Benchmark, a local company who had worked with me for a few months and had processed my application and they were prepared to finance my house.

So, I declined the seller's agent's offer (after I thought that we had the purchase settled). When she got back to the buyer's agent—my guy—she gave him the bad news that she had another buyer who was paying cash. Though I had thought we said that we had a clean deal, I was told that “cash rules.” I had told the family and friends and we were ready to celebrate not bemoan the first slippery act of Mrs. B.

Two weeks later in the week of July 10, I found that same house on the market. Long story short, they said the cash guy got cold feet and withdrew. My buyer's agent had not known about it so he inquired. To his co-worker, Mrs. B. I authorized upping the offer by \$2,000 and he

gave her the \$146,000 offer. We sent all the signed contract documented paperwork with it as we believed Mrs. B was serious this time. The next day, Mrs B. made a counteroffer at \$148,000.

When my agent told me about the counteroffer, and asked what I thought, I immediately said OK and accepted it. At this point, my knowledge of contract law said we had an offer and an acceptance. But, I am not a lawyer. My agent, Dave had informed Mrs. B that we had accepted her offer and Mrs. B promised Dave that the counteroffer documentation to wrap up the sale was forthcoming within two hours.

When she called back she did not forward the written version of her counteroffer. She may have remembered me as the guy who would not sign up with her friend's mortgage company. I am not sure. But, she snookered us again. She was looking for more money after her offer was accepted. She said that had found another buyer. Why was she looking for another buyer when I had accepted her offer? I could not understand why her co-worker, Dave would ever want to trust her again.

I told my sons (lawyers) that both players worked for TheVillages.Com. that I had accepted the counter offer immediately. Was that not a contract? Both agents worked for the same company. Why would the Villages' executives permit one agent to snooker another and waste company time. Mrs. B already had a deal so why should she have been looking for another buyer. She also stiffed her fellow employee out of his kudos and commission and the buyer (yours truly) was left with nothing They worked for the same company. How could TheVillages.Com company permit that behavior?

I wrote the Village Execs but they don't seem to care about ethics and I have not heard from them since I wrote a month ago.

My sons said it would be a deal if not a real estate transaction in Florida where all property deals have to be in writing. Somehow contract-law is different regarding real estate in Florida. I said this would be a good test court case because I had accepted without reservation Mrs. B's counter offer of \$148,000. Sometimes you eat the bear and sometimes the bear eat you.

So, I am still upset so I wrote this book. It calms me down. I provide all the detail for this The Villages charade in which the owners of The Villages permit buyers and sellers to be manipulated leaving a bad taste in the buyers mouth and taking a commission split away from a fellow employee. Hard to believe but true.

I include all of the communication and the letter to the executives in various later chapters of this book.

Before I get there. I include a number of chapters so you can know why I “wasted” my time trying to buy a house in The Villages when they obviously did not want to sell a home to me. For a few years before this, I believed that the Villages was the best retirement community on the planet and I will tell you why.

Thanks for reading this book. Be careful, the Villages may perform all transactions legally but I am not sure of that—and even my two lawyer sons believe they do not conduct business in an ethical manner. That does affect how I feel about engaging TheVillages.Com again.

What a shame!

Sincerely

Brian P. Kelly, Editor & Publisher

Final note to readers before you read this book:

The Villages is home to a lively 55 and over community of a strong 130,000 plus people and over 50,000 **households**. This golf car-driving community resides in non-jobholding bliss. Hey who needs a job at 55+?



Brian W. Kelly
Wilkes-Barre Author

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About the Author



Brian W. Kelly retired as an Assistant Professor in the Business Information Technology (BIT) Program at Marywood University, where he also served as the IBM i and Midrange Systems Technical Advisor to the IT Faculty. Kelly designed, developed, and taught many college and professional courses. He continues as a contributing technical editor to a number of technical industry magazines, including "The Four Hundred" and "Four Hundred Guru," published by IT Jungle. In his last visit to the Villages, Kelly dropped off several AS/400 textbooks to help The Villages IT Department teach newbies.

Kelly is a former IBM Senior Systems Engineer. His specialty was problem solving for customers as well as implementing advanced operating systems and software on his client's machines. With this new book, Brian is now the author of 286 books and hundreds of magazine articles. Over half of his books and articles are about patriotic topics or sports topics. Brian has been a frequent speaker at computer conferences throughout the United States.

Kelly was a candidate for the US Congress from Pennsylvania in 2010 and he ran for Mayor in his home town in 2015. He loves America but like most Americans, he has no love for corrupt officials.

Chapter 1 Things to Know!

Three years ago, Yogi Bernardo, one of my Meyers High School classmates (PA) invited me to his home in the Villages for a Florida reunion. It prompted me to take a Florida vacation. My wife and I were happy to have been able to book a room after being on a waiting list for the Magnificent Waterfront Hotel in Sumter Landing in The Villages.

As a Villages resident, Yogi called the hotel and got me a reduced rate of \$193.64 in February 2017. What a great place!. At other times than February, the hotel has better prices. The reunion was at noon. Pat's sister joined us at Yogis, and at 5:00 PM we left the party for the Waterfront. We found a great place next door called Cody's Roadhouse and had dinner. Pat and her sister went shopping in Lake Sumter' Landing—magnificent.

Two years ago on Nov 18, we took a Villages Lifestyle 4-day vacation. The cost was special too--\$99.00 a night with an included two bicycles and a golf car for the four days. The Villages put us up in one of their three bedroom, 2 bath new homes—beautiful;. While there we took, a Saturday trip to Gainesville and saw the Football Gators rip apart UAB 36-7.

We loved it. We had great fun at The Villages. This past February, we went again for a reunion and spent seven days. It still was not enough time at The Villages. When we left on February 13, we had just enjoyed 4 days of 86 degree sunny weather with plenty of great swimming in one of the Villages 57 pools at last count. I took a picture of my wife Pat in one of the many pools and I used it as the front cover of the book I wrote about *Why is everybody moving to the Villages?*

We don't golf but we might soon begin to golf as there are 52 championship golf courses in the Villages. Since we came in peak season the price was \$199 per night in a brand 3 BR home. Wow!

That's just part of it. The Villages is unique because it was built to be unlike any other community. 126,000 happy residents cannot be all wrong. There is something for everybody. With over 3000

clubs/activities, you'll run out of days to have fun before you run out of Villages activities to keep you interested.

How does free music and dancing on the public squares from 5 to 9 sound with top bands. How about pickleball, paddle tennis, swimming, polo or fun bars with two-fors from 12:00 Noon? The Villages has the largest Red Hats club in the nation so you'll have lots of friends. Triathlons, running, cycling, bowling in one of 86 leagues. Art shows and clubs from basic drawing to pottery with. Special golf car roads to get you anywhere in the villages. Whether or not you golf, everyone has a golf car. For those that love movies, there are three huge theatres showing eight attractions each per day. Learn about all this and more in the prior tell-all book about America's greatest playground for those 55 and older.

On my last trolley tour of The Villages, for example, the guide talked about the few rules there are in The Villages. She cited one of the softball rules you'll surely enjoy. Pinch running is permitted for Villagers over 80 years old. Think about that! There is one caveat. To prevent ringers, the rule is no pinch runner in softball can be younger than seventy years old. Think about that! Hah!

Since Henry Ford invented the automobile, families have been piling into their cars and heading to Florida to avoid the cold of northern winters. The Snow Bird migration continues yearly to this day. The crowd comes from all over and the state is loved as a vacation spot to many for the beachfront views.

What is a little different today is that the migration is not just to Spring Break, Disney, and Swim Week. Not since The Villages has become popular for those 55 and older and some a bit younger who sneak in). It is a whole other demographic of 55 and older who like having a good time as much as college students and the moms and dads with little ones headed to the magic of the Magic Kingdom.

Seniors like partying just as hard but in a slightly different manner. This new 55+ demographic finds life in Lake, Marion, and Sumter counties in Florida to their liking as they live the good life at The Villages. Places like The Villages have seniors thinking that fun in their lives is not sinful—anything but! It's just a great way to age gracefully in their retirement years.

So college students are not the only ones who can choose to have a great life at Spring Break and times away in the most southern state. Maybe Ponce De Leon found a fountain of youth way down south and the fountain spews sunshine and warmth upon all residents young and old.

College once was seen as a place to escape parental oversight for the many new arrivals. But now seniors, looking for an easier life in retirement are finding places like college campuses as the perfect new spot to take up roots—without text books. Seniors want to have a life just as juniors do. They have the means and take their shot at moving to get it.

Hard as it may be for many to believe but there is a growing trend on college campuses—to place retirement homes near the dorms. Perhaps one day some students will be asking themselves: “Is that grandma over there on the quad?”

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Chapter 2 Seniors Are Enjoying Being Alive More and More



The NY Times wrote a piece about this new trend. In it, they highlight Mary Jane Karger and her husband, Tom, both 74 at the time. These two seniors put down a 10 percent deposit on a retirement community to be built on 40 acres of the 500-acre Purchase College campus. It is a former cattle farm that is now part of the State University of New York (SUNY). They'll never be alone.

And when they pass on in a zillion years, if the College's treat them well, the institutions are likely to receive an unexpected bequeath courtesy of the relationship. Though it may not be warm in upstate NY, nobody can deny that there are a lot of things happening on every college campus in America.

Purchase is one of a growing number of colleges sponsoring retirement communities on campus or thinking about it. It is a marketer's dream, monetizing spare land, while milking the baby boom generation's affluence by appealing to their obsession with staying forever young.

So, it may not be that there are all these places attracting seniors. Can it be that seniors, after putting their time in the workplace are ready to have life a lot easier in retirement. If there were no place called The Villages today, the active senior community would demand that they be built. Or they might opt for a cold weather retreat on some campus someplace. Or perhaps A Del Web 55+ community or even a great spot in VALENCIA. Seniors are in control of their own lives and they are moving—mostly out of NY and other lockdown states.

I had a great friend who lived with his wife in the Villages. He passed away a year ago and his wife, decided to move with a daughter in Connecticut. I loved my friend but he was a precise guy. Anyway, his wife told me the other day she is moving back to the Villages. She said she is still not aged and would like to meet a nice man and having been there with her husband all those years, she knows the Villages is a great place to meet nice people who don't depend on your income.

Her words were that living with the daughter was like living with her husband's rules but the daughter was even more strict and limiting. She's looking to be free and alive and she is on her way to the Villages as a renter in the next month or two. She would like to find a man who did not need care and had his own nest egg. She thinks he exists in The Villages. Best Wishes for the hunt! I think she is right.

Other good news for seniors willing to pack up and move south is that although no other community comes close to the mega-size of The Villages, there are at least 16 other active communities with over 10,000 residents in Florida. The Villages itself today is at about 130,000 residents but the many villages in The Villages makes it seem like each community is scarcely about 10,000 residents.

When you go through the gates of your village such as Pennecamp, deep in The Villages complex, just across the road or down or up a spell, there will be another 10,000 strong village waiting for you to examine.

The fact is that 10,000 residents represents a size sufficiently large to provide a comparable range of amenities and clubs to those enjoyed by the over 130,000 residents of The Villages. In addition, there is another large group of communities with more than 5,000 homes. Think of a local football game with 5,000 fans and you know that just about fills

the stadium. Even villages with 5,000 residents have extensive amenities packages. They exist in the East and in the West with many people in states that are in-between.

If you prefer the less humid temperature of Arizona, for example you might like a place with an inviting name such as Sun City. It is in Peoria, Arizona. The experts say that it is probably the second largest active adult community after The Villages. For people on the West coast it is not as big a decision to buy in Sun City than to uproot and move all across the country. Yet, those who have come to The Villages from Western states are not necessarily in a hurry to get back.

Sun City for example, has 48,000 residents. It was founded by Del Webb in 1960. There are many Del Webb communities in various locations including Florida (23,000).

Born in 1960, Sun City Arizona is the original active adult community in the world. It boasts every conceivable activity – 7 recreation centers, 11 golf courses, 3 country clubs, 2 bowling centers, Sun Bowl, Viewpoint Lake – plus hundreds of clubs. Like many communities established long ago, at 75 the average age in Sun City is well up there. Sun City West, which is close by the original, has almost as many residents and similar amenities.

The Del Webb and Pulte (largest home builder in USA) organizations consistently offer some of the largest active adult communities in the world such as the already mentioned Sun City and Sun City West. Others include: Sun City Texas (near Georgetown) with 7,500 homes, Sun City Anthem (Las Vegas) with 7,200 homes and an 86,000 sq. ft. clubhouse. Sun City has other locations all over the country, including at least 4 in Nevada alone. There are also numerous Sun City communities in the East.

Florida has its share of Del Webb properties. Sun City Center is a large active adult community near Tampa, Florida. It is a self-contained village complete with retail establishments, grocery stores, worship centers, and a hospital. Over 11,000 residents enjoy this 55+ community for its reasonably priced homes, great amenities, and an active lifestyle with nearly 200 clubs and interest groups.

On the next page are some stats on Sun City Center: SUN CITY CENTER, FL CENSUS PLACE. It is a great alternative to the Villages

2019 POPULATION	24,286
1-YEAR GROWTH	3.43%
US SENATOR	Marco Rubio REPUBLICAN PARTY
US SENATOR	Rick Scott REPUBLICAN PARTY
2019 MEDIAN AGE	71.5
1-YEAR CHANGE	0%
2019 POVERTY RATE	8.06%
1-YEAR INCREASE	2.83%
2019 MEDIAN INCOME	\$50,613
1-YEAR GROWTH	4.52%
2019 MEDIAN PROPERTY VALUE	\$182,900
1-YEAR GROWTH	7.78%
2019 EMPLOYED POPULATION	5,018
1-YEAR GROWTH	8.43%

Of course this is not a complete list of Villages Alternatives then again, until recently with my poor buying experience I thought the Villages was the best. It is not however, all there is.

I mentioned only the big guys in the active community list above. They can compete with The Villages and when in your comfortable bungalow, you won't care that you are one in 1000, 10,000, or 100,000.

Speaking of 1000-resident communities. There are many of them. Before you search only for the largest communities, you should decide just how large a community you want to live in. The Villages is in a class by itself in that it is divided so well, it seems small. However, the truth is that any community over 1,000 residents is going to offer plenty to do and many interesting people to meet.

We can't spend our lives looking for the perfect community and that is why so many select Sun City or The Villages. They are like places in which you can't go wrong. I am waiting for my ship to come in but I

may have to jump ship before the ship arrives. It is a dandy place to visit and an even finer place to live.

It is tough to say exactly when The Villages came about but by 1991, it looked like success had reached the founders. They changed the name of their fledgling development to The Villages. They credit two major factors for their success and we will discuss this in more detail in the main body of the book. For now, let's say that two key things propelled The Villages forward—the creation of the first town center and new form of financing called Community Development Districts (CDDs). The first town center made The Villages more charming and the CDDs made it easier to finance and build new homes.



FYI: A community development district (CDD) is a local, special-purpose government framework authorized by Chapter 190 of the Florida Statutes as amended, and is an alternative to municipal incorporation for managing and financing infrastructure required to support development of a community.

Having traveled through almost all of the US and throughout Europe, I believe The Villages is the easiest and probably the best retirement community to be a part of. I am obviously not the only one who feels this way, as the growth of this community has been astronomical and it is still growing.

To me it seems like, it is the hands down choice in America. The Villages is proud to self-proclaim itself as Florida's friendliest retirement hometown. It is just about 60-90 minutes out from Orlando

in Central Florida. I see no obvious countervailing notions that The Villages is not the friendliest. My wife chatted with everybody she met on our three visits and she loved the people and they loved her.

I would recommend that you start by spending a day at the Waterfront in Sumter Landing on an already planned vacation or you plan a dedicated week. There are many reasons why—whether you come as a one week or a one month a year snowbird, you will definitely want to come back to The Villages. When I returned home the last time, I wanted to go back immediately This book tells you why? And it also tells you why things are not so good anymore.

Chapter 3 Introduction to a Fun “Villages” Experience



More pools than you could shake a stick at. I miss them already!

Today is Wednesday, August 11, 2021. It has been about a month since I mailed Villages Executives about my negative buying experience. I do miss the idea of The Villages but I am getting over it.

