

Acknowledgments

I wrote *Paradise Lost: The Sun City Anthem Story* in an effort to give the residents of Sun City Anthem some historical perspective on what went wrong and the scope of the misconduct that was engaged in by successive boards since the summer of 2007. Homeowners aware of the misconduct may have wrongly assumed that such misconduct had been confined to a long ago event that was no longer relevant. As residents may be aware, there were some who would deny the existence of wrongdoing while at the same time there are others who struggled to erase any evidence of wrongdoing. And there are still others who are attempting to divert the community's attention away from allegations of wrongdoing by suggesting that we should be grateful for living the good life here. In my view that so called "good life" has come at too high a price, tainted indelibly by the overt actions of a few errant board members and supported or acquiesced in by their fellow board members.

Few residents would deny the many fine qualities of life that are here for everyone to enjoy. However, that so called "good life" view contrasts with the reality of what has gone on behind closed doors and away from those the board is pledged to serve. The opportunity to govern in an open and transparent environment has been denied by past and ongoing misconduct as successive boards have been obliged to engage in acts that are designed to cover up evidence of past wrongdoing.

This book is organized into three **Parts**, which highlight the three most egregious examples of board misconduct. They are:

- The Villa Reserves Fraud
- The Mystery Surrounding the Outcome of the IRS Tax Audit
- The Arrests of Robert Frank and Tim Stebbins

The first Part on the Villa Reserves Fraud would not be possible without the indefatigable efforts of Norman McCullough. Norman, a Villa Neighborhood resident and former representative of Villa owners, had worked diligently with his wife Mary to represent their interests. I am grateful to Norman for making me aware of the board's actions in working against the financial interests of the Villa owners in the matter of properly funding Villa transition reserves. It's clear that board officers had deliberately violated the laws that govern our community. In part, this book is an extension of the work that Norman had begun.

I would also like to thank Tim Stebbins who was generous with his assistance and advice when called upon and in keeping me on track when my understanding of certain matters needed greater clarity.

Finally, I would like to express my great appreciation to my departed wife Olga, who had assisted me by editing the articles I had published on these and other matters in my email newsletter, *The SCA View*, and on my website¹, in the process saving me from frequent embarrassments.

When my wife and I moved to Sun City Anthem in 2001, we, like all residents who made similar purchase decisions, had an expectation that the quality of community governance would not become so prominent an issue. As homeowners well understood, quality governance was an accepted fact of life as long as Sun City leaders were honest, transparent and adhered to the laws that governed the community. That quality of governance occurred as long as the developer had at least one representative sitting on the board. With the departure of Pulte's representative and the election of an all-resident board in 2007, the quality of governance abruptly changed, sadly, to the community's detriment. From my background as a former investigator with the Federal government, those and subsequent changes in the quality of governance were simply too apparent to ignore.