



The Villager

Vol. XL No. 39

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September 24, 2015

The News this Week

- **From the Club Board—traffic**
(See article on page 3)
- **General Plan Committee—survey**
(See article on page 3)
- **Proposed changes to Assoc. Policies**
(See articles on pages 6 - 9)
- **EPC Emergency Drill soon**
(See articles on page 1)

Important Meeting

Town Hall Meeting Re.: Release of Villages Community Survey results Wednesday, October 21, at 7 p.m., Cribari Auditorium. (See page 3)

Hot Tickets

- **Music Society Piano Concert**
(See article on page 1)
- **Driving Range Concert**
(See article on page 15)
- **VAT presents Agatha Christie**
(See article on page 19)
- **Brandeis Flamenco Luncheon**
(See article on page 17)

Channels 26 & 27

Community TV channels:

CHANNEL 26: Club & Event notices

CHANNEL 27: Currently playing:

- **General Manager's August News Report with Villages General Manager Darren Shaw—airing daily at 10:30 a.m., 3 p.m. and 7:30 p.m.—all showing Monday through Sunday.**



(You can now access the monthly General Manager's Report with the link on Fast Lane.)

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Message from Accounting Office:

To avoid late fees, send payments directly to Lock Box address

The Villages Accounting Department would like to remind all of our residents to mail their payments in the green envelope provided to the Lock Box address in Los Angeles. This is the most efficient way to make your payment, in order to have it posted in a timely manner. While we are happy to accept your payments in our office, we want you to understand that the payments are not processed here. We in turn send them to the Lock Box address via UPS on a weekly basis. This process can delay your payment from being processed in a timely manner and if received too late in the month you will incur a late fee. To recap the payment process, payments are due to the Lock Box (not the Accounting Office) on the 20th of each month. You have a 10-day grace period after the 20th to get your payment to the Bank by the 30th of the month. If you hand deliver your payment to our office after the 25th of the month we cannot guarantee that it will get to the Bank by the end of the month and a finance charge will be incurred. Again, it is in your best interest to mail your payments directly to the Bank allowing enough time to get there by the 30th of each month. If you have any questions regarding this process please contact Paula Fournier at 408-223-4639 or email at pfournier@the-villages.com.

Thank you.

A rare opportunity for lovers of classical music

On October 10 at 7:30 p.m. in Cribari Auditorium, the Villages Music Society, as part of the Friends and Family series, will present a rare opportunity for Villagers who enjoy listening to classical music. Acclaimed pianist John David Thomsen will perform compositions by Mozart, Chopin, Liszt and Debussy. Tickets for this event are \$15 and will be sold in the Cribari lobby on Saturday, September 26 from 10 a.m. to noon



(Continued on page 20)

Home Tour tickets still available

The second annual "Inside the Gates" Villages Home Tour tickets are still available at the Villages Medical Auxiliary (VMA) Office, Monday through Friday, 9 a.m. to 3 p.m. Tickets are \$25. The tour is Saturday, October 24, 10 a.m. to 4 p.m.

Who doesn't like to get decorating and remodeling ideas? It's amazing what variety and creativity you'll see in the homes on the tour. Bring your friends for a fun day including a fall luncheon in the Clubhouse Fairway Room for \$20, tax and tip included. Lunch seating is limited, thus you'll want to get your tickets soon. You can charge your house account or pay by check or cash.

Those who purchased tickets tell us that they couldn't wait for us to hold this event again. And those that missed it last year are anxious to get their tickets for this year.

All proceeds from ticket sales go to the Villages Medical Auxiliary to support free services for all Villagers.

Need more information contact Penny Barcellos at 408-531-9582 or Melinda Dobbs at 408-267-1777.

Cribarnegie Hall is this Saturday

The New Village Voices will emulate the glories of Carnegie Hall, the 20th century's iconic concert hall, in a special afternoon concert on September 26 at 2:30 p.m. in Cribari Auditorium. The program will feature the very best of Villages professional and near professional musicians in a concert called "An Afternoon at Cribarnegie Hall."