I have been home from Florida, when I was at the Villages the third time, for about eighteen months. Soon after I got home, I was on the fun trail again as my brother-in-law turned 80-years-old and his son had a catered celebration affair with all the relatives on the Piotroski side. No rest for the wicked. The trip home from the Villages in February 2020, took from 6:00 AM to 3:30 PM so Pat and I were both tired. But, nobody can miss a brother’s 80th birthday.

I was the only non Piotroski who made the event celebrating Marty Piotroski’s 80th birthday. It kept up the surreal atmosphere of being on

vacation and the Dago Red Wine, which I brought to the fest (very scarce as the season was ending in February 2020) was exceptional.

We slept overnight at Marty's nephew Scott's home. Scott had thrown the party for Marty and it was just what one would expect, Erste Klasse (First Class) as if we were still at The Villages and we had not yet returned. Yet, I dreaded driving the 100 miles from Wilkes-Barre to Harrisburg but to cheer Marty on. Pat and I were tired. Yet, I could not selfishly stay home though I needed a vacation break. Once on my way to Harrisburg, I forgot about needing rest.

The night's festivities went faster than anybody wanted. Marty, who had been nursing some issues throughout 2019 looked like they were all behind him. He was exuberant and it was obvious that he was surprised but for one thing. When he came in and everybody cheered, he came to me and confessed that when he walked up the steps to enter, much to his surprise, as he peered behind the banister, he spotted a gallon of Dago Red Wine. He told me later that in his mind he said to himself, "Well, Brian must be here." Brian was and so were about a hundred others who love Marty to pieces.

Eventually the evening was over, and I went to bed but a lot later than most of Scott's holiday gatherings. I normally conk out earlier but perhaps the fun I had at The Villages the prior week kept my attitude up. It was a great time and I was one of the last to retire for the evening. Thank you God for giving me the stamina to have such a great time with Marty. When he got the call to go back to his home (his ride was ready), he had a slightly disappointed look as if it could have gone on forever. Marty would be a good candidate for a few rounds of Villages Town Square fun for sure. He'd love the golf carts anyway. I'll be talking to him and the nephew about that pretty soon.

Scott, Marty's son had to take Aunt Sue (younger than me—my wife's sister) for a 6:00 AM train ride to NYC so he stopped at Dunkin Donuts quite early the day after the wing-ding—Sunday. She is working her way back to her Snowbird Palace in Estero Florida. Sue likes the Villages but is not looking to make a change anytime soon. Scott picked up a ton of egg sandwiches on his return from the Harrisburg Train Station and he snagged a few boxes of donuts including the Valentine heart shaped variety.

I had a “sammich” and a jelly heart shaped donut. The bites did not hurt my head too much. Getting up after the big party was tougher at 72 than at 71. I had turned 72 just two weeks before and now I am 73. If it were not for my body giving my brain pain signals, everything about me would be like as if I were a kid.

I almost asked Scott to call the police as after my first morning look, I thought a Martian was occupying my face. It looked sleepy and showed the effects of the party—the eyes especially. It took a few hours longer before my wife Pat convinced me I was safe to drive the 100 miles back home. I am still not sure if I should have believed her.

She drove home with my middle son Mike who looked himself. My daughter Katie drove with me and she slept most of the time so I knew that it was me when I checked the mirror at home so she could not have been too scared of the Martians.

At 1:45 PM we pulled into our own driveway and I looked forward to a few weeks if not then perhaps at least a few days of nothing to do and no place to go. I was finally home from Florida. But I wanted to go back. It was cccoooooollldd!

Before I knew it; I was asleep on Sunday night after a good dose of my neighbor Carol Anstett’s great beef stew that she had made for us. Welcome home Pat and Brian! If her husband John is hungry today, I am proud to be the reason. Sorry about all the soup consumption, John. But I did leave my special Bloody Mary Mix which John likes to greet his next Sunday Morning.

Now, as I said at the top of the chapter, when I originally wrote this, it had become Monday. Now what? Well, I got to begin the writing of my first book about the Villages while the great time it was still fresh in my head. It was colder than ice outside so if I had had my way, I’d be back in the 86 degree temps of the Villages in our most attractive lifestyle bungalow home. Wow! What did I do for God to give me such a great life and such a great wife and kids?

In Chapter 2, I’ll tell you all about our most recent experience in Florida—a first of that duration—14 days—for Pat and me.

For now, let me go back to the front of the book and re-introduce The Villages again. Don't forget to read the preface for a full perspective on the reason for this particular book and to enjoy ramblings of the great Villages. My recommendation is to buy the book titled *Why is Everybody Moving to The Villages*

From what you may have read, you already know that The Villages is unique. This "The Villages" trip, which came after seven great days in Kissimmee/Orlando with my brother Joe and sister-in-law Diane, as great as those days were at the time, the Village days made those seven days less impactful because of all the Villages had to offer, including better weather. I wish my brother and sister-in-law could have joined us.

We stayed at the Microtel Hotel just outside the Villages for our first day/night. The Yogi Bernardo sponsored Meyers reunion was on Saturday. The Microtel was because I had signed up for a day less than I needed at the Villages three-bedroom world. We met a classmate at the Microtel--Sherry Jones Hornberger. We enjoyed the buffet together and met again at Yogis. My first girlfriend Lucille Lewis Buck was also at the event. It is always nice to renew friendships.

As I am pleased to say that my wife and I had been to the Villages proper two times before Sunday Feb 9, 2020, the day of our formal checkinski after the Meyers reunion We were there first one day, then four days and then seven days. We both loved it each time.

They call the excursions the Villages officials give visitors to test the premises as *Villages Lifestyle* experiences. Each time, that we had stayed, even at the magnificent Waterfront Inn, we were more inclined to buy a nice home at the villages. I figured maybe some-day we will. However, in the meantime we will be part timers—AKA Snowbirds. Next time, it'll be a month I thought at the time.. Who knows, it may be sooner before we join the Villagers community.

And, guess what in April 2021, I decided to buy. It is now mid-August 2021 and I still do not live part tie in the Villages. Right now on this page, I am using the first book as a basis for this one. After we discuss more about what I liked in The Villages so much that I wanted to own, I will go back for the details of what changed my mind about the

Villages being the friendliest place in Florida. We sure had a great time the three times we had visited.

Research tells me that the #1 rated, *The Villages* is the largest gated over-55 community in the world. It holds more than 130,000 residents in over 50,000 residences in an area bigger than Manhattan. Everyone gets around via golf car. My lifestyle experience provided me a free golf car, two bicycles, and a few rounds of golf. Since I do not golf some villager must have received my tee times. Just kidding.

I did make it around in my golf car but there were never any clubs in the back of the car. This time, Pat decided not to drive as the road to Publix was under construction. C'est la vie.

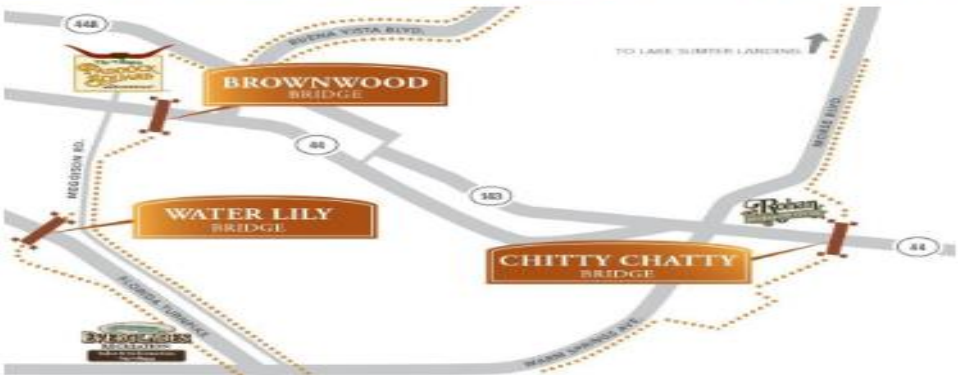


Sometimes you can't even find one regular automobile on the streets.

Golf cars are a big hit at The Villages. Other than town squares, they have separate roads like bicycle paths on the sides of the major roads in the Villages. The golf car idea has caught on so well, newer Villages such as Brownwood and the area across the turnpike such as the Village of Fenney will all be connected soon via golf car bridges or tunnels to keep Villagers golf car ride more extensive and safer. In 2021, that process is well underway.

In fact, wherever you are in The Villages, at home, the neighborhood recreation centers or the town square, this year you can now get there by golf car thanks to a network of bridges and tunnels that were mostly under construction in our past visit.

Here's the golf car bridge at Brownwood as an example:



Chapter 4 The Villages: Our First Trip, February 2017



The Waterfront Inn Sumter Landing in The Villages

We began this year's (2020) tour of The Villages with the Trolley Bus and it was amazing in what the tour revealed about The Villages. During COVID, the Villages cut out the tour. I hope for your sake, it has been reinstated. Ask about it. It was great Pat and I would recommend it. We took the Futures tour on the trolley from Brownwood. There are two other tours from the other town centers. When we go back next year or sooner, we'll take the other two trolley tours and we'll take the Sumter Landing Boat Ride. Life in The Villages is good. I do miss it already! Buying a home there may not be a happy experience but once you are there, it is a fun place to visit for sure.

Three Trips to the Villages and I am coming back

We own our own home in Northeastern Pennsylvania and have for some time but we are not at the point where we are ready to sell it, take the proceeds and buy a new home in the Villages. I admit it is

tempting, especially as the grey Northeast and the cold weather impacts living in our family home. Because of the Northeast weather, however, we have become avowed partial snowbirds. Over the last few years we have come to love Florida and especially The Villages

A real true snowbird of course may be defined as a northerner, who lives in Florida from November through March. My wife Pat and I love the Fall and early winter holidays—Thanksgiving, Christmas and New Year’s Day. We have never been away from home during these important holidays so at least for now, November is way too early for us to begin a snowbird period.

Before I tried to buy a home in the Villages, so far unsuccessfully, our goal as snowbirds was to leave the north in mid-January and come back in early April or a bit sooner for the Easter Holydays. We have too big a family with many birthdays in January to not celebrate them all before we go away. Of course everything can change as time moves on by. Plus, with Allegiant Air offering inexpensive flights from Allentown, we may be able to come home for a week every now and then as misplaced SnowBirds.

Every adventure begins someplace

In our first trip to the Villages, we were non-committal on spending much time there. We had only heard of the Villages in passing and TV commercials. We did not take The Villages very seriously. It just happened. We were invited to a Florida high school reunion by a classmate at his lovely home in The Village of PenneCamp. That is the only reason we made our first trip to the Villages. The community itself was not on our radar.

On this trip, we spent just one night. We first vacationed at Universal Studios for the most part of a week and then spent the night after the reunion in The Villages at the magnificent Waterfront Inn. I got a \$98 a night rate at Universal with a great military discount. Universal Studios in Orlando was a great place for us to stay. The Waterfront and the Villages experience was equally as magnificent.

We had a rental car. So, after a few days by Orlando, we used our GPS and some written directions from the Airport, MCO. We took the

Florida Turnpike to the Villages. With the GPS as a crutch, it was a cinch. It was about 66 miles and it took a little over an hour.

We learned of another new way to get there if we ever decide not to drive. Groome is what it is called. Their company says it is very excited to be serving The Villages® Community. The company offers up to 20 daily roundtrip shuttles between The Villages® Community and Orlando International Airport (MCO) for just \$19 each way with complimentary home pickup and drop-offs. Hours of operation are 6:00 am to 10:00 pm—7 days a week—(352)539-9664. Maybe one of these years!



The Waterfront Inn- First Class Lady Lake, FL in the Villages

Pat and I checked into the Waterfront Inn, changed, and took off for the reunion. My wife's sister Sue and husband Mitch live in Southwestern FL in Estero. We wanted to see them so we got them invited to the reunion. The Bernardo's were very accommodating.

The Waterfront was filled so Sue & Mitch stayed at the Microtel about five miles away. They arrived about a half hour after we did at Yogi Bernardo's place. After celebrating what could be called our 52nd Meyers reunion on Saturday at noon in the Village of Pennecamp, it was time to go. Nice time but we were ready to call it a day. We wanted a few hours to spend with Pat's sister.



Nine Graduates of Meyers High School (PA) at Yogi's Reunion Pennecamp Village

Mitch and Sue followed us from Yogi's to the Waterfront about 5:00 PM and we drove the five miles and we went to our room at the Waterfront. We had not figured out what to do for dinner yet. Mitch and Sue had to get back to the Microtel about five minutes away in the other direction and it was beginning to get dark. At the Waterfront, We were all greeted by a huge very attractive outside porch with massive rocking chairs –low boys and highboys available for the rocking.



The lobby was charming as well as you can see on the next page with the beautiful wood and tile floor throughout.



Enjoy Innards of the Waterfront Inn at Lake Sumter Landing, The Villages – Nice

The Waterfront Inn was most enjoyable from check-in to check-out. When we finished our evening that Saturday after dinner, we found a seat in the lobby as the dancing in the dining room was overflowing. If Pat and I were not so tired, we would have joined in.



Cody's Original Road House – right down the path from the Waterfront Inn

It was dusk in February after we had checked in to the Waterfront. The girls wanted to freshen up after the party. Mitch and I were reading material from the Villages in the room. We had a copy of the section of the Sun Times Villages Newspaper that was a half-inch thick with things to do. Mitch and I were amazed.

It is recommended reading. In fact, I would recommend getting a subscription for a month before you go if you can still get it. They may no longer deliver it to your home unfortunately. But you can ask if there is a way. It is a great way to find out what is going on from day to day. The paper could sell a lot of out-of-town subscriptions if they marketed it well. .

Pat and her sister Sue wanted to go to the shopping areas of Sumter Landing. It was the Town Square where the Waterfront and Cody's Bar were located. They did not buy anything this time but they enjoyed the shopping "eye-candy." Mitch and I did not expect a quick retreat of the girls from shopping and we were not disappointed. They checked it out fully and enjoyed but did not buy this time.

Meanwhile, while leaving the front entrance of the Waterfront and not knowing anything about the venue to which we were heading, my brother-in-law Mitch and I heard some pleasant noises about a hundred or so yards down the road from the Waterfront's front porch. It was a very fun sounding noise.

So, we followed the noise and it took us past an array of golf cars that you can see in the picture. The golf cars seemed to be there for a purpose. As Mitch and I walked down the path of golf cars from the front of the Waterfront, we came closer to a spot that had a healthy line in front of it.

Never having been there before, we both felt that since the ladies were shopping we had time to engage the line. We were all hungry and thirsty so we decided to wait for a dining spot in this active venue.

The line moved surprisingly quickly. Everybody in the waiting line was friendly after we reached it but nobody was volunteering to give

up their spot in line. Nor were we. After about ten minutes we reached the front of the line so we could put our names in for a booth for four. Mitch and I then discovered two empty spots at the big bar. After another ten minutes, the girls found us at the bar. In a short while, our names were called and we were able to all get seated in the thick of the place within this fun establishment. Check out the Cody's Ad on the next page.

I skipped something. Mitch and I were actually able to get into the Cody's establishment before the girls came back from shopping. He and I found two seats at the bar. Very pleasant. The guests seemed mid aged to older but the staff was comprised of mostly young folks.

We both ordered brewskis. He ordered a Coors Light , and I ordered a Stella Artois and a red wine to keep my cholesterol down—a nice Merlot.

When the bartenders delivered the beers to each of us, they also brought the Merlot for me. Wunderbar! The best news on the price was yet to come.

Mitch and I soon learned that Cody's had an everyday two-for-one deal and that, like it or not, our purchases entitled us to another of the same. Eventually, we both consumed beer one and almost immediately, the barkeep brought us our second one. I began to drink the wine and finished it and then voila, I got a second Merlot. Wow. Whatever the name of this place was Mitch and I wanted to know it forever for it was a great deal.

We had not noticed the name when we came in but soon when we got menus as the girls caught up with us. We learned that we had been experiencing Cody's Original Roadhouse at Lake Sumter's Landing in the heart of the Villages. It is a great place—highly recommended by us. It is still our favorite place. The prime rib special is my favorite. .

I forget what we had for dinner this night but it was great. It was fun and packed with happy people. The food was also inexpensive. The girls enjoyed it also. There are a lot of deals at The Villages so the folks eat out very often.

10 Year Anniversary Celebration - Get \$10 FREE! Monday October 28th!
ALL DAY LONG!! ONLY at Cody's Original Roadhouse - Lake Sumter
Landing Location!

CODY'S
10th 2009 2019
ANNIVERSARY

ONLY WAY

CODY'S
Original
ROADHOUSE

At Sumter Landing

**Is Celebrating It's
10 Year Anniversary!**

**Receive A \$10.00 Bonus Voucher For Every
\$20.00 Purchase Of Food To Enjoy
On Your Next Visit At Cody's Sumter!**

**And...FREE Live Music - Prizes - Giveaways
& Drink Specials On Our Outdoor Patio!**

After we finished dinner, we walked back to the Waterfront. The four of us found seats in the lobby and we enjoyed watching the Villagers dance to their Saturday Night Hoe Down music at the Waterfront Hotel. We were all tired so we did not participate. When we had our fill, Pat and I walked our guests to their car in the parking lot. They were staying at the Microtel as the Waterfront was filled when they decided to join us.

We bid them adieu that night. In the morning, they went back home to Estero, FL.. After our one night-stay at the Waterfront in The

Villages, we packed up and went off to New Port Lucie on Florida's West Coast where my good buddy Mark George lives with his lovely wife Joyce. What a hospitable host he and she were. We had a nice dinner and a few rounds of cocktails before we called it a night. In the morning we had to take off for our flight home from Tampa / St. Pete's. .

When we got up the next morning, Mark had a big early AM treat for Pat and I all lined up. It was a big breakfast at one of the best places in Florida—Caposey's Whole Works Restaurant in New Port Richey. I think one of those tables in the picture below was where we sat.



Caposey's Whole Works Restaurant in New Port Richey – A cut above!

When Pat and I came back to the Villages in November 2018, we were so impressed with Cody's that we looked for this fun place in all the Villages' Town Centers. In addition to Sumter Landing We found one in Brownwood where our bungalow was located and there is also a Cody's in Mulberry, which we have yet to experience. So far, there is not a Cody's in Spanish Springs.

Chapter 5 Another Year & a Trip to the Villages 2018



A home in the Village of Pennecamp

Take a Lifestyle Preview—a great experience

Pat and I were so pleased with our first Villages experience in February 2017 at the Waterfront Inn and Pennecamp Village that we got five more family members lined up for a Villages Lifestyle Preview. We expected seven Lifestyle Preview Villagers in November.

FYI, the preview includes a stay of 4-7 nights in a two or three-bedroom villa as a Villages' guest. Depending on the season, the price is either \$99.00 or \$149.00 or \$199.00 per night. In November, off season, the price was \$99.00. The homes are all newly built and beautiful. Most of them if not all nowadays, are close to the Paddock Square in Brownwood.

The Villages offers these two packages in the form of like a try and buy. However, unlike other offers from other resorts; when you experience your preview, there is nobody pestering you during your

stay—bugging you continually to sign on the dotted line. You are treated in all ways as a permanent resident and have access to all of the amenities of The Villages for the length of the stay. To get us to buy, we thought we might need a third preview in 2021. But, by the time April came around this year, we were ready and have been actively looking since. With all of the people bailing out of New Jersey and New York for COVID freedom, it was hard to find an available place. Plus for new construction, there was a wood shortage. Humph!

In both of our two Lifestyle Preview experiences, (2018 and 2020), the great treatment began with a gift of free tickets to a play on the second night or a dinner theatre experience this last time at Katie Belle's Dinner Theatre in Spanish Springs Town Square in The Villages. It is a fantastic place.



The Lifestyle Preview is a great idea. Guests experience what life could be like living in The Villages. Play golf, pickleball, swim, or try some new activity while staying in a private, fully furnished cabana complete with golf car and bikes already in your garage. How can you beat it? It is really quite remarkable and enjoyable. It's like living in The Villages as a permanent resident with all the perks.

Before we visited The Villages in November 2018, I had purchased tickets for seven people for a Florida Gators home game in Gainesville. It is just 62 miles up Route 75 from the Villages. Unfortunately, my brother-in law Marty came down with a health issue that he would not recover from until some-time after our Villages Experience. Thank God he is better now and we just celebrated his eightieth birthday at a gala in Harrisburg.

Though Marty had discussed his plans for the Preview with Villages' Agents, he and his son Scott, and daughter-in-law Lynn were forced to cancel their plans. Moreover, my wife's sister Sue and her husband

Mitch canceled their Lifestyle Preview in the Villages also. Maybe some time soon in the future.

Pat and I kept our plans and we made the Lifestyle Preview in November and we went to the game with Sue and Mitch. Who traveled up from Estero, FL and stayed with us. It was our second time at the Villages and first Lifestyle Preview.

Marty ate the cost of the Gators' tickets, but Mitch and Sue decided to drive up from Estero on the West Coast and they made the game with Pat and me. We started the vacation before we began the Lifestyle Preview. We flew into Tampa / St. Pete's and drove to Bonita Springs, FL to begin our vacation. We first visited John Martinson, one of my Meyers High classmates from 1965.

Unfortunately, even John could not use Marty's tickets for in September, Hurricane Irma had wreaked havoc on this home in Bonita Springs. Cathy, John's wife went home for a few months while John worked with a talented friend to bring his home back after the hurricane.

By the time Pat and I got there in November, John Martinson had made great progress with his home repairs from Irma. He had about a week's work left—mostly carpeting. I did not come empty-handed. At about noon, I showed up with some snacks and a 12-pack of Stella Artois bottles. John was most appreciative as with all the hard work, he needed to replenish his own supply of beer. John gave me a big hug and a big thank you to beat all thank you's. I did not drink it all.

After a few hours of a nice front-porch visit, a light helping hand in packing, and a full progress report, Pat and I left him to his wrap-up chores. He rejoined us about a week later at Yogi's place in the Village of Pennecamp for dinner on his way back North. John had been separated from his wife Cathy for about two months. He was eager to get home for the Winter in PA. The Villages was on his way when he was driving home for the 2018 holiday season. He was spending the night at Yogi's and taking off for the North Country in the morning.

After signing off with John at his home, we moved from Bonita Springs up the road to Estero, FL, where Mitch and Sue lived and we

visited with them on our way to the Gators' game. We drove separately to the Microtel Motel outside of the Villages and we spent the night. We got up early the next day, November 18 and we went in my magnificent Blazer rent-a-car to the game in Gainesville. It was a great experience for the four of us. UAB did not do so well. Florida ripped them apart.

We spent another night at the Microtel and bright and early on Sunday, Sue and Mitch got on 75 South and went home to Estero while Pat and I checked in at the Villages Sales Office in Brownwood for our 4-day Lifestyle Preview. What a great experience overall and the preview had not even begun.



Alden Bungalows where our 3X2 was located

Pat and I arrived mid-morning at:

**The Sales & Information Center
2705 West Torch Lake Drive
The Villages, Florida 32163**



Beautiful Brownwood Sales Office

At the sales office each Lifestyle Preview client is assigned an agent. The agents like to meet the prospects when they register but it sometimes does not happen. Below is an interior view of the well-appointed Sales Office.



This time, we did not get to meet our representative, but she communicated with us regularly and provided us with free tickets to a nice Villagers-produced play. There are other people whose mission for first-timers to The Villages is to take you to your bungalow and show you how everything works.

You meet at a table in the sales office and you get a packet which contains some contracts and information as well as a house key, a FAUB to open the garage and a golf-car key. Our person was a very nice pleasant lady. We had a million questions and she answered them all with dignity.

Villages golf carts are referred to as golf cars. She had an extra-large golf car. Pat went in her golf car and I drove our car close-by. I followed her to the bungalow in the Alden Village. See below picture of a representative home in Alden Bungalows. She showed us how to get there from the Sales office by Paddock Square in Brownwood. When she arrived at the bungalow, she escorted us inside and went over the material again as she turned the home over to us.

She then took us to the garage and showed us how to start, operate, and drive our golf car. There were also two bicycles in the garage for

our use but we did not need them this time. The bungalows were all very attractive such as the one below:



Bungalo in Alden Village

A sample interior is shown below. Get ready for your Wow!



Typical charming Villages Bungalo Interior

Unlike hotel rooms with some issues like dead light bulbs etc., everything works in your very own Villages bungalow. I mean, even the toaster worked in our Lifestyle Preview sample home in The

Villages. Moreover, I could not find a speck of dirt anywhere in the home.

Even before you step inside, you will be captivated by the charm of The Villages, the neighborhood, and the outside look of your 4 to 7 day personal bungalow. When you get inside, if you are like my wife and I, your jaw will drop. It is a “wow” experience for sure. Even if you think you cannot afford a home like the one in which you are temporarily living, you will want to have it. If you decide that you might want to figure out how to afford it, there are many counselors available to show you how a unit like yours can be yours.

Chapter 6 The Villages: Our 2020 Trip



Spanish Springs Town Square

I love warm weather

Each trip to The Villages, both Pat and I agree that we like the place even more. Today as we reflect on Spanish Springs is February 20. We've been home now about a week as I write this chapter about our third "The Villages" experience. I admit that we are having a little separation anxiety as the weather here in Pennsylvania just climbed up to fifteen degrees last night. It was 86 on our last day at The Villages.

A seventy degree difference is enough to make anybody pine for the warmth of The Villages for sure. Writing this book now gives me a constant reminder that we could have stayed a little longer. My sister Mary and her husband, Bill Daniels are still not home from their Florida vacation. Jealous? Yes! They found a month-spot in Orlando.

Despite our liking for warm weather, this fourteen day trip was the longest I have lived away from home in warm weather since I was twenty-one years old. The last time was when I completed my 8 weeks of basic training at Fort Jackson, South Carolina followed by 8 weeks of MP school at Fort Gordon, Georgia. South Carolina is not as warm as Florida but the temperature in February was about 40 degrees warmer than home. I'll take The Villages in Florida and you can bet that a couple 8-week snowbird trips would be nice about now.

When I think of Florida, I am always grateful for the work of Ponce De León who it is said discovered Florida when looking for the mythical *Fountain of Youth*. Thank you sir! Back in April 1513 De León landed on the coast of Florida at a site between Saint Augustine and Melbourne Beach and I am glad he did. Fifteen degree temperatures are too cold for man or beast.

Is the third time the charm?

They say the third time is the charm. I can say this, for Pat and me, my third encounter with The Villages was one of my best vacations ever. It began with my brother Joe, who has a time-share and he gets ten getaways as part of his deal. This year, he asked me to join him and I said yes. He then got a getaway for himself and a getaway for me.

The venue was Kissimmee Florida—the Westgate's Resort and both mine and his were the same week. He went home after his getaway of seven days and I stayed for another week with my Lifestyle Preview at The Villages.

It was warmer in The Villages than in Kissimmee our second week so Pat and I actually got in some swimming—which can't happen in fifteen degree weather in Pennsylvania. For Pat and me, this was our first two-week Florida vacation ever but we both say it will not be our last.



Pat preparing to take early morning dip in Alden Bungalow's neighborhood pool

It sure was the charm for us. As we closed out our Villages time, the weather got sunny and stayed at 86 for our last four days. Perfect. Both weeks were great even though my brother and wife Diane chose not to go to the Villages with us. Maybe next time they'll join us.

At the same time, my sister Mary and husband Bill rented a four bedroom home in Kissimmee for the month of February. Dorie and Keith Zinn, friends of the family, visited my brother at Westgate in Kissimmee for a few days in their two-bedroom getaway during our stay. Mary invited us all to her place on Sunday February 2 for the Super Bowl. All of us enjoyed the game. It was great. Those of us who are long-time Eagles' fans enjoyed seeing Andy Reid finally bring home all the marbles for Kansas City in the Super Bowl.



Raglan Road's Big Stage Disney Springs

Later the first week we visited Epcot and Disney's Raglan Road while we were at Westgate and we did a lot of socializing in the warm weather. Raglan Road Irish Pub & Restaurant, Orlando's only authentic Irish pub, was built entirely in Ireland. Then, it was shipped Lock, Stock and Beer Barrel to Disney Springs.



Raglan Road's Little Stage Disney Springs

On Saturday, February 8, it was time to leave this week behind and head to the Villages. My brother and I shared a car the first week. I drove him and Diane to Orlando Airport-MCO for his flight to Philadelphia, Pennsylvania. From there, Pat and I drove on to the Villages. It was time for the annual Yogi Bernardo Meyers Reunion in the Pennecamp Village. It was great seeing all the classmates again.

This time our home at The Villages was in Atwood Village, which is adjunct to Alden where we had stayed the last time. Both are about a couple hundred yards away, as the golf car rolls, from Brownwood Paddock Square. See Chapter 7 for more information on Brownwood.

Atwood does not have its own pool but Alden has a nice sized (bigger than Olympic-sized) pool. Pat and I used the golf car to get to Alden from Atwood. The weather was really nice. Pat went in the pool to her knees and I got some pool walking and pool swimming done during our trips to the Alden Pool. We could have walked to the pool but the golf car is just too neat to leave sitting in the garage.

Sumter Landing Square

We spent a day this week at Sumter Landing and almost took the boat ride but chose to walk the town square instead. We parked at The Waterfront Inn and used its rest facilities as needed. Shhh!!! Don't tell anybody!

We sat out on the Waterfront Inn Deck for a lengthy period of time enjoying the tranquility before we walked down to Cody's and then on to R.J. Gators outside porch bar. It was another Villages patented two-for drinking establishment. Pat went around the Square shopping and made some purchases while I kept our seats safe. The shopping put a smile on Patricia's face.

When we had quenched our thirsts, we prepared to go "home." It was beautiful outside. We walked the sidewalk past Cody's and back into the Waterfront Inn lobby. We checked out their "wash facilities" again in anticipation of our drive back "home." As we walked from the Waterfront to the vehicle, we took a few pictures of the beauty of the place, found our car, and then in a whisk, we were heading "home."

Spanish Springs Town Square.

I decided I wanted to go to Spanish Springs the next day and Pat decided to stay “home” sunning herself. I stopped at a Spanish Springs Villages HQ spot and dropped off a few AS/400 Tech books that I had written—gifts for the IT staff.

The Villages is a big IBM AS/400 (IBM i) system shop and that is my area of expertise. Most of my early tech books were about IBM’s AS/400 machine. After that I remounted the vehicle and found a large parking lot and put the car there for about an hour while I did a bit of walking.

Spanish Springs Town Square and surrounds is beautiful for sure. It has a Spanish / Mexican look about it as you would expect from the name. It got me thirsty for a Margarita. After I walked through most of the huge Bowling Alley by the parking lot, I took a side exit and found a porch bar. It was a part of Amerikanos Grille, picture below, where I nestled for a half hour or so. I enjoyed, yes, correct verb, *enjoyed* two Margaritas and took my time to settle down as the trip from Spanish Springs back to Alden is substantial.



Amerikano’s Porch Bar in Spanish Springs – Nice

Since Pat had not been to Spanish Springs this day, I asked her to go the next day. This time she agreed after she got a swim. We got into our attractive rent-a-car Blazer. It is really attractive.

Pat and I then went off to Spanish Springs so I could show off the architecture of this Town.. It took a bit more than a half hour to get there. OK we got lost after I told Pat I did not need the GPS any more. When we got there We parked in the same spot that I had the day before. Pat and I entered the back of the bowling alley from the parking lot and Pat enjoyed the tour of the bowling lanes.

We walked around a bit and Pat loved the clean and interesting look of the town. It is charming. We found Amerikanos and we had a few Margaritas—just a few. After we had our fill, we got a spot inside where we had a nice meal that was also very inexpensive. I like The Villages.

When we went inside to eat, the menu expanded past Drinks.

AMERIKANÓS

GRILLE

SPECIALTY DRINKS

LIMONCELLO MARTINI

FEATURING KETEL ONE CITRUS VODKA, CHILLED TO PERFECTION AND PAIRED WITH SOUR MIX AND GARNISHED WITH SUGAR RIM AND LEMON WEDGE 8.00

AMERIKANÓS MULE

A HARMONIOUS MIX OF GINGER BEER FIGENZA FIG VODKA AND FRESH LIME JUICE. FIGENZA'S TWIST ON AN OLD CLASSIC 8.00

GRAND MARGARITA

JOSE CUERVO AND GRAND MARNIER ARE SHOWCASED IN THIS DELICIOUSLY TART AND SWEET, SALT RIMMED MARGARITA 9.00

OUZO LEMONADE

FEATURING OUZO PAIRED WITH FRESH LEMONADE AND GARNISHED WITH LEMON AND FRESH MINT 7.00

CLASSIC MOJITO

SMOOTH BACARDI RUM COMPLIMENTS FRESH MINT AND TART LIMES IN THIS

After this wonderful experience, since we had already dined, we were ready to go to our bungalow). We arrived safely. The Blazer and its driver, had gotten us safely back to ground zero.