Villagers with professional credentials and our other premier performers will bring to life classics, show tunes, spirituals, art songs and more. Tickets will be on sale at the door on performance day.

Come to EPC Drill and get a new 'OK' sign!

Come to Cribari Auditorium on Monday, October 5 at 9:30 a.m. to find out what to expect during the Emergency Preparedness Committee (EPC) annual drill on October 19 at 4 p.m. Everyone is welcome and encouraged to come including interested Villagers and EPC personnel (Sector Chiefs, Area Reps, Team Members, Directors). Nick Yannaccone, EPC Chair, and Maddy Stusnick, EPC Co-Chair, will answer your questions about what will happen during and after the EPC annual drill. Area Reps, please bring a neighbor and introduce them to their sector chief. You can also get a new "OK" sign at this meeting.

EPC volunteer victims needed! Free food!

Are you interested in free food and soft drinks for a little bit of effort? The Emergency Preparedness Committee (EPC) needs your help. The EPC is responsible for preparing the Villages for a disaster such as an earthquake and every year we have the annual preparedness drill. This year's drill is on October 19 and EPC is looking for Villagers who would be willing to volunteer as victims. Volunteers would not even have to leave their homes. The goal is to have the EPC Area Reps find the victim(s) in the home and properly triage them. All the volunteer has to do is feign an injury, or play dead. All participating volunteers would be invited to the meeting afterward where we evaluate the results, and free sandwiches and soft drinks are provided.

If you are interested please call Nick Yannaccone at 408-440-1765 or email him at chair@thevillagesepc.org.

COMMUNITY NEWS

PULSE

Dear Readers: The Villager welcomes everyone's voice sharing ideas, opinions and accounts of life in The Villages in the Pulse column. Please follow the guidelines carefully.

Pulse deadline is 11 a.m. on Friday of the week prior to publication.

Pulse letters will be published in complete or abridged form at the discretion of the Publisher and in accordance with the editorial policies and rules established by the Club Board of Directors. (See VGCC Rule 1.30.) Opinions expressed by Pulse letter authors do not necessarily reflect the opinions of The Villager Publisher, staff, boards of directors or management.

All Pulse letters must be 200 words or fewer on a single topic relating to life in the Villages. Each letter must also include name, address, phone number, date and number of words.

Typed or legibly written letters must include your signature and may be hand delivered to the Pulse mailbox in Administration Building B or by mailing to the Communications Advisory Committee, 5000 Cribari Lane, San Jose, CA 95135.

E-mailed letters must include the text within the body of the e-mail and the subject line must read PULSE LETTER. Submit to: shinrichs@the-villages.com.

4 Pulse letters received this week.

0 Pulse letters not meeting Pulse Letter Guidelines.

4 Pulse letters published this week.

Villager articles: I want to thank the writers in last week's Villager for their well written and very informative articles. That includes the articles on the Veterans Club, turf reduction, the speed limit and the solicitation of funds for the fire pit. More articles like these, enhance communication among the Villagers. This fire pit solicitation was done in a very professional way.

—John Brueck

Comcast: Is anyone else having static on their Comcast phone line or having their phone calls dropped while you are talking to someone? This has been happening to me for several months. Comcast says it isn't their equipment and no one else has complained to them.

If you have this problem and/or you have complained to Comcast, will you please call me (assuming I can even hear you through the static). My phone number is 613-2093. Thank you,

—Charlotte Waugh

Menus: We see, on the front page of the September 10, 2015 *The Villager* that there will be a dinner show with comedian Keith Barany. Many times, we see events offered (e.g. wine pairings, and currently, Oktoberfest) with no menu included in the announcement. For those with dietary restrictions, this is troublesome because they cannot safely participate.

At a dinner show, the Dinner is just as important as the entertainment. So, why are there three full paragraphs about the entertainment and no information at all about the food!