Since we lived in Atwood, which is a stone's-throw from Brownwood Paddock Square, we spent a lot of time in our home town square which we quickly shortened to *Brownwood*. The next chapter talks about the three great town squares. We have already discussed Sumter Landing and Spanish Springs so most of what is in Chapter 7, is about our home square, ***Brownwood Paddock Square***. Enjoy!

Chapter 7 Three Great Town Centers & More Coming?



Golf | Recreation | Shop & Dine | Entertainment | Health & Wellness | Our Homes



Golf | Recreation | Shop & Dine | Entertainment | Health & Wellness | Our Homes



Golf | Recreation | Shop & Dine | Entertainment | Health & Wellness | Our Homes

One, two, three pictures on the prior page. First is Brownwood Paddock Square with the Villagers kicking up a storm, then the covered wagon from Spanish Springs, and then finally, some Villagers enjoying a stroll in the Market Square at Lake Sumter Landing.

The Town Squares in The Villages are at the center of all town attractions. They are worth the trip even if you don't live there. Nobody can capture it all but I can show you what we did on our Lifestyle Preview and a normal human being cannot handle much more than that. That's why even after a Lifestyle Preview, there is lots to see in a subsequent visit for those that are just not sure. I know we'll be back for more as soon as we can. Even if we decide not to buy there because of our poor sales experience, I would still like an evening or two at the Waterfront Inn in Lake Sumter Landing.

For the investment minded, my guest coordinator Jill, told me in 2020, that she bought a home in The Villages because it is a great investment. She already lives in The Villages so, if you are not sure you want to live here just yet, her suggestion is to buy while the price is low and rent out your place, making money along the way. My experience in 2021 looking for a home tells me the prices are no longer low. Too bad. I should have listened to Jill back in 2020 during this visit.

When you buy, when you want to come to the Villages for a month or forevermore, your place is available to you and you are in charge. You'll never be shut out from prime-time spots in the cold weather as an owner. Thank you Jill for that tip. I wish I had listened sooner.

Sumter Landing® Market Square



Front of the Waterfront Inn

Most people reading this book so far know that there are three great town centers in the Villages. The first, Sumter Landing, Pat and I experienced in February 2017 when we stayed at the Waterfront Inn for one evening. It is located at Lake Sumter Landing. Here is a mini-review

Lake Sumter Landing's colorful waterfront setting reminds many folks of quaint seaside towns they visited during their childhood. With a boardwalk nestled along Lake Sumter, you can enjoy the picturesque views and fun atmosphere. Pat and I sure did. Below we look at some of the spots in the Town Center of Spanish Springs.

Despite how lovely Lake Sumter Landing is, Brownwood was in our backyard. So, once we were introduced to all of the stores, shops, restaurants and bars of Brownwood Paddock Square, we did not need much more than that to have fun.

In November 2018, and again in 2020, we used our golf car to go to a nearby Publix Store more than we probably needed. We loved riding the golf cars without worrying about getting hit by real-sized vehicles.

Thank you to The Villages. At Publix, we probably bought more wine than butter.

It was a nice golf car ride to any place we went and anything we bought at Publix fit right in the back of the golf car. It was reasonably warm in November 2018 but we had no really hot days so it was not warm enough while we were there to feel like swimming. So we swam in the showers. Hah!

In our third trip, the charm, the temperatures were in the 80's and the swimming was great. The bungalow was a great spot where the sun went down while in each visit, we enjoyed an evening wine to coax the sunset just a little.

In all of the Villages, there are a ton (twenty or more) recreation centers that are little more than a golf car ride from any bungalow in any of The Villas in the Villages. Pat and I, however, were intrigued by all the town centers and the abundant stuff to do every day to avoid the workout recreation activities that we had actually prepared for.



A beautiful building in Spanish Springs Town Square

We were happy to get a break from Northeast style physical activity and body strengthening but there would have been all the recreation we wanted if we so desired. There are over thirty six major recreation venues in The Villages. When we took our first golf car ride into Brownwood Center and Paddock Square, we loved it. Right then and

there, we knew that strenuous exercise would not be part of this trip. We had not allocated enough time for things other than fun. Next time, maybe!

I worked all my life. I was a junk collector, a paperboy, a snow shoveler, a soda delivery man and others. I was even a pinboy for example, when I was just 12 years old at the Wilkes-Barre Republics Club in my hometown. I know how to have fun and how to work and so does Pat. This trip was for fun, not work, but I had to dust off my old pinboy stories when we saw the magnificent bowling lanes in Spanish Springs.

To get to the Spanish Springs Town Square from the major parking lot, we had to walk either around or through a great big bowling alley. Bowling is big in The Villages with over 80 leagues. The rear of the bowling alley was in the parking lot and the front was on the Spanish Springs Square.

I was tempted as it was a great bowling alley to throw a few. Pat had no interest in bowling on this vacation. There were no Margaritas visible at the bowling alley. Pat found a few after a short while at Amerikanos on the Square. Can you blame us?



That's me in the light green shirt in the back on the Porch Bar at Amerikanos

I admit that I enjoyed watching the action in Spanish Springs. What a relaxing, beautiful experience. Our stop for a Margarita or two before we disembarked for Brownwood was most enjoyable. After this visit, Pat and I had seen all three of the magnificent Town Squares.

The Town Squares are the major attraction for us in the Villages besides the warmth of Florida. No wonder the folks in the southern Villages of say *Finney* are clamoring to get their own Town Square and the associated stores and restaurants that come with a Town Center. It will come soon I hope. The trolley tour guides get asked the question about additional Town Centers all the time. They say they are not sure. I think they know that it's going to happen.

Whenever I got "home" to Alden or Atwood no matter where our day had taken us, Pat was always ready to go to the Brownwood Square festivities. They are simply super. The only reason we did not go one time was that she was tired and so we decide to eat-in and enjoy our bungalow. It was as always a great night in The Villages.

Here are some other fun things which we participated in or ate on our The Villages vacations:

These places were all intriguing with some really neat names. In most of these spots, we over-sampled grog in their porch-like outside covered bars.

In our third visit, from which we just returned (18 months ago now), we tried to reenact our first visit when we stayed at the Waterfront. So, of course we hit our second Cody's located on 3731 Meggison Road in Brownwood . We also relived some great haunts from our second visit, which was our first Lifestyle Preview. The prices in every eatery or gin mill that we experienced in any of our trips were never close to exorbitant and the quality was superb. It makes me hungry just thinking about it.

Here are some of the stops we made in visit # 2 and visit # 3. Of course we hit Cody's in Sumter Landing in visit 1 and Cody's in Brownwood in visit two and three. I wish all these places were in my own home town. Villages Town Centers are a big reason why Pat and

I may one day become Villagers. The coming selections of attractions – mostly restaurants are from our Brownwood experience:

City Fire American Oven & Bar



City Fire has one of those patented Villages front porches with a full-view of the Square. It portends to be an upscale-casual eatery offering American fare from sandwiches to steaks, plus a full bar.

Located in: Brownwood Paddock Square

Today as I wrote this the first time, the date was February 19, 2020. Today is August 13, 2021 as I use my first book to refresh my experience and discuss our bad experience with TheVillages.Com selling agents.

Here are some entertainers scheduled for City Fire on Fri, Feb 21, 2020 at 8:00 PM—**The Boogie Bros Band at City Fire Sumter Landing in The Villages**
Then, Sat, Feb 29 8:00 PM City Fire
Then, Mon, Mar 9 6:00 PM The Big Bad Duo at CityFire
 Lots of fun

Here is another great venue in Brownwood **Gator's Dockside Brownwood**



Gators is a family-friendly sports-bar chain offering American fare, including signature grilled chicken wings. Check the prices on the next page:

HAPPY HOUR

2-4-1 ALL DAY EVERY DAY

- \$3.75 Wells
- \$6.00 Smirnoff and Smirnoff Flavors
- \$6.00 Captain Morgan
- \$6.00 Long Island Iced Tea
- \$6.00 House Margaritas
- \$6.00 House Bloody Marys
- \$6.50 House Wine

Bluefin Grill & Bar



Steak, seafood & cocktails offered in a modern, nautical-themed dining room with sea-blue decor. **Get \$12 Off Your 1st Order**

World of Beer



This hangout features 500+ global beers, lots of craft drafts & tavern food in pub digs with TVs.

Pat and I are sure we were at every one or mostly every one of these spots. We would recommend The Villages Town Centers and these spots because it is hard not to be able to afford a meal or a few drinks at two-for prices.

After two for one's from noon on, the entertainment on the Square is every day from 5:00 PM You can go to the Brownwood Paddock Square or stay in your porch seat at the taverns circling the Town Square. You will be entertained. That is a certainty.

You can have fun anytime on Brownwood Paddock Square

Here are two events on the schedule for the month in which we spent our third Villages visit.

February 2020



Cece Teneal & Soul Kamotion

February 20 | 5:00 pm - 9:00 pm

Brownwood Paddock Square

The funkier musicians to ever touch the stage.



Band (4 Piece +) Classic Rock Dance Entertainment Motown Pop



Brownwood Strawberry Festival

February 21 | 3:00 pm - 9:00 pm

Brownwood Paddock Square

2020 The Villages Brownwood Strawberry Festival



Entertainment Special Events

If you would like your own look at what is going on at Brownwood's Paddock Square, feel free to take the link below. You'll need a StarTrek Transporter to get there for today or tomorrow but the list of attractions goes on so that if you are coming to Brownwood Paddock Square any time soon, check them out:

<https://www.thevillagesentertainment.com/venue/brownwood-paddock-square/>



The restaurant / bars on the last few pages are on or near Paddock Square. An Eight theatre Barnstorm Theatre on the prior page tops off the old look. How do you like the looks of this Town Square shown below at Brownwood.



Crowd just arriving for some dancing at Brownwood Paddock Square. Bleachers in the back

The pictures all spell fun. Every day at 5:00 to 9:00 a top band from Anyplace USA is featured right here for four hours. This picture was taken from the top of the back bleachers. The seating gets filled up by 5:30 so Villagers often bring their own seats as there is a lot of room on the sidewalks.

The folks get up and dance when they want and it is Fun, Fun, Fun. To help better quench your thirst, the pourers at the concession stand pour doubles from 5 to 6 PM for the same fare. Yes, my friends, that does make the stands fill up a lot sooner. The libations attract Villagers for early seatings and whistle-wetting.

Cody's in Brownwood Next Page



Yours truly at Cody's at Meggison Road in Brownwood Center. Yes, I was happy!

If you would like to spend a quiet daytime in town come on Market Basket day when things look good enough to eat

How about these fine veggies that the locals often snag for some home cooking at Brownwood Paddock Square's Market Days.



The Farmer's market is another treat as the local farmers bring their wares and the local people literally gobble them up..

Chapter 8 Brownwood's Paddock Square Is for Me



Paddock Square Entertainment is F-U-N!

Everybody has an opinion. For my wife and I, the Brownwood Paddock Square is our Favorite spot in the Villages. So, I guess we would say that for those of us living in The Villages, even temporarily on Lifestyle Previews, Brownwood's Paddock Square and the rest of the town center is the place to be.

They say this Square is the third and final planned town square for The Villages. The other two town squares of course we have already discussed. They are Lake Sumter Landing Market Square and Spanish Springs Town Square.

I don't believe it folks. I don't believe that Brownwood is the last Square unless The Villages's growth slows down and I don't see that happening. The Villages is growing and the Villagers in the southern area such as the Village of Fenney are already looking for their own Town Square and the secret word on the street is that it may not be tomorrow but Brownwood's Paddock Square will not be the last.

Those of us who follow The Villages are acutely aware that it is the fastest-growing metro area in the United States. It is referred to as “the sprawling Central Florida retirement community. An article in 2019 showed that The Villages population has ballooned by nearly 38 percent since 2010, according to data by the U.S. Census Bureau. You’d think Disney’s popularity would make Orlando #1 but no, it is The Villages.

Orlando is no slouch in terms of growth as it clocked in at ninth-fastest nationally, at a clip of over 20 percent since 2010, putting the Orlando area at No. 22 in population among U.S. metros. The July 2018 population of nearly 2.6 million nudged past Charlotte, N.C., and was closing in on Baltimore.

The fact is that no other place in the nation even came close to the staggering pace of growth at The Villages between 2010 and 2018, when the once-rural community grew by more than 35,000 people. There is a big reason and it is spelled C-O-L-D.

Each frigid, frozen blast of winter across the Northeast or Midwest only accelerates the trend to move to The Villages. Retirees as a rule do not like cold weather, especially after getting accustomed as snowbirds to enjoying warm winters. So, what do they do? Like you perhaps, they increase the amount of snowbird time from two weeks to a month, to two months and then to three and more. Finally they move to a great place such as The Villages.

It is no secret that snowbirds often decide to buy or build in The Villages. They might rent a home for a winter season or two but most buy after staying for a week or two at the Villages. It is that impressive. We know that a snowbird is a person who migrates from the colder northern parts of North America to warmer southern locales, typically during the winter. For the politically correct, not me, mind you “Winter visitor” is actually the “proper” term for a snowbird. I know of nobody who uses “Winter Visitor.”

Once somebody moves to The Villages, they often become Holiday Visitors and they show up back in the old northern neighborhoods between Thanksgiving and New Year’s Day. I have not figured out a one word name for them. Holidaybird just doesn’t do it for me. How about you? Send me your ideas.

After a Lifestyle Preview, for those who continue as snowbirds, the Villages often takes up their whole southern snowbird time as the experience is so impressive. In talking to a number of Villagers, many make the decision to move to The Villages after just one Lifestyle Preview and they do not regret it.

Chapter 9 Golf is Everywhere at The Villages!

It's Always a Beautiful Day in The Villages!

Palmer Legends



Palmer Legends Championship Golf Course Is a Great Example

World Class Golfing in The Villages

Golf is not an after-thought in the Villages. Not at all. The Villages, as Florida's Friendliest Hometown, has been and still is dedicated to creating world-class golf courses with a professional golf team that's hometown friendly. With fifty two of the best golf courses the world has to offer, and another 50 more just outside The Villages community, you simply can't beat it as a golfer's paradise.

The entire team is committed to making your golfing experience in The Villages the best anywhere. Whether you are a seasoned golfer or are just taking up the game, like me, The Villages offers it all. There are Championship courses, designed by some of the top names in the world of golf, and there are challenging Executive courses and driving

ranges as well as personal golf lessons and coaching to get you playing your very best.

Of course if you are like me and my wife Pat, the Villages have a lot more to offer non-golfers than just golf. We're not finished in this book talking about all there is for you.

World-class golf is just one of the many unique lifestyle opportunities that makes The Villages a great place for you to call home or to visit whenever you have the opportunity. If, however, you are a golfer, the Villages has taken golf to a new level. You know this intrinsically with just one drive on Buena Vista Boulevard yet it is even more pleasant to take a run on Morse Boulevard—one golf course after another. If golf is your game, The Villages is your playground. And, you want it that way!

Good Golf School

Do you know how to maximize your opportunities for a tee time in The Villages? Are you aware of how your “play history“ impacts your request for a tee time? If you answered “no” to either one or both of these questions then the GOOD GOLF School is a great opportunity for you to learn. For more information and to view the schedule, type *The Villages Good Golf School* in your browser and take the link to get the schedule. This book is already big enough to get by without big tips like this. Thank You.

How about a Good Golf Guide?

The mission of this Guide to Golf in The Villages is to provide you with the most information about golf in The Villages and to make the game as enjoyable as possible. A free Acrobat Reader on your PC is all that is required to view this document. You can also pick up a printed brochure at The Tee Time Office or at any of the championship country clubs. It is as easy as pie. Type in any of these key words to find what you want. When you have found what you need, let me say it is OK to then have a nice Gin and Tee.

Golfing in The Villages Brochure

The *Golfing in The Villages* brochure is a handy reference for requesting and reserving tee times. You'll learn how tee times are distributed and how you can request tee times through the automated tee time system. Acrobat Reader is required to view this document. You can also pick up a printed brochure at The Tee Time Office or at any of the championship country clubs.

Golf Terminology

Golf has a language all its own. Golf Terminology for beginners brings you the phrases, slang and terminology to help you understand and make sense of golf. It is not necessarily intuitive and that's why the classes at the Villages are very helpful. The fact is that if you're going to take up golf, you will need to sound like a golfer.

Don't plan on waking up one morning and you know what you're doing out there. Everybody can learn to do a little better on the "links." Just like everything else in life, it starts with a sound set of goals. You can do it. Check out the Course Etiquette section below for a good start on the do's and don'ts.

Course Etiquette

Education on the proper protocol of golf is the most important responsibility of a golfer. Following these basic rules of etiquette will ensure that everyone gets the most enjoyment out of the game.



Mallory Hill 27-hole championship golf course



Another view of Mallory Hill's 27 Hole Championship Course

Dress Code Etiquette

The following dress code is for all championship and executive golf courses, The Villages Golf Academy, driving ranges, warm-up nets and putting greens.

In course restaurants , shirts and footwear are required. Dress is casual but clean and neat. In other words, do not wear torn, ripped, soiled, or clothing with holes. Do not wear swimwear attire. Take off your metal spiked golf shoes.

After 5 P.M. dinner service, the proper dress is upgraded such that dress denim is allowed. Shirts do not need to be tucked in. Men's ties and jackets are not required. However, No shorts, casual denim, jeans, flip-flops, sweatshirts, sweatpants, or t-shirts.. No caps or visors, except for medical or religious reasons.

If you think about it, this is how most people would dress anyway.

Golf Course Accommodations

The Villages welcomes and assists golfers with disabilities. Our courses will make reasonable and even what some might consider “over the top” accommodations to ensure that golfers with disabilities and/or certain medical situations are able to enjoy the courses. Can you think of a more noble golfing notion?

I have a friend who lives in the Villages. After coming down with a partial paralysis, his life changed and his golf game needed some assistance. He loves to golf but must now use a special chair because he has been handicapped for the last five years. Before that, no handicap. He loves to golf and has always been a good golfer. Now, since he met a physical problem head on, he needs a special chair to golf anywhere but he gets it at the villages.

What he described about this miracle chair to me and I have never seen it, gave me a perspective that golf technology for him has been a real enabling force. It is magical and it works like this:.

His special golf car has a special seat like a fighter jet pilot has a special ejection seat. His seat in his rented The Villages golf cart lifts him out of the car and places him in a position in which he can golf from the golf car without him having to leave the vehicle.

I mention this because The Villages having such technology on hand in my opinion is the ultimate accommodation for disabilities for those so handicapped they would be inhibited from playing golf without the special golf car. My friend said he once asked his wife about getting one for his personal use. But, then, she said that he would need to understand it all and fix it when it breaks. He agreed that he was better off renting the car from The Villages golf pros.

That's all I know. I think it is amazing. I wanted to learn more about it so I found a company that makes them and I thought you would like to see a picture of this special golf car and the company's explanation of how it works. Here are the pictures first:





A swivel seat with 360 rotation allows the operator to address the ball without leaving the vehicle. Convenient hand operated brakes and accelerator on the steering wheel maximize accessibility and enhance the game for an enjoyable experience. **This car can be used on or off the course**

It is simply amazing!



Fun happens while the golfing goes on

More on Executive Golf



As a Villager, you'll enjoy complimentary golf on all of our executive golf courses!

Executive Golf in The Villages offers endless amounts of fun with more than 40 nine-hole courses throughout The Villages hometown. These courses are primarily par 3 holes with the occasional par 4 or 5 and offer an inviting way to play the game for both beginner and expert golfers alike. Players can enjoy 3 sets of tees, making it a friendly game and lots of fun.

The Villages executive courses are primarily designed with par 3 holes, with the occasional par 4 or par 3. With three sets of tees, even the most experienced golfer is challenged, but the forward tees provide a friendly experience for the recreational golfer, as well as the beginner.

The executive golf courses are rated based on the difficulty level of the course. Course ratings are on a scale of 1 to 4, with 1 being the friendliest, and 4 the most challenging. See the listing on the next several pages.

If you would like to drive the executive golf courses by golf car, trail fees may be paid at any regional recreation center daily, semi-annually

or annually. For the latest information on the rates, visit www.GolftheVillages.com or contact the recreation department at 352-674-1800.

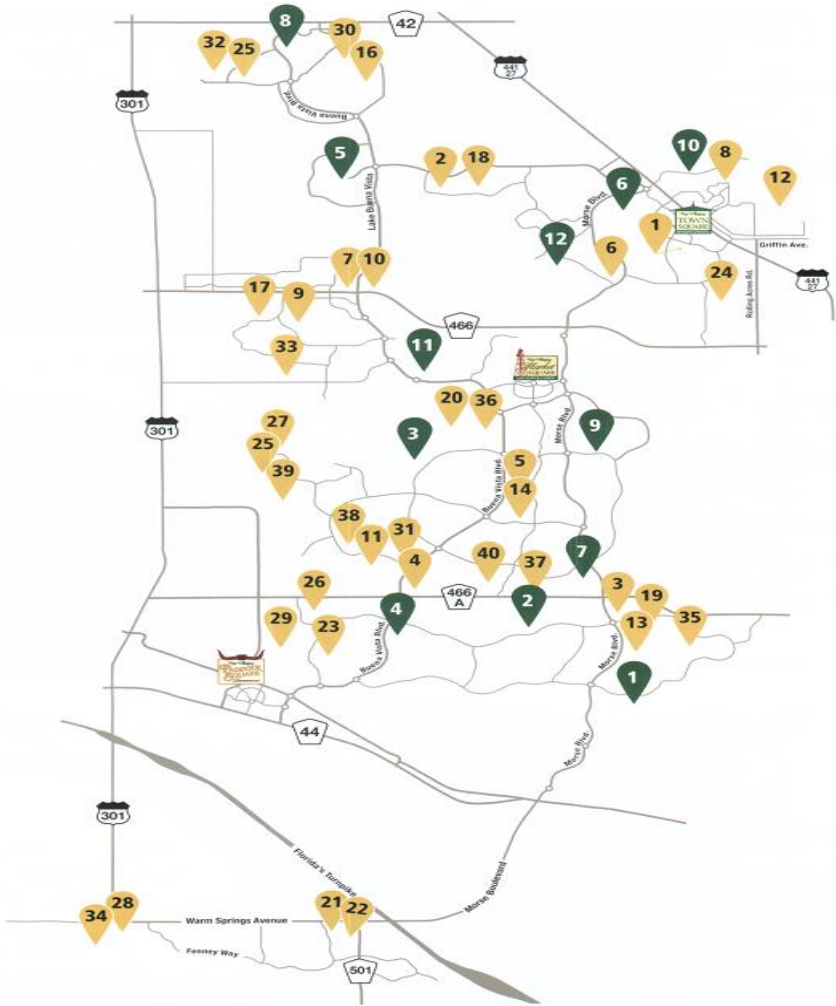
More on Championship Golf

Once a resident of The Villages, you are automatically a member of all our country club facilities. Each offers a fully-stocked golf shop, well-maintained and challenging golf courses, and a staff that is hometown friendly. There are no dues or minimums, and no initiation fees to pay. Just choose the course you would like to play through our tee time reservation system, and pay the appropriate greens fee each time you play. For more information on the seasonal rates visit www.GolfTheVillages.com or contact the Golf and Country Club Administration office at 352-753-3396.





Locations of the many Villages golf courses



Executive Golf Locations

If you golf, keep these phone #s handy. These are the names of all the Executive Courses followed by the Championship Course Names. Phone #s are given for each. You can go back to the map on the prior page to find out where the course is located at the Villages.

For Villagers Only: *Green fees on the executive courses are free for residents. There is no charge to a resident for walking. A trail fee (per person) is required for use of a golf car on the courses and may be paid daily, semi-annually or annually.* Looks like Bucko and I could walk in the AM. All we would need is to live in the Villages.

Executive Golf

#	Course Name	Course Level	Phone #
1.	Chula Vista GC	1	352-753-4170
2.	El Santiago GC	1	352-750-6670
3.	Sarasota GC	1	352-674-2706
4.	Turtle Mound GC	1	352-730-690
5.	Bogart GC	2	352-430-3431
6.	De La Vista GC	2	352-753-0977
7.	Hawkes Bay GC	2	352-753-8043
8.	Hill Top GC	2	352-733-8276
9.	Pimlico GC	2	352-750-2019
10	Saddlebrook GC	2	352-753-8201
11	Sandhill GC	2	352-259-2128
12	Silver Lake GC	2	352-753-5151
13	Volusia GC	2	352-674-2710
14.	Bacall GC	3	352-4.30-3431
15.	Bonita Pass GC	3	352-730-8029
16.	Briarwood GC	3	352-239-2967
17.	Churchill Greens GC	3	352-750-2019
18.	El Diablo GC	3	332-730-6670
19.	Escambia GC	3	352-674-2707
20.	Heron GC	3	332-203-7427
21.	Loblolly	3	352-259-6452
22.	I.ongleaf	3	352-259-6451
23.	Mangrove GC	3	352-751-2335
24.	Mira Mesa GC	3	352-753-0436
25.	Oakleigh GC	3	352-750-0423

#	Course Name	Course Level	Phone #
26.	Palmetto GC	3	332-203-8911
27.	Red Fish Run GC	3	332-730-6730
28.	Red Fox GC	3	332-203-8902
29.	Sweetgum GC	3	352-751-2335
30	Walnut Grove GC	3	332-239-2967
31	Yankee Clipper GC	3	332-239-3018
32	Amberwood GC	4	352-750-0423
33	Belmont GC	4	332-730-2019
34	Grav Fox GC	4	332-203-8902
35	Okeechobee GC	4	352-674-2707
36	Pelican GC	4	332-203-7427
37	Roosevelt GC	4	352-750-2374.
38	Southern Star GC	4	332-239-3018
39	Tarpon Boil GC	4.	352-750-6730
40	Truman GC	4	352-750-6907

Championship Golf

#	Course Name	Phone
1.	Belle Glade CC	352-205-8208
2.	Bonifay CC	352-205-7455
3	Cane Carden CC	3 52-750-0627
4.	Evans Prairie G&CC	352-750-2225
5.	Glenview Champions G&CC (DR)	352- 753-3345
6.	Hacienda Hills CC	352-753-0100
7.	Havana CC	352-430-3200
8.	Lopez Legacy G&CC (DR)	352-753-1450
9.	Mallory Hill G&CC	352-753-3730
10.	Orange Blossom Hills CC	352-751-4501
11.	Palmer Legends CC (DR)	352-750-4499
12	Tierra Del Sol CC	352-753-8005

Driving Range Available (DR)

Enjoy your golf days at the Villages.

Chapter 10 Recreation Can Be Lots of Fun

Recreation



The Villages hometown offers the finest of recreational opportunities and facilities, providing endless ways to have fun and enjoy life. All your favorite pastimes are here—try something you’ve always wanted to do, perfect a passion, or renew old interests—all in the company of your friends and neighbors.

You can see the dedication to The Villages active lifestyle as it puts all your favorite hobbies and pastimes just a golf car ride away. Attractive, state-of-the-art Neighborhood Centers, Village Centers and Regional Centers are designed with you in mind. Each recreation center offers its own unique indoor and outdoor fun activities.

Gaining Access to All Your Recreation Fun

There are many programs and many way to access all the recreational fun throughout The Villages community, but one thing is important—be sure to bring your Villages ID. As a resident. Or as a lifestyle guest, you are issued a resident ID which gets you to where you want to go, including the many swimming pools. In other words it gives you access to all the facilities. With your ID, you are enabled to participate.

Neighborhood Recreation Centers

Inside every village, you’ll find a Neighborhood Recreation Center full of resources for your daily enjoyment. A postal area, ATM. And the

convenience of picking up an extra copy of the Villages great daily newspaper, The Villages Daily Sun. They are all located at a Neighborhood recreation center.

Neighborhood Recreation Centers can also feature great games such as bocce, horseshoes, shuffleboard courts, and adult pools. The equipment you need is already there. All you do is show up with your ID and have fun!

Village Recreation Centers

Village Recreational Centers offer fun and leisure for the neighborhoods that surround them. These centers features beautifully decorated indoor facilities. They have billiard rooms, meeting rooms, for clubs and activities, and fully equipped kitchens for those events that call for good food in addition to good times,.

Outdoors, most of the Village Recreation Centers feature family pools, where younger folks and kids are welcome to join in the fun. In addition to horseshoe pits, bocce, shuffleboard, and tennis courts, you'll find the ever-popular pickleball courts.



Patricia Kelly, my lovely wife, at the Alden Village Recreation Center Swimming Pool

Regional Recreation Centers

Regional Recreation Centers provide unique recreational opportunities for the neighboring villages they serve. Fitness centers, pottery

facilities, meeting rooms, large venues with stages for musical and theatrical productions are simply the beginning of what they offer. Most pools are called “sports pools” and are designed for lap swimming, water exercise, aerobics, and water volleyball; activities that are not only fun, but healthy, too! And, just like the other recreation centers, you’ll find plenty of other amenities like bocce, shuffleboard, pickleball, and basketball courts to name a few.

No matter which major category of activity one investigates in The Villages, it would be impossible to list all of the things that would be available in that area. But we try. To give you an example of the enormity of the number of recreational things to do, there are over 1000 different clubs, each with its own definition of function and each with a group of sponsors and participants. Someone might be wise enough to say “This is not your father’s The Villages.” But, I’ll bet he would like it.

What are the major groupings of the activities found in the Villages?

- Arts & Crafts
- Dance
- Health & Wellness
- Music & Theatre
- Social Clubs
- Special Interest Groups
- Sports

For a complete list of Neighborhood Centers & Facilities, when you have a moment, visit www.DistrictGov.org/Recreation. Enjoy the centers all over The Villages

Chapter 11 Live in Your Own Dream Home

Villages Homes

Your days belong to you, where anything you can dream of doing, learning, or becoming is possible. Whatever you dream in The Villages your opportunities are endless. So, when choosing your new or pre-owned home, whether a place to unwind and rest from a fun-filled day, gather for cookouts while entertaining family and friends or finding inspiration for your newest hobby, let your home complement your lifestyle. A reflection of you and the life you want to live.

I included a sampling of new homes available in the Villages that in 2020, you could have contracted with the Villages to build for you. This will give you an idea of the cost of a new home as of 2020 and when you look at new homes today, you can see square foot by square foot what the increase in cost has become.

This chapter wraps up with a look at some pre-owned homes. If you want to see what is available. Type in TheVillages.COM and take a look. I admit that this is a bad time to find a reasonably priced home. Perhaps in about three months after the NY/NJ exodus ends.

Thank you for reading this book.

Brian W. Kelly
Author

Villages Home Styles

Choose from a home or villa, new or pre-owned, seasonal or year 'round. Whatever your preference, style or budget, Homes and Villas in The Villages offer as much variety as there are activities and opportunities to fill your days. Let's explore our six different series of homes and villas.



PATIO VILLA

Patio Villas are the perfect choice for those looking for easy low maintenance living, where neighbors are more like family.

These villas feature your favorite elements important for day to day living. If you enjoy the simple life, or you're on the go, you'll be amazed by the affordability of these charming, attractive, yet practical villas.

These quality frame-constructed homes offer two and three bedroom floor plans, golf car garages, outdoor living spaces, island kitchens, walk-in showers and volume ceilings.

COURTYARD VILLAS

Courtyard Villas are designed with open floor plans combined with a private enclosed courtyard, where sliding glass doors allow you to expand your living space inside and out. Take full advantage

of Florida's year 'round outdoor living and create your personal retreat.

These elegant, low maintenance villas are designed for those who desire a little extra privacy, enclosed space for a pet, or those who wish to spend a little less time caring for a yard and more time enjoying the lifestyle.

Cahana Villas are offered in quality frame construction and Bungalow Villas in concrete block with stucco finish. Two- and three-bedroom floor plans are available.