—Claude F. and Phyllis Ashen

Regarding amenities: I am adding my voice to the "Amenities" Pulse letter dated 9/10/15 because I have seen these statements of fact to be true during my 45 years experience in Real Estate. I believe the VGCC quality of life is more than already secure with all the amenities we already enjoy. Most of us don't even have the time or inclination to participate in all the choices currently available.

I believe we don't need a bigger fire pit taking up more patio space. If it has become a safety hazard, we could have just painted it. Every dollar reduction in HOA fees are important and maybe we'll get the Club Board to stop spending our money and start building the reserve a project this size should have.

—Daniel Boor

Attention Pulse authors!

When you write your Pulse letters, don't forget to:

• Include your name, address and telephone number at the end of your letter. Your contact information is important in case the Communications Committee members have questions or need to verify your identity.

• Sign your letter if you are bringing a paper copy to the Pulse mailbox in Building B.

• Put the word count of the letter at the end of the letter—Remember, it's 200 words or fewer.

• Put "PULSE" in the subject line of your e-mail if you are sending it in electronically. (E-mail your Pulse letters to: shinrichs@the-villages.com)

Forgetting to follow the Pulse guidelines may result in your letter being delayed.

Missed your Villager?

If you missed delivery of your weekly copy of *The Villager*, please call 223-4655 to report it. (Please do not call before 11:30 a.m.)

You may pick up a replacement copy of your paper at the newsstand at the entrance of Building B or go online to the Villages website—www.thevillagesgcc.com—and download the current and past editions to your computer.

IN MEMORIAM

Phyllis L. Kujawa-Frazer

December 24, 1934—September 10, 2015

(Please see obituary in the Classified Advertising section.)

In Memoriam notices are run free of charge.

Notices include name of deceased, date of birth and date of passing. Brief notices of memorial gatherings may be included with the notice, providing event is held in a Villages' facility.

Obituary notices may be placed in the Classified Advertising section for a fee. For more information, please call Kory Tran at 408-754-1341 or Scott Hinrichs at 408-223-4655.

DEADLINES

General Copy: All general copy, other than sports, is due by 4:30 p.m. Thursday, seven days prior to publication. For editorial information call 408-754-1341 or 408-223-4655.

Sports: Sports copy is acceptable after deadline only by permission of the Managing Editor, 223-4655.

Classified Ads: Classified ads, renewals, cancellations and changes are due by 10 a.m. on the Monday before publication. Holiday deadlines differ. All classified ads must be in writing. You may fax classified ads to 408-274-2843 or e-mail to: ktran@the-villages.com. For more information, please call 408-754-1341 or 408-223-4655.

Display Ads: Display ad rates and placement may be arranged by calling Mario at 223-4657. Display advertising information is available on The Villages web site at: www.thevillagesgcc.com.

Delivery: *The Villager* is published on Thursday and distributed to all residents Friday morning. Extra copies of the latest editions are usually available in *The Villager* office and in the Library. Call 408-223-4655 to report missed deliveries.

POLICIES

Publication of advertising in *The Villager* does not constitute endorsement. Licensed real estate professionals advertising in *The Villager* are required to name themselves as agent or broker, or list the name of the brokerage for whom they work as part of their ad. This is in compliance with Real Estate Law Section 10140.6.

All copy is subject to editing and must be submitted with that understanding. *The Villager* reserves the right to reject or discontinue advertising or articles that are deemed unsuitable.

The Villages Communications Advisory Committee "To inform and connect Villagers" develops operational plans, reviews rules and policies, and advises the General Manager and Club Board on issues pertaining to *The Villager*, including Pulse letters, Channel 26, Fast Lane and the web site. Residents having relevant concerns may attend meetings or call committee members by phone: Chair Nick Yannaccone 408-440-1765, Kathy Beymer 408-238-1697, Ray Brown 408-528-7170, John Eige 408-223-8787, John Brueck 408-409-2489, Carter Elliott 408-239-0654, Molly Jackson 408-270-2958, and Larry Miller 408-238-1030.