THE VERANDAS

Combine everything you love about Courtyard Villa living with our most popular Designer Home floor plans. If you love the privacy of your own courtyard, and all the comforts of a full-sized home, The Verandas are the perfect blend.

Offered in concrete block with stucco finish, these homes are available in three- and four-bedroom floor

More Villages Homes

plans. Featuring open plans, island kitchens, walk-in showers, 2-car and golf car garages and more.

Imagine sliding glass doors that open to your covered veranda, allowing you to expand your living space inside and out. Take full advantage of Florida's year 'round outdoor living and create your personal retreat.

The Verandas are a perfect choice for those seeking the best of both privacy and spacious living.

COTTAGE HOME SERIES

Our Cottage Homes are designed to offer residents the best blend of low maintenance and affordability while enjoying spacious living. These easy-care homes are perfect for the lifestyle enthusiast enjoying what they love to do each and every day.

Cottage Homes offered in quality frame construction are available in two- and three-bedroom floor plans. You'll find plenty of room and a few of your favorite features, including screened lanais for entertaining, garages with room for your favorite toys, as well as spacious bedrooms and dens.

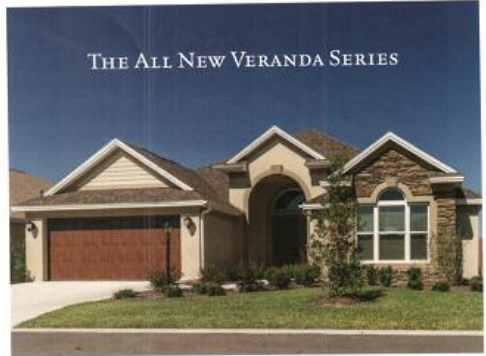
DESIGNER HOME

The Designer series of homes are our most popular and offer the greatest variety in floor plans, features and ways to purchase. These spacious homes combine high style with thoughtful planning to complement your active lifestyle.

Designer Homes are offered in either quality frame construction or concrete block with stucco finish, available in 2-, 3- and 4-bedroom floor plans. You'll find all the latest trends in home designs including some of the most popular features for today's retirement living.

Start with a guided tour of our professionally designed, fully furnished Designer Home model center. Here you can get a feel for the style and floor plan that best represents how you want to live, and see firsthand the variety of features and finishes available, from countertops to flooring, and everything in between.

With our Designer series, you may select your home from a collection of professionally designed, newly



constructed homes or choose the perfect home site and build your dream home with our design team, located in the Street of Dreams Design Center. Whether it's a new home ready for you to enjoy, or one you personalize and build, your representative will help you find your dream home.

PREMIER HOME

In harmony with grand style and traditional elegance, Premier homes offer the most luxurious in-home selection. Imagine well-appointed, gracious homes that are a reflection of you and the new adventures and memories yet to come.

Premier homes are offered in quality concrete block with stucco finish, and are available in three- and four-bedroom floor plans. From entertaining to relaxing, these homes offer spacious plans with welcoming entryways, private bedroom retreats, elegant dining rooms, beautiful kitchens and backyard lanais that invite you to enjoy Florida living at its finest.

Choose your unique home site and create your dream Premier home with one of our professional design consultants at the Street of Dreams Design Center. Our designers will walk you through the selection process so that you can put your personal touch from start to finish on your new dream home.

Ads for The Villages New Homes #1

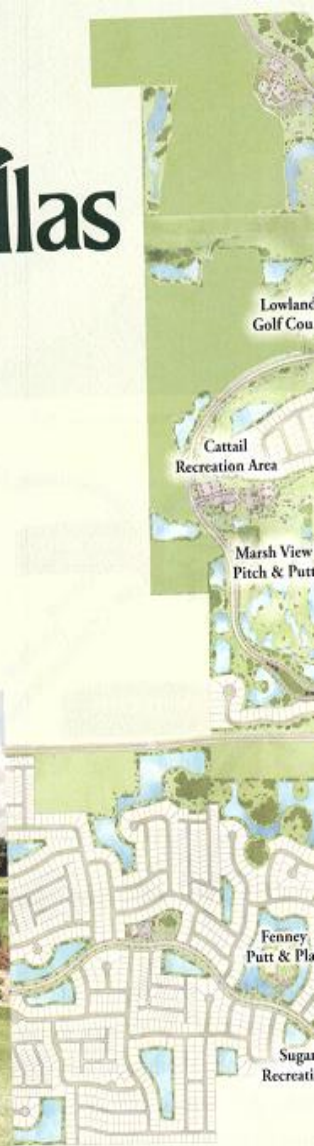
Explore our Homes & Villas

You can live your dream lifestyle in The Villages.

Surround yourself in the natural beauty of the area and enjoy all of the activities, fun and friendships.

New neighborhoods are opening every day and your new home and life are waiting for you.

Find a one-, two-, three-, or four-bedroom home or customize and build your dream home — now smart-home-ready so it's easy to add and integrate the latest trends in home technology.



See all of the new homes and new homesites available at www.TheVillages.com or call us at 352-753-6700.

Ads for The Villages New Homes #2

THE *Patio Villa* SERIES

Patio Villas are the perfect choice for those looking for easy low-maintenance living. These villas feature your favorite elements important for day-to-day living. If you enjoy the simple life, or you're on the go, you'll be amazed by the affordability of these charming villas.



Quality frame construction
1, 2 & 3 bedroom floor plans
Prices starting in the \$160s

Floor plans range from 1,661 to 1,873 total square feet.



*Now available with
a third bedroom!*

Emerald

3 Bed | 2 Bath

1,870 TOTAL SQUARE FEET

1,298 square feet climate control

Ads for The Villages New Homes #3

THE *Courtyard Villa* SERIES

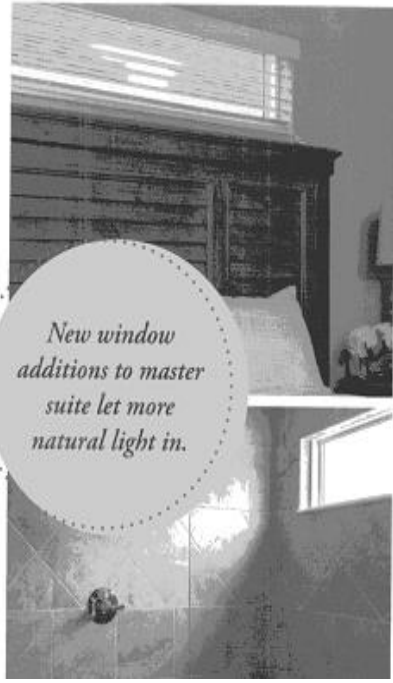
Courtyard Villas let you enjoy open floor plans and a private enclosed courtyard. Oversized sliding glass doors expand your living space, taking full advantage of Florida's year 'round outdoor living.



CABANA COURTYARD VILLAS

Quality frame construction
2 & 3 bedroom floor plans
Prices starting in the \$190s

*Floor plans range from
1,739 to 2,350 total square feet.*



*New window
additions to master
suite let more
natural light in.*

Melrose

3 Bed | 2 Bath
2,251 total square feet
1,620 square feet climate control

Ads for The Villages New Homes #4



BUNGALOW COURTYARD VILLAS

Quality block construction
2 & 3 bedroom floor plans
Prices starting in the \$190s

*Floor plans range from
1,739 to 2,350 total square feet.*



Now with larger kitchens.

Bonifay

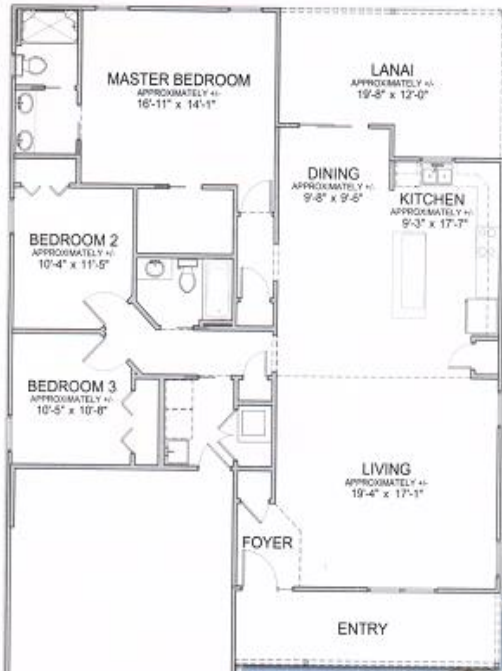
3 Bed | 2 Bath
2,010 total square feet
1,427 square feet climate control

(352) 753-6700

Ads for The Villages New Homes #5

THE *Cottage Home* SERIES

Cottage Homes offer the best blend of low maintenance, affordability, and spacious living. These easy-care homes are perfect for active lifestyle enthusiasts.



Quality frame construction
2 & 3 bedroom floor plans
Prices starting in the low \$190s

*Floor plans range from
1,626 to 2,387 total square feet.*

The Hammock

3 Bed | 2 Bath
2,387 total square feet
1,635 square feet climate control



Ads for The Villages New Homes #6



g now available.

Quality frame & block construction
2, 3 & 4 bedroom floor plans
Prices starting in the mid \$200s

*Floor plans range from
1,030 to 3,552 total square feet.*

VISIT OUR
DESIGNER SERIES
MODEL CENTER

Call 352-753-6700 or stop in one of
our sales & information centers
for a personal tour.

Ads for Villages New Homes #7

THE *Veranda* SERIES

Combine everything you love about Courtyard Villa living with our most popular Designer Home floor plans, and you'll love The Veranda Series. If you love privacy and all the comforts of a full-sized home, The Verandas are the perfect option for you.



Enjoy your private backyard along with the latest in home enhancements.

Quality block construction
3 & 4 bedroom floor plans
Prices starting in the mid \$200s

*Floor plans range from
2,239 to 2,762 total square feet.*

Hudson

3 Bed | 3 Bath

2,723 TOTAL SQUARE FEET

1,887 square feet climate control

Ads Villages Pre-Owned Homes #8



\$319,000 2 bds | 2 ba | 1,138 sqft

1115 Southern Sun Dr, The Villages, FL 32162

● House for sale



\$207,900 3 bds | 2 ba | 1,392 sqft

1411 Sonoma Ln, The Villages, FL 32159

● House for sale



\$184,900 3 bds | 2 ba | 1,526 sqft

9815 SE 173rd Ln, Summerfield, FL 34491

● House for sale



\$375,000 3 bds | 2 ba | 1,927 sqft

549 Troy Loop, The Villages, FL 32162

● House for sale

Disclaimer for The Villages: This book is an independent effort and was not written in conjunction with The Villages. What is written is the opinion of the author and not The Villages Management. Information about The Villages is included in this book and the author believes that it is all truthful and accurate. The author will change any information that is pointed out as being incorrect and the very next copy of the book that is printed will show the correct information or no information whichever is the proper remedy. Blame the author, not The Villages.-----

In the following section, I used a fictitious name in this book for the seller's agent (Mrs. B.) and I shortened the name of my buyer's agent to (Dave). I did not want to publicize the names of the agents but the owners received their real names.

Chapter 12 Who Are The Villages.COM Owners?



Can you afford The Villages?

The direct answer follows: H. Gary Morse, the son of the original owner, transferred most direct ownership in the company to his three children in 2006; Gary Morse died in 2014.

I sent the three offspring and the CEO a letter outlining what their company TheVillages.Com did to me. The letter went out about a month ago and I have yet to receive the courtesy of an acknowledgment and of course no reply.

H. Gary Morse kept the company growing until his death .Harold Schwartz, is known as *the father of The Villages*. His son is H. Gary Morse.

Schwartz started off with a mobile home park in rural Central Florida. His sheer desire and talents made what later became known as The Villages into a mammoth community that redefines retirement and old age. He passed away Christmas time in 2003 and turned the business over to his son Gary.

What a show. Schwartz's community transformed the rolling hills where Lake, Sumter and Marion counties meet into what became a sprawling, 124,000-resident retirement mecca, where hundreds of activity clubs dominate the lifestyle and golf carts are the main mode of transportation. He created a place in which old farts could have fun.

I do not think that Harold Schwartz or H. Gary Morse were bad guys. They were sharp and overall good guys. I don't think that either would have let their achievement deteriorate into a business in which brother fights brother and sister fights sister. Nonetheless that is what the villages have become with sellers agents and buyers agents fighting over who makes the most money. That's really what this book is about.

Harold Schwartz's statue stands guard in The Villages' Town Square. It is a sculpted arm outstretched in a gesture of welcome and it reminds visitors of Mr. Schwartz's dream -- to create a full-service community like Del Webb's Sun City developments, where older people could leave behind rocking chairs and crochet projects in favor of cycling clubs, computer classes and line dancing.

Most people admit that "His plan worked really well". Harold Schwartz was a leader and a bright mind. He was the inspiration behind this community. A lot of people now enjoy the lifestyle he envisioned. I tried for four months to be one of them but in the end the bickering and selfishness of The Villages Sellers agents did me in. It should not be this way so I am doing my best to get somebody in The Villages management to stop it.

Schwartz had turned over most aspects of his enterprise to his family since the 1980s, lived to see a monster community with dozens of shops, a hospital, four schools, a television station, radio station and a newspaper . It's all in the ever growing "The Villages," which heralds itself as "Florida's Friendliest Home Town." If you try to buy there, I discovered that TheVillages.COM sales agents are not very friendly or welcoming at all.

As the flag on Main Street flew at half-staff for Mr. Schwartz when he passed away, the skeleton of a second downtown -- intended to be the social center for residents of 32,000 more homes -- began to ride out of Sumter County's landscape.

Harold Schwartz had a big dream. I can attest being a three time resident that it was a great dream. Harold Schwartz lived in the Villages and after his passing on he was well remembered like as if he were everybody's neighbor. He was well respected and most residents thought he was simply "great." I hope how I was treated in my most recent experience does not mean an intentional change in management style in which buyers and sellers and residents do not count at all.

In his long successful career, Schwartz enjoyed converting a mobile home park with 400 units into one of the single largest and fastest growing residential developments in the country.

In the '60s, he and his son, former Villages President Gary Morse, who passed on in 2014, worked in Chicago, selling thousands of acres in New Mexico and Florida by mail order. Mr. Schwartz also operated several radio stations, including two in Mexico, that helped to promote an on-air personality known as Wolfman Jack.

In 1982 Schwartz invested in Orange Blossom Gardens on U.S. Highway 27/441 in the middle of cow pastures and former orange groves. What foresight or was it dumb luck? Who knows? From this humble beginning, sprung what to some seems to be a megalopolis.

Schwartz and Morse changed the name to The Villages and that began the area's tremendous growth. "They have made a lasting impression on our great state and certainly a lasting impression on our communities in Lake, Sumter and Marion counties," said former state legislator Everett Kelly, who lives on County Road 446 just outside the border of The Villages in Lady Lake.

He was recorded in an article by the Orlando Sentinel, A Tribune Co. newspaper. The Villages now sells more than 2,000 homes a year, which far outpaces most other developments in the country.

Since the exodus from New York, and New Jersey which began during COVID, things are not the same. Whereas there were often as many as 100 homes for sale at the same time in the Villages by TheVillages.COM with their hundreds of agents, today, on most days there are fewer than five pre-owned homes listed, and they get gobbled

up quickly sometimes over list price. That is part of the problem that I experienced . Mine is a story of greed mostly or so it seems. The Villages is no longer The friendliest place in town with regard to buyers like me at least.

Hoping the current owners want a positive legacy, I took the time to write the three owners who took over after the death of H. Gary Morse in 2014. They chose did not respond to my concerns or even acknowledge that I was a human being. For good measure, I also sent a packet to the Chief Executive Officer of TheVillages.Com, which is the only authorized sales agent for pre-owned homes by the Villages developers. He did not respond either.

Trying to locate the executives was a task. So I first sent the following cover note to a person who once booked my first trip to the lifestyle program. She is a legacy. Her name is Loretta Moody. Loretta did not respond since God love her, she had retired to her home in the Villages and had not worked for several years. The Villages is the name of their organization.

Here is what I wrote:

Loretta, feel free to make paper copies for the executives and Dave if that would serve them better. Thank you.

The List of Villages Officers to receive the attached document

Tracy Morse Dadeo
The Villages Officer
3619 Kiessel Rd
The Villages
FL 32163
(Sumter County)

Copies to three others:

Mark Morse
The Villages Officer
1020 Lake Sumter Lndg
The Villages
FL 32162

(Sumter County)

Jennifer Parr
The Villages Officer
1020 Lake Sumter Lndg
The Villages
FL 32162
(Sumter County)

Chief Executive Officer
The Villages
1020 Lake Sumter Lndg
FL 32162
(Sumter County)

I asked Loretta Moody or the person who receives this document to make copies for the three executives listed above as copies. Please give the original to (name of executive). Please give Dave a paper copy for his records also

Later I called the Villages and learned that the name of the Executive Secretary or Administrative Assistant was julie.powers@thevillages.com.

I sent her several notes about how to reach her bosses but like them, she never responded. Feel free to ask her why. Perhaps she would not return an email with a question you might have. Very discourteous, don't you think.

So, I decided to use UPS and sent the whole packet from this chapter to the end of the book. I spent \$13.00 for four packets to reach the four top executives. I sent the packets in July and have yet to hear from anybody at TheVillages.COM as of mid-August. Maybe one day they will understand how to treat potential customers and it will be a better day for The Villages.

Not even a phone call. My number was included in each packet. .

Chapter 13 The Letters to Four TheVillages.com Executives

Here are copies of the letters I sent the executives. There was also an enclosure with other documents. The contents of the other documents in the enclosure are included in subsequent chapters.

To Villages Executive1

Brian W. Kelly
11 Marjorie Avenue
Wilkes-Barre, PA 18702

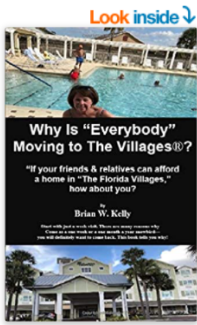
July 25, 2021

Tracy Morse Dadeo
The Villages Officer
3619 Kiessel Rd
The Villages
FL 32163
(Sumter County)

Dear Ms. Dadeo

I love the Villages but I have learned not to trust some of the people who work for your company, namely Mrs. B. She is employed as a sales agent. I plan to buy in the Villages but I do not want to sell my home yet. My own credit report qualifies me for a \$150,000 mortgage so as you know I do not have much to pick from. But I love the Villages.

I love the Villages so much in my three visits, that I wrote a very positive book about your wonderful retirement community it. You should read it to learn a bit about what attracts some people to visit and eventually want to live there. You should sell it in your gift shops.



Why Is "Everybody" Moving to The Villages?: If your friends & relatives can afford a home in "The Florida Villages," how about you? Paperback – February 27, 2020

by [Brian W. Kelly](#) (Author)
 ★★★★★ 7 ratings

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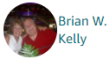
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1 Used from \$18.71
1 New from \$12.95

Start with just a week visit. There are many reasons why—Come as a one week or a one month a year snowbird-- you will definitely want to come back. This book tells you why!The Villages is unique. My wife and I have been there three times First one day, then four days and then seven day Villages Lifestyle adventures.
[Read more](#)

See all 2 images

Follow the Author



Brian W. Kelly

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Buy new: **\$12.95**

prime

FREE delivery: **Tuesday, July 13**
 Order within 13 hrs and 25 mins
 Details

Deliver to Brian - Wilkes-Barre 18702

In Stock.

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I have an agent who works very hard and is very pleasant. He works for TheVillages.com. he informed me that he can only sell me homes listed by TheVillages.Com. He guides me as I believe you would so desire even though he knows my limit is \$150,000. His name is Dave and he is a fine man. I am very pleased with his representation but I am not pleased at all with the rules of your company TheVillages.Com. Your rules or practices foster a cutthroat attitude among your sales agents.

I do not understand your payment arrangements but I suppose my buyer's agent Dave receives a share of the sellers fee if the seller does not sell the home directly to a buyer. Perhaps it is half. If she sells the home without Dave and the buyers he represents, she makes more money.

If she provides a counter-offer to Dave Luce's buyer on an offer he makes on his buyer's behalf, and Dave's buyer accepts it, even if orally because Dave and Mrs. B. work for the same Villages company, and Dave's buyer accepts the new higher price, the deal from my perspective is over. Not so in the rules of the cutthroat world of The Villages.com where Mrs. B. cares a lot about Mrs. B. but nothing about her co-workers or their clients. Eventually Villagers will get upset with such deceitful practices. Either a deal is a deal or it is not.

Shame on me Tracy as I was taken in twice by Mrs. B the seller's agent. Nobody had to tell me but on Friday July 9 as soon as Mrs. B. said I should drop my brokerage company Benchmark Mortgage and use a local guy to buy at the Villages, I smelled a rotten fish . A half hour later our oral deal through Dave, was terminated because Mrs. B. ostensibly had received a cash offer. Somehow that did not pan out as the house was on the market again this past Friday and I asked Dave to look into it for me. Unfortunately, he got burned again by his coworker Mrs. B. when she reneged on her counter offer to me.

Today after my accepting her counter offer to my 146,000 written and signed offer, for \$148,000 and her telling Dave she would have that counteroffer paperwork to him in no time flat, she must have again found a way to make a hundred more dollars on the sale and leave Dave out altogether. She told him she thought they were going to get another better offer from a new buyer and that is why she did not communicate the documentation to him. But, Tracy, from my perspective, and from my limited understanding of contract law, an offer and acceptance is a contract and a deal is a deal as is this case.

Mrs. B. obviously felt that she could hustle the house to somebody else for a fatter commission and perhaps a cut of the Mortgage proceeds, even after making a counteroffer which was accepted and she was fully aware that it was accepted.

Tell me Tracy, how does a regular Joe get to buy a home in the Villages under these adverse buying conditions? When the Villages hires con-men as sales agents and these conmen don't even care about their own fellow employees – same company . They remind me of the employee that would knowingly take an option to earn an extra dollar from a sale even if they knew it would cost the company \$10,000. At IBM, such terrible practices were not permitted. We would fire such a person.

Dave is a fine person and a fine employee and he makes the Villages look like a great place even if you have never stayed there. He does not deserve to have sales stolen by a piggish fellow employee who wants to keep everything and then possibly even make a few bucks on the mortgage if there is a share agreement there.

I don't know but it is very fishy.

I told Dave that I do not want to do business this way. And that I am out of the deal even if their new buyer does not pan out – in other words if Mrs. B. finds out that she can't make the big extra opportunities on the new buyer. That's how I see it.

I also told Dave that I would still buy that house as I have made an offer, received a counter offer and accepted it. But with the shenanigans Mrs. B. is playing I changed my mind on that and I decided to go back to my first offer of \$146,000 for the property. Nobody should be rewarded for perpetrating a scam on real estate purchases.

I am including this letter as well as an email that I sent to Dave just before about my feelings of disappointment again with The Villages.com. I am fortunate to have two sons as attorneys but they are not licensed in Florida and I simply use them for advice. I think Tracy, that when all is said and done somebody at The Villages.com owes me a home for either \$144,000 or \$146,000.

Very Truly Yours,

A handwritten signature in cursive script that reads "Brian W. Kelly".

Frustrated Villages Home Buyer

/ enclosures - Today's Email
& original sent to Dave from first scam on 7/10/2021

To Villages Executive2

Brian W. Kelly
11 Marjorie Avenue
Wilkes-Barre, PA 18702

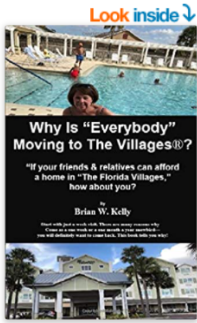
Mark Morse
The Villages Officer
1020 Lake Sumter Lndg
The Villages
FL 32162
(Sumter County)

July 25, 2021

Dear Mr. Morse

I love the Villages but I have learned not to trust some of the people who work for your company, namely Mrs. B. She is employed as a sales agent. I plan to buy in the Villages but I do not want to sell my home yet. My own credit report qualifies me for a \$150,000 mortgage so as you know I do not have much to pick from. But I love the Villages.

I love the Villages so much in my three visits, that I wrote a very positive book about your wonderful retirement community it. You should read it to learn a bit about what attracts some people to visit and eventually want to live there. You should sell it in your gift shops.



Why Is "Everybody" Moving to The Villages?: If your friends & relatives can afford a home in "The Florida Villages," how about you? Paperback – February 27, 2020

by [Brian W. Kelly](#) (Author)
★★★★☆ 7 ratings

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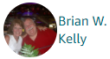
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I have an agent who works very hard and is very pleasant. He works for The Villages.com. he informed me that he can only sell me homes listed by TheVillages.Com. He guides me as I believe you would so desire even though he knows my limit is \$150,000. His name is Dave and he is a fine man. I am very pleased with his representation but I am not pleased at all with the rules of your company TheVillages.Com. Your rules or practices foster a cutthroat attitude among your sales agents.

I do not understand your payment arrangements but I suppose my buyer's agent Dave receives a share of the sellers fee if the seller does not sell the home directly to a buyer. Perhaps it is half. If she sells the home without Dave and the buyers he represents, she makes more money.

If she provides a counter-offer to Dave Luce's buyer on an offer he makes on his buyer's behalf, and Dave's buyer accepts it, even if orally because Dave and Mrs. B. work for the same Villages company, and Dave's buyer accepts the new higher price, the deal from my perspective is over. Not so in the rules of the cutthroat world of The Villages.com where Mrs. B. cares a lot about Mrs. B. but nothing about her co-workers or their clients. Eventually Villagers will get upset with such deceitful practices. Either a deal is a deal or it is not.

Shame on me Mark as I was taken in twice by Mrs. B., Nobody had to tell me but on Friday July 9 as soon as Mrs. B. said I should drop my brokerage company Benchmark Mortgage and use a local guy to buy at the Villages, I smelled a rotten fish . A half hour later our oral deal through Dave was terminated because Mrs. B. ostensibly had received a cash offer. Somehow that did not pan out as the house was on the market again this past Friday and I asked Dave to look into it for me. Unfortunately, he got burned again by his coworker Mrs. B. when she reneged on her counter offer to me.

Today after my accepting her counter offer to my 146,000 written and signed offer, for \$148,000 and her telling Dave she would have that counteroffer paperwork to him in no time flat, she must have again found a way to make a hundred more dollars on the sale and leave Dave out altogether. She told him she thought they were going to get another better offer from a new buyer and that is why she did not communicate the documentation to him. But, Mark, from my perspective, and from my limited understanding of contract law, an offer and acceptance is a contract and a deal is a deal as is this case.

Mrs. B. obviously felt that she could hustle the house to somebody else for a fatter commission and perhaps a cut of the Mortgage proceeds, even after making a counteroffer which was accepted and she was fully aware that it was accepted.

Tell me Mark, how does a regular Joe get to buy a home in the Villages under these adverse buying conditions? When the Villages hires conmen as sales agents and these conmen don't even care about their own fellow employees – same company . They remind me of the employee that would knowingly take an option to earn an extra dollar from a sale even if they knew it would cost the company \$10,000. At IBM, such terrible practices were not permitted. We would fire such a person.

Dave is a fine person and a fine employee and he makes the Villages look like a great place even if you have never stayed there. He does not deserve to have sales stolen by a piggish fellow employee who wants to keep everything and then possibly even make a few bucks on the mortgage if there is a share agreement there.

I don't know but it is very fishy.

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Very Truly Yours,

A handwritten signature in cursive script that reads "Brian W. Kelly".

Frustrated Villages Home Buyer

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To Villages Executive3

Brian W. Kelly
11 Marjorie Avenue
Wilkes-Barre, PA 18702
570-208-0479; 570-417-8398
bkelly@kellyconsulting.com

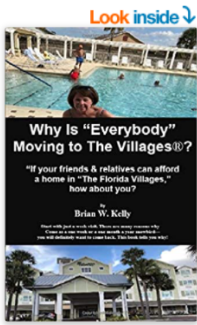
July 25, 2021

Ms. Jennifer Parr
The Villages Officer
1020 Lake Sumter Lndg
The Villages
FL 32162
(Sumter County)

Dear Ms. Parr

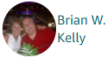
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Brian W. Kelly

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★★★★☆ 7 ratings

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I have an agent who works very hard and is very pleasant. He works for The Villages.com. he informed me that he can only sell me homes listed by TheVillages.Com. He guides me as I believe you would so desire even though he knows my limit is \$150,000. His name is Dave and he is a fine man. I am very pleased with his representation but I am not pleased at all with the rules of your company TheVillages.Com. Your rules or practices foster a cutthroat attitude among your sales agents.

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Frustrated Villages Home Buyer

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Brian W. Kelly
11 Marjorie Avenue
Wilkes-Barre, PA 18702
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bkelly@kellyconsulting.com

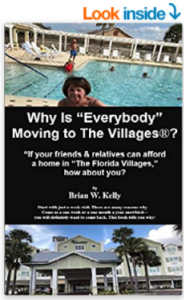
July 25, 2021

Chief Executive Officer
The Villages
1020 Lake Sumter Lndg
FL 32162
(Sumter County)

Dear Sir or Madam

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Frustrated Villages Home Buyer

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& original sent to Dave from first scam on 7/10/2021

Chapter 14 Enclosure Document #2

Email to Villages.com Buyers Agent Dave 7/25/2021

Sellers agent fictitious name – using Mrs. B.

Dave, thank you for a fine job of representing me in the recent offer counter offer and acceptance scenario with the property on Ann Ave. I do not know what to call the cutthroat antics of the seller “Mrs. B.” in this case but I do know she is not worthy of anybody's trust. She was able to fool both you and I twice so she is a good salesperson but not necessarily a very good human being.

After I told you how disappointed I was about the last time you had given Mrs. B. an oral offer as we were putting together our document to send to formalize the offer, and after we had done a good part of the work, all of a sudden somebody offered cash, and though we had invested a lot of time both of us were out of the cold so that Mrs. B. could make a couple hundred dollars. You very kind towards her as you may recall but I was not pleased with her shenanigans but I noticed that it was not until I refused to discard my financial team, Benchmark Mortgage who I have been with for several months and I decided not to use the Good Old Boy Network advocated by Mrs. B. that the deal went south.

I was so upset at the behavior of this employee of TheVillages.Com that I wrote the four executives in charge of such activities on Saturday July 10. You know that on the evening of July 10, I was taken to the hospital with a high fever and chills. I had created four copies of a report i was going to send to the Villages executives. On Sunday I was admitted to the hospital and was not discharged until Friday. I had asked my daughter to take the four sets of documents to the UPS store to have them expeditiously sent to the Villages. My wife and daughter decided that I had better think that over and so they did not send the documents as I had asked. Upon reflection, since you felt that there was no intention to deceive on Mrs. B.'s part and because you had lost a commission to Mrs. B., I decided to accept your perspective and not

proceed with my expose on how I had been treated by Mrs. B. as the seller's agent representing The Villages.com. When I was released from the hospital, you and I began a discourse about other homes that you could sell.

Late this week, I pointed out that I saw that the same house from Ann Ave which we had orally made an offer was no longer pending sale. I asked if that was intentional, You began talking to Mrs. B. again and the house was available. I said up our offer by \$2,000 if that would help. You said you thought it would help and made the offer orally. Mrs. B said they would entertain the offer. I docusigned all the paperwork and got benchmark involved in what might be a pending sale soon. Mrs. B. got back to you today with a counteroffer of \$2000 more and I accepted. Offer and acceptance is a contract. I was ready to pay \$148,000 for the property. But Mrs. B would have no chance of getting the mortgage sale income or a share from her good ole boy pals in the mortgage business so I was not surprised when you called me and said they thought they had another offer.

I think legally once we accepted their offer, they could not accept another offer but it stinks anyway. I will find out if I can sue TheVillages.com twice and both times Mrs. B. skunked me and you. Your company should give you some compensation for selling the same house twice and having Mrs. B. disrupt the sale. You both work for the same company. What a despicable act. I am amazed that TheVillages.COM would permit that.

My plan is to send this note and a new note plus the note I had sent you describing how betrayed I felt by The Villages.com. I will send four copies which will serve as the material I will use in my next book

As you know, I am a writer and just finished my 285th book.
amazon.com/author.brianwkelly

I can't believe I let TheVillages.Com do this to me twice/

The book at the time I wrote it was my 222nd published book. Why is Everybody Moving to the Villages?

My next book will take all I have written about what cheats the workers in the villages are (Dave my agent is not one of them) and I

will put it in chapters and release another book on Amazon with a title like

Don't Trust the Agents at the Villages.Com. They bilk even their fellow workers.

Find a reputable real estate broker. You can do better than TheVillages.com. This book tells you why.

Chapter 15 Enclosure Document #2.1

Email

This is the email for document #2.1

Please include in the packages for the executives et al.

Date: Sun, 25 Jul 2021 20:56:22 -0400
To: "Dave" <Dave@thevillages.com>
From: "Brian W. Kelly" <bkelly@ptd.net>
Subject: We had an executed oral contract from my perspective
Bcc: mike

The seller broke it but had no right once she communicated the offer to you.

It was a binding contract by then.

Thanks for your note Dave.

I sent a note to the Village executives as you know by now. I sent it via Loretta Moody.

She is still there. Isn't she?

Dave I had business law to get my MBA and a million times they said an executed contract is an offer and an acceptance.

We had an offer from us and a counteroffer (an offer from them)

I accepted it.

That is a done deal I am not a lawyer but that is basic business law. .

The deal was done when the other offer came in.

My point is that it is too late for the other buyer because they had agreed.

The paperwork is just a formality

I accepted the offer but they broke the contract.

That's how I see it.

So I wrote the major Village Executives to get justice.

Thank you for all you have done.

IMHO, your employer is on the hook for my acceptance and that is basically what I told them.

It should not come to that as a word is a word.

An oral contract is just as binding as a written one.

God bless you.

Hopefully the executives will change your company's policies so that clients don't get caught in the middle and that employees are forced to be fair to employees.

The best.

At 07:51 PM 7/25/2021, you wrote:

Good evening Brian,

I was out a while this evening without my phone and have seen that you called. I just wanted to let you know I got your voicemail and the instructions you left, but I also had a message from Mrs. B. that the seller had decided to go with the other offer.

I am sorry for how this turned out today. I know you are disappointed, and I am for you. I was truly hoping we could get this transaction completed.

Talk to you soon.

Dave

Document 2.2 Email

This is the email for document #2.1

Please include in the packages for the executives et al.

Date: Sun, 25 Jul 2021 21:14:29 -0400

To: thevillages.com>

From: "Brian W. Kelly" bkelly@ptd.net

Subject: Please include this note as Document # 2.2 the stuff I had sent

Bcc: dave

The counteroffer with consideration of \$148,000 was made by orally Dave and I accepted it immediately with no delay. All parties were working for TheVillages.com in this transaction.

The recipient of an offer must accept, if at all, while the offer is still open. Consider the example of an offer that provides, I will pay you \$1,200 for your car if you accept within four days. If the receiver of the offer fails to accept within four days, the offer will no longer be valid. The receiver of the offer cannot accept the offer after seven days have passed.

A counter-offer is not an acceptance of the original offer. However, if the original Offeror accepts the terms of the counter-offer, that creates a valid contract.

Acceptance comes in many forms. Reasonableness is the more general standard for determining whether acceptance is valid. Additionally, the mailbox rule provides that written acceptance of an offer is valid once placed into the mailbox. For example, the Offeror submits an offer. The Offeree mails acceptance of the offer and puts it in the mailbox. After the Offeree places the acceptance in the mailbox, the Offeror withdraws the offer before receiving the acceptance. In this situation, pursuant to the mailbox rule, the Offeree can enforce the terms of the contract despite the Offerors attempted withdrawal.

The Seller is in breach of the contract

Chapter 16 Enclosure Document #3

Long note regarding the Raw Deal by TheVillages.Com listing agent for 2013 Ann Ave in the Villages

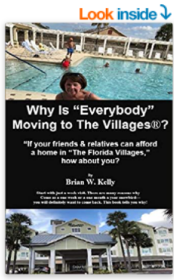
TheVillages.Com tried to unhook me from using Benchmark Mortgage to Finance a pre-owned house.

To whom it may concern:

Note regarding the Raw Deal by TheVillages.Com listing agent for 2013 Ann Ave in the Villages

I love the Villages but I hate injustice with the same level of passion. I love the Villages so much, that I wrote a book after my most recent visit in February 2020, and how enjoyable it was for my wife and me. If it were not for COVID, I would have been back in 2021. Its title is "Why is Everybody Moving to the Villages?" The Subtitle is "If your friends and relatives can afford a home in "The Florida Villages," how about you.

The book was my 222nd published book. Since then I have written 59 books and I am working on book # 282 as I write this note. The more I thought about the ideas I put into the book, the more I wanted to live in the Villages or at least become a partial year Snowbird resident.



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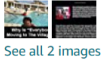
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My recent negative experience with TheVillages.Com has somewhat diminished my desire to be part of The Villages but only slightly. I must admit that when dealing with TheVillages.Com, I expected the same glorious experience that I had in my three visits to The Villages. I decided earlier this year to go forward and become a Snowbird by purchasing a property at the Villages. My financial circumstances were such that my Mortgage company, Benchmark Mortgage, after an evaluation determined that my maximum mortgage amount was \$150,000. At this point I stopped looking at 3 BR homes and concentrated on 2 BR pre-owned models which I could afford with my mortgage limit. Before I did any work, on March 25, 2021, I contacted a friend in the villages and one from the Florida West Coast and sent them this note:

Nothing definite but I am thinking of moving to Florida for maybe half a year a year. Not sure.

If either of you see any homes that I should be interested in, send me a note.

After toying with the idea for a week or so, I contacted my niece who is a real estate broker in NEPA, she advised I contact Benchmark Mortgage, the company my son used to finance his home, and find an agent from Florida. I did both. This began my search. On April 5, I began to get notices of homes from TheVillages.com. On May 4, I contacted Benchmark Mortgage and began working on financing. On May 11, TheVillages.Com assigned Dave as my agent and we began a serious discussion of buying a home.

It seemed that whenever I found a home, it was very very soon in a pending status. It made it tough for a prospective buyer. Dave was very patient and followed up on all my requests. After some opportunities that did not pan out, we found the place on 1013 Ann Avenue and made a verbal offer which was accepted. Since both the listing agent and the buyer's agent worked for TheVillages.Com, I felt that when they said we had a deal, it was a real deal. In other words, it was not a maybe. I had seen the property listed in the past and it had not moved.

This brings my story to July 7, when I asked Dave to see if the listing agent would accept my offer before we sent a formal contract which would occur soon after. I wish my story of the Villages could be all positive but it is not despite the hard work of my agent Dave Luce. I believe that chicanery was permitted and this became a "raw deal for both Dave and I. The story begins below and ends with my signature. I don't know what you can do but in my opinion I suffered an injustice and I don't think The Villages should want the results of this injustice to stand. Thank you for your consideration. I know you can make this right.

The perpetration of an injustice by TheVillages.Com

At about 10:00 AM on 7/10/2021, I called my TheVillages.com Agent Dave to voice concerns about what happened yesterday leading to the decision to not file the contract paperwork to formally reserve the property at 1013 Ann Avenue in the Villages for purchase at \$144,000. As of 12:20 Saturday as I was reviewing what I had written, Dave had not yet had time to return my call. I had left a message earlier in the morning. I told him that I was calling because of the unfair treatment I received from TheVillages.Com. I got through about 1:00PM and I discussed my thoughts as represented below:

I am not sure yet, but there could be a federal housing statute in this case that was violated. I will check on this aspect.

As of Thursday, 7/8/2021, at my insistence, before we sent in the formal contract paperwork which for some reason could not be completed until Friday July 9, 2021 the deal had been more or less agreed to orally. All day Friday Dave was working on preparing the contract. He had sent me what would be in the contract earlier on Friday morning at 8:56 AM and all systems were a go. At 5:03 PM he called to say it was off.

This should have been a simple matter. All systems were a go and Dave had asked me to see if I could have the \$4000 deposit amount wired so that he could present both the contract and the deposit to the listing agents. I sent the documents to Lori Robinson a Loan Production Partner for Eric McCabe of Benchmark Mortgage for her to check out. They were not filled out at the time as Dave had wanted me to see the docs first. In her memo of 11:07 AM on July 9, Lori said that it was in the Real Estate's Agent's purview and offered no objections. We also discussed the amount of the deposit suggesting \$2,000 to \$3,000 as the norm in NEPA. Later after a phone call with Dave, I agreed to a \$4,000 deposit.

Between 1:18 PM and 1:42 PM, I sent three emails and shortly afterwards, Dave and I discussed them. There seemed to be two different Villages listings for the home at 1013 Ann Avenue and we discussed the Benchmark Mortgage's appraisal and whether it would be good enough to serve as an inspection. Dave told me there were a number of people who had done inspections in the Village area and I asked him to contact one for me. He told me it would be about \$300.00 This was about 2:00 PM. He asked me if I would try to have a money wire for the \$4,000 deposit sent out as soon as possible from my Credit Union--AmeriChoice in Mechanicsburg, PA. A lot of work for a transaction that had no hope from the beginning.

I was reluctant to go through all of this work if the listing agent was not going to accept the \$144,000 offer for the home listed at \$149,900. Dave assured me multiple times we were OK . So I began the process with the Credit Union's Karen at 2:34 via email request for wire transfer. She had dealt with me on many requests in the past and was quite competent. She was in charge of Electronic Banking. At about 2:45 I spoke to a Credit Union representative and Karen had authorized me to sign an agreement for wire transfers. At 2:53, I notified Dave who was anxious to get this done by the end of the business day that I was in the process of completing the application. The lead representative at the Credit Union told me the paperwork would be completed by the end of the day and I could then get it notarized and sent back to her.

At 4:39, I found the agreement in the AmeriChoice Home Banking system mailbox and printed it. I emailed Jessica, my lead contact to assure I was getting It done properly. Dave and I had also discussed possibly my going to the UPS store about 5 miles away and overnighting the \$4,000 check so they could present it with the contract. In one of these conversations with Dave, who was always very courteous and very helpful, he said the listing

agents had suggested I abandon Benchmark Mortgage and make the process simpler by using a local mortgage company that the listing agents favored.

I told him that Benchmark had helped me along the way and had invested a lot of time with me in the process – I have a pre-approval for \$150,000 for a mortgage and I do not see any problems so I respectfully declined to use the local company. Dave asked one more time on behalf of the listing agents and I responded “no” in more polite terms and that ended the conversation about switching mortgage brokers.

No call from Dave about overnighting the check. At about 4:42, I was able printed out the Fund/Wire transfer agreement and the blank notary sheet which would get the notary seal.

At about 4:50 I was the third person in line at the notary’s. When I got to the desk the clerk told me that the notary would not be back until Monday.

At this time, I expected to tell Dave and then I would more than likely take a check to UPS to overnight so this could be wrapped up today July 10 as Dave had assured me he would have the contract to me before the end of the day.

When I got back home pushing 5:30 PM (The UPS store closes at 6:00), Dave told me there was no longer a hurry. He had spoken with the listing agents.

Somehow, from the time I last spoke as he was preparing the deposit contract and had shared my response with the listing agents that I did not plan to switch from Benchmark Mortgage, everything changed and the deal was off.

In fact, it was worse than that. The listing agents in a couple hours found a buyer to take the home as is for the list price and they were paying cash. It sounds miraculous and too good of a story to be completely true. I would like a copy of their deposit contract to see whether they had circumvented their own protocol.

I spoke with Dave about my years with IBM and that two representatives with the same client always had management settle disputes about who gets the order. Either Dave or Mrs. B. picture below:

Picture of Mrs. B removed

Mrs. B. joined the “Properties of The Villages” team in April 2013. Her real estate career has rapidly advanced since starting here. Within her first two months, she was named “Pre-Owned Homes Sales Representative of The Month” and since then has achieved “Sales Representative of the Year

Author opinion: Mrs. B. She is a very aggressive cutthroat sales person who takes no prisoners

Dave told me there were two primary listing agents and he was the buyer’s agent. That was before today when I saw the house had a pending status (Yesterday it was not pending) I thought I saw a younger sales agent whose picture was above Mrs. B’s.

I found it strange that two different agents (Dave & Mrs. B.) would undercut each other on the sale of a property. Dave had Mrs. B.’s word that they were amenable to the \$144,000 offer. What changed?

I would like to see the contract deposit that the mystery buyer filled out. It is just too convenient. I do not know how it was taking us a few days to get the contract buttoned down. Dave said he was working on the contract and I believe him. Was Zena kidding when she said she would wait for the contract? Is this a fair business practice?

Could this change in my fate and Dave Luce’s fate on gaining the sale have occurred because I refused to change my mortgage broker. Did I violate something in the good ole boy’s network by choosing to use a PA Mortgage Broker and then holding to it after being asked to switch to a local. What sort of good or more than good will did Zena lose by not bringing in the financing for the house she was selling.

Just an hour or so after I refused to change mortgage companies did the scenario change? How can anybody not part of the good-ole boy network in TheVillages.Com ever gain the right to purchase a home listed in TheVillages.com. The deck is stacked against everybody who is not willing to play ball. The deck is also stacked against Mortgage companies from out of state who would like to finance homes in the Villages,

I have two sons who are lawyers and they have friends from Law School in Florida. I have not discussed this with them and though I do plan to send this document to the Benchmark Mortgage Organization, my two sons would tell me to not involve lawyers when you do not have to. I am puzzled as to why a solid company such as TheVillages.Com compete against itself for the same home sale. Agent Greed is a strange motivator and if companies do not have regulations on the behavior of their agents you get what happened in my case.

For example when IBM wanted to prove to the government during the anti-trust period that it was playing fair, the company went out of its way to not be called “unfair,” and non-restraining of trade. To further foster competition IBM instituted a “no unhooking” policy. This meant that once a competitor received an order for equipment the IBM salesman was not allowed to call on or make any contact with that company until the competitor's equipment was installed, which could be several months or as long as a year.

In the present case, what good does it serve if TheVillages.Com in the person of Mrs. B. steals an order from Dave Luce, also a licensed agent for TheVillages.com. Why would a person from the same company unhook what was definitely going to be an order for a sales associate of hers?

I think it is reprehensible. I think I know what happened. It is the most reasonable conclusion.

Mrs. B. and her associate are at the top of their game and with all of the activity in that section of the Villages, their responses to issues do not have to be ethical. I do not know if it is legal for a sales agent to unhook a Mortgage Broker from a sale when the Agent has control of the situation. But, I would bet it has legal implications for TheVillages.Com and for Benchmark Mortgage who lost a client.

Because the buyer would not change mortgage companies to one in which Mrs. B. had a back-scratching relationship with a different (local) mortgage company. How does this help TheVillages.Com.

We know that “Quid quo pro” is a reciprocal exchange. The definition is “something for something”. In plain English, it's called trading favors or in slang, “scratch my back and I'll scratch yours”.

With business practices such as unhooking as legitimate, why would Benchmark Mortgage ever think they could get a fair shake when dealing in The Villages with TheVillages.com.

We know that reciprocal relationships in the workplace are powerful. Reciprocity, if done effectively, helps one gain influence and access to those people who can serve as allies to advance your career or make additional dollars on the same sale. .

This situation has a bad odor to it. Was there really a last minute offer for cash? How do I find that out? If I had said go with the local broker, would Dave Luce, a hard working agent employed by TheVillages.com have still lost the sale?

How much of this one hour “switcheroo” would have been avoided if Brian Kelly, the buyer had agreed to play ball with what some might call an extortion scenario?

As noted above, my love for the Villages as a place to live or vacation has been documented as I am the author of a book titled *Why is Everybody Moving to the Villages?*

I am thinking of another book that I would like to make as positive as the first.

Unfortunately, my recent experience makes me think of less positive titles such as:

***Real Estate Agent Chicanery is Hurting the Villages
Is Fraud, the Strategy of Choice for Real Estate in the Villages.***

I don't like either but it is a start. A truthful negative book may very well sell better than the positive release from 2020. Maybe I can do better on the title but you see my point. I have no power in this matter but the power of the pen

What would you do if you were me?

Sincerely

A handwritten signature in cursive script that reads "Brian W. Kelly". The signature is written in black ink and is positioned above the printed name.

Brian W. Kelly

Other Books by Brian W. Kelly: (amazon.com, and Kindle)

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