HOURS

The Villager editorial and classified advertising hours are: Monday through Friday 8:30 a.m. to 4:30 p.m. *The Villager* display advertising office hours are by appointment. Call 223-4657 to schedule.

The Villager is the official and legal communication medium for The Villages, a Senior Community. Its mission is to provide residents with timely information about activities, facilities and services at The Villages and to promote a sense of community by documenting and celebrating those common experiences that highlight life at The Villages.

THE WEEKLY VILLAGER is published every Thursday under policies established by the

Club Board of Directors:

Wayne Weiler	President
William DeVincenzi	Vice President
Debbie Champion	Secretary
Joe Civello	Treasurer
Jerry Neece	Director
Howie Blumstein	Director
Mike Poellot	Director

Villager Personnel:

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Mary Majerle-Tatum	Director of Community Activities
Scott Hinrichs	Managing Editor
Joanne Guillen	Design/Layout Editor
Kory Tran	Associate Editor
Mario Cuschieri	Advertising Representative

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BOARDS & COMMITTEES

FROM THE CLUB BOARD

The 25 mph speed limit and the “three strikes, you’re locked out” remedy

By Jerry Neece, Chair of the Club Board Disciplinary Appeals Committee

Last month, the Club Board Disciplinary Appeals Committee heard two cases that have not come up in many years—residents who have accrued three tickets (usually speeding over 35 mph) against their residence number. One resident picked up three tickets in less than 6 months. The board finds this unacceptable behavior.

The Villages rules and by-laws regarding multiple infractions (Rule 1.02.1.J.3 and by-law 8.1.4) are quite clear and unyielding: “Third and subsequent violations—\$75 assessment and 30-day suspension of the right to use Club properties for the member and all occupants of the member’s residence.” These violations are not just limited to speeding, but any ticket such as failure to stop at a stop sign, use of a cell phone in a moving vehicle, etc. Tickets stay in your resident file forever but only the most recent two years are considered for the purpose of this rule.

The Club Board is strongly united in keeping our Villages streets safe for everyone. This especially involves speeding. Rather than put up more unsightly speed limit signs or add more speed bumps, we have chosen to step up enforcement by Public Safety. Remember, the maximum speed limit in the Villages is 25 mph, and lower in sections of Cribari and the Heights/Hermosa. If you go 26 mph, YOU ARE BREAKING THE RULE and are subject to being ticketed by Public Safety.

There is a rumor floating around—almost an urban myth at this point—that you can drive up to 34 mph in the Villages and get only a warning. DON’T BELIEVE THIS. The officer has some limited discretion in issuing you a warning rather than a \$30 ticket, but do not rely on this. Also, remember that our officer now wears a body camera so if you get pulled over, be civil.

Two other things to remember about citations: First, tickets are on file as a residence number. This means there could be more than one owner-driver. Second, Rule 1.71 (Enforcement) clearly states “A resident is responsible for the actions of his or her guests, employees, and any vendors performing services for the resident. In the event of a violation by any of the aforementioned parties, the sponsoring resident is held responsible. If the responsible resident is not a Member, the Owner (Member) of the Unit or Lot in which the resident resides is held responsible. Discipline imposed on a Member is applicable to all occupants of the Member’s Unit or Lot.”

So educate those that visit you here at the Villages on our traffic rules because you are financially responsible for them. Finally, if there is a silver lining in any of this, Villages traffic citations do not go to the California DMV and therefore into your driving record, affecting your insurance rates.

GENERAL PLAN COMMITTEE

From The General Plan Committee

By Carol Hoffman

We are all anxiously awaiting the results of the Community Survey, and it appears we will not have to wait much longer. As a result of the outstanding number of surveys returned, Hamlin & Harkin, Ltd. is taking a little longer than originally anticipated to complete the various phases required to input and analyze the data. They project we will have the results by the first part of October, with a town hall meeting to follow shortly thereafter. The General Plan Committee could not be happier to have such a wide representation of ideas submitted, and we extend our sincere appreciation to all who took the time of complete a survey. We will promptly get the word out once we have the results available to share with you.

Attention Residents:

The Villages Golf and Country Club Town Hall Meeting

*Re.: The release of the results of
the Villages Community Survey*

*Wednesday, October 21
7 p.m. in Cribari Auditorium*

Pool News!

Pool Temperatures

The target temperatures for our four pools are as follows:

Foothill: 78° to 80°. This pool is kept cooler for the lap swimmers.

Vineyard: 82° to 84°.

Montgomery: 84° to 86°. This pool is mostly shaded.

Cribari: 83° to 88°. This pool is brought to 88° for the Therapy Class.

The temperatures will vary due to the sun and the time of day.



Children’s Swim Times

Cribari: 10 a.m. to noon.

Montgomery: Noon to 2 p.m.

Vineyard: 2 to 4 p.m.

Foothill: Adults only

Get in the Fast Lane!

Fast Lane is the Villages e-mail information blast. To sign up or get more information, contact Communications Coordinator Ken Patterson at 223-4681; kpatterson@the-villages.com, or go to Building B to sign up in person.

More **BOARDS & COMMITTEES**,
MANAGEMENT and **COMMUNITY**
NOTICES on pages 4, 5, 6, 7, 8, 9 & 13

Coming soon—Villages Age Certification Survey

By Julia Meadows, Assistant General Manager

Arriving with September’s monthly statement will be the biennial age certification for all residents of The Villages.

To continue our community’s status as a senior community, The Villages must comply with the state and federal laws that govern California senior housing developments. Federal law requires that at least 80 percent of the occupied units are occupied by at least one person who is 55 years of age or older. Furthermore, The Villages Association and Homeowners Corporation must conduct periodic surveys to verify and document that the community is in compliance with the federal 80 percent occupancy rule. Failure to satisfy the legal requirements may result in a determination that our community is not a lawful senior community and therefore mean that we must allow persons of all ages to live here.

In order to fulfill the requirements imposed upon the Corporation, one resident of your condominium or home must complete and sign the Age

Certification (under penalty of perjury). Please note that if you are an offsite owner, you must have one of the tenant(s)/resident(s) complete and sign the Certification. Offsite owners are responsible for ensuring completion and return of the Certification by one of their tenant(s)/resident(s).

Please return the Age Certification on or before October 15, 2015. You may either mail the completed document back to us in the enclosed envelope or drop it in the box located at Building A. (For convenience, additional drop boxes are available at the Cribari Center just outside the Post Office and in the parking lot adjacent to Building A.)

We appreciate you taking the time to complete and return the Certification. Please be assured that the information that you provide is used strictly for the Corporation’s records and to document our community’s compliance with applicable laws. A summary of the survey results (not including names or addresses) will be made avail-

able following completion of the survey.

If you have any questions, please contact the Public Safety Administration Office at 239-5246.

Thank you for assistance with this very important matter.

Irwin Katzman
Attorney at Law

Living Trusts
Conservatorship
Probate
Divorce
Civil Litigation

Villages Resident
(408) 223-9372

MANAGEMENT

PUBLIC SAFETY

Don't feed the 'critters'

One of the many attractions of The Villages is the variety of wildlife that can be encountered on a daily basis. Many Villagers feel that being a good host necessitates feeding our four-legged or winged guests on a routine basis, which can be quite detrimental to our wild friends. Most wild animals naturally fear humans and keep their distance. Problems arise when animals have access to food and garbage left out by residents. They develop an appetite for easy pickings and keep coming back for more. When this happens, they often lose their natural fear of humans and can become aggressive. To that end, residents should not leave out any type of food, including canned food, in a manner that may become accessible to our furry friends.

Please comply with Villages Golf & County Club Rule 1.51.4, which states: "Feeding of waterfowl and other wild animals on a routine basis is prohibited for the protection of both residents and the animals."

May outsiders come to The Villages' Clubhouse, Restaurant or Bistro?

Recently I was asked, "Can anyone come into the Villages to eat at the Clubhouse, restaurant or Bistro?" The answer is no, they cannot.

Any of the local Country Clubs who have a reciprocity agreement with The Villages may enter after showing ID. But simply pulling up to the gate and saying "I'd like to eat at the Clubhouse, restaurant or Bistro," won't get you in. Of course, there are outside banquets that take place from time to time at the Clubhouse; however, those guests will need to be listed and approved.

Your Public Safety Officers know how important safety is to Villagers, and as such, only authorized people are allowed access to our community. If someone who is not authorized wants to patronize one of our eating establishments, they must be either 1) a guest of a resident, 2) attending a sponsored event at the Clubhouse, or 3) a member of one of the outside country clubs with which we maintain a reciprocal agreement.

—Fred Hink, Director of Public Safety

HI NEIGHBOR

Please help us welcome one of the newest residents of Village Verano, Diane Malcolm, who moved here last March from the Midwest. A Missouri native, she grew up in Indiana, attended Purdue and the University of Michigan, had a career in healthcare and is now retired in the Villages in sunny California. She has one son and one grandson, and in her spare time enjoys golf and history.

Say "Hi neighbor" to Judy Wessler, a new Cribari Village resident and Goldilocks who says she was "born and raised in Michigan (too cold), lived in Arizona for five years (too hot), before landing in the Bay Area (just right) in 1987." Her career path has been varied and adventurous and includes working as a programmer, teacher, director of at-risk youth program, and as a wearer of many hats at high tech startups. She currently works at San Jose City College in the President's office and is looking forward to engaging in the social life at The Villages.

Patricia and John Butler are two of the newest residents of Village Verano, having moved from the Badger State to the Golden State this past April. Born in Nebraska, Patricia (Trish) worked as a registered nurse, BSN and massage therapist. John is a New Jersey native who worked in the fastener industry, and whose hobbies include golf, bowling, poker, biking but "most of all spending time with my wife." Together they have two children and three grandchildren.

Question for the General Manager

Do you have a question you would like to pose directly to Villages General Manager Darren Shaw? If so, compose your question (please, one topic per question) in 40 words or fewer and bring it to The Villager office in Building B, Fax it to 408-274-2843 or e-mail it to: Shinrichs@the-villages.com with "Q-4-GM" in the subject line of your e-mail.

Questions will be answered at the discretion of the General Manager. Not all answers will appear in the column. Please give your full name and telephone number in case there are questions about your question.



Public Safety Tips to Avoid Scams

Many scams are aimed at senior citizens, and the reasons are obvious. Senior citizens are, in general, more trusting than younger persons; often live alone; and often have cash on hand, or other assets that can easily be converted into cash. While senior citizens make up approximately 12 percent of the population, they account for approximately 33 percent of all fraud victims. There are a few key things that you can do to avoid being a victim of a scam:

1. Let common sense be your guide. Do not let greed influence your decision-making process. Sleep on it. There is no need to rush into a decision. A reputable offer will wait (fraudulent offers won't).
 2. Remember, there are very few things in this world that are free. So beware of any offer that says it is free.
 3. Look out for "You Have Won" solicitations. These are common practices to lure you in. You cannot win a contest that you did not enter.
 4. Seek the opinion of others. Have someone review the offer with you. Reputable offers will withstand the scrutiny of others.
 5. Keep your vital information to yourself. Be very wary of anyone asking for your date of birth, Social Security number, credit card numbers, or PIN (personal identification number).
- Also, be very wary of products or services that have a delayed delivery. The dishonest con artist could be in another state by the time the promised delivery date arrives.

IRS scammers calling? What does the real IRS say?

Recently a resident reported that she received a scam call from someone claiming to represent the IRS. Criminals pretending to be IRS agents regularly call random telephone numbers throughout the United States trying to harass people into sending pre-paid debit cards to pay fake fines and owed taxes. Scammers generally ask for payment by wire transfer or pre-paid debit cards.

If you receive such a call, please remember that the IRS does not call individual taxpayers on the telephone to collect fines or funds owed. The agency sends notices through the mail.

And according to the IRS web site (www.irs.gov): "Remember: The IRS doesn't initiate contact with taxpayers by email to request personal or financial information. This includes any type of electronic communication, such as text messages and social media channels."

If one of the impersonators calls you, he or she will probably begin with the threat of jail and demands of immediate payment to avoid prison time. The scammers' primary goals are to intimidate victims by associating themselves with the IRS and frightening them into sending payment to them via a means of transfer that is not easily traced (prepaid debit or wire transfer).

To defeat such scams do not allow yourself to be intimidated. Either try to get as much information about the caller or hang up the phone on the fake IRS agent. After you get off the phone with the criminal, call the IRS at 1-800-366-4484 to report the illegal activity.

If you are contacted by fake IRS scammers, the IRS web site offers the following advice:

If you receive an email claiming to be from the IRS that contains a request for personal information, taxes associated with a large investment, inheritance or lottery,

1. Don't reply.
2. Don't open any attachments. They can contain malicious code that may infect your computer or mobile phone.
3. Don't click on any links. Visit the identity protection page on the IRS web site if you clicked on links in a suspicious email or website and entered confidential information.
4. Forward the email as-is to the IRS at phishing@irs.gov. Don't forward scanned images because this removes valuable information.
5. Delete the original email.

If you receive a phone call from someone claiming to be from the IRS but you suspect they are not an IRS employee...

1. Record the employee's name, badge number, call back number and caller ID if available.
2. Call 1-800-366-4484 to determine if the caller is an IRS employee with a legitimate need to contact you.
 - If the person calling you is an IRS employee, call them back.
 - If not, report the incident to the Treasury Inspector General for Tax Administration (TIGTA—www.treasury.gov/tigta/) and to the IRS at phishing@irs.gov (Subject: 'IRS Phone Scam')

GOVERNANCE MEETINGS

CLUB COMMITTEES

Marketing Committee meeting

The Marketing Committee meets the first Wednesday of the month at 1 p.m. in Building A.

General Plan Committee

The General Plan Committee meets weekly, every Thursday at 4 p.m. The Thursday, October 1 meeting will be held in Building A.

THE DACs

Del Lago DAC to meet October 8

All Del Lago DAC residents are encouraged to attend the del Lago DAC meeting Thursday, October 8 at 9:30 a.m. at Montgomery Center.

BOARD MEETINGS

(The following are open meetings. All Villagers are invited and encouraged to attend.)

Association

The Villages Association Board of Directors regular monthly meeting will be held Tuesday, September 29, at 9:30 a.m. in the Clubhouse.

The Villages Association Board of Directors Study Session will be held Tuesday, October 13, at 9:30 a.m. in Foothill Center.

Club

The Villages Golf & Country Club Board of Directors regular monthly meeting will be held Tuesday, September 29, at 1:30 p.m. in the Clubhouse.

The Villages Golf & Country Club Board of Directors Study Session will be held Tuesday, October 13, at 1:30 p.m. in Foothill Center.

The Villages Golf & Country Club Board of Directors Three-Year Plan Workshop will be held Wednesday, October 14, at 1:30 p.m. in Montgomery Center.

Deadline for editorial materials is the Thursday before the date of publication. If your notice is late, please call Kory at The Villager copy desk at 408-408-754-1341 to arrange for space to be available. You may e-mail your copy to: ktran@the-villages.com

More COMMUNITY NOTICES

EVERGREEN VILLAGES FOUNDATION NEWS

Volunteers and donors make us strong!



By Vivian Brown

We have our first collection day for gently used women's and men's clothing Sunday, September 20 from 11 a.m. to 5 p.m. in the Sequoia Room at Cribari. Our volunteers will be in attendance to take in your clothing and provide you a receipt for your donation. The second drop-off day is Saturday, October 24 from 9 a.m. to 2 p.m., also in the Sequoia Room. The sale will be Friday and Saturday, November 13 and 14 at the Foothill Center. This is one of our annual fundraisers and we appreciate your donations and your purchases. Remember to tell your friends to come and shop.

Also this month we begin our 7th Annual Campaign. We became a 501(c)(3) in 2009 and since then have increased our number of donors to 354 as of August 2015.

Our mission is to maintain, enhance and protect our quality of life within the Villages community now and in the future. The Foundation's board deeply appreciates every dollar and works hard to manage the gifts it receives. We look forward to your continued support to make a difference not only for today's Villagers but the next generation of Villagers as well. Thank you!

Get your blood pressure checked

You don't have to go far from home for a blood pressure check. The Villages Medical Auxiliary holds free blood pressure clinics every Wednesday from 10:30 to 11:30 a.m. in the Forum Room next to the Boutique in Cribari Center.

According to the American Heart Association, your blood pressure should be below 140/80. Take care of yourself, get your blood pressure checked Wednesday.

Maintenance Emergencies and/or Advice

The Maintenance Services Department's general work hours are Monday through Friday, 8 a.m. to 4:30 p.m. If you experience a maintenance emergency during those hours, please call the office right away at 408-223-4670. Even if you are certain the emergency is your responsibility, Maintenance Services can provide a list of contractors that are familiar with The Villages and may be helpful for the repair.

If a maintenance emergency occurs outside of the general work hours or during a holiday, please call Public Safety at 408-223-4665. The Public Safety Department will contact the Maintenance Area Supervisor and/or the appropriate contractor. Together, they will all help to resolve your maintenance emergency.

More BOARDS & COMMITTEES,
and COMMUNITY NOTICES
on pages 6, 7, 8, 9 & 13

Give where you live this October

By Maxine Amundson, secretary

The Evergreen Villages Foundation is launching its 7th annual campaign. You will receive our information brochure, giving card, a sustaining donor application and a letter from our President Carole Cassidy at your resident this month.

We currently have 354 donors since our first campaign in 2009 and 52 of this number contribute to The Foundation as Sustaining Donors. A sustaining donor agrees to have a specified amount billed to their monthly assessment.

Our goal is to increase donors by 200. We would then have 22 percent of our residents (554) continuing The Foundation's mission to maintain, enhance and protect our quality of life within the Villages community now and in the future.

We also are launching our new website whereby you may contribute online and learn more about how our Foundation is working for you: www.evfsj.org



EVF donors Linda and Larry Peterson

Clean the house?
I'd much rather _____!
(fill in the blank)

- All Cleaning Pros Complete Our Green Clean Certified® Training Program
- Thorough Background Checks For All Staff
- Uniforms & Branded Cars
- Licensed, Bonded & Insured
- Every Cleaning Inspected For Quality
- Your Satisfaction Is Guaranteed

Maid Brigade®
YOUR HOME. CLEANER.

408.729.0707
MaidBrigade.com

THE ONLY CLEANING SERVICE THAT'S
green·clean
CERTIFIED
FOR YOUR HEALTH

Notice of Proposed Changes to Villages Association Policy and Procedures APo103 Board and Member Meetings and APo 104 Appeal Hearings

The following proposed changes to Villages Association Board of Director Policy and Procedures APo 103 Board and Member Meetings and APo 104 Appeal Hearings were approved by the Association Board of Directors; however, before formal approval consideration the proposed changes must be noticed and published 30 days as required by California Civil Code 4360. The proposed changes will be considered for formal approval at the October 27, 2015, monthly meeting (9:30 a.m. at the main Clubhouse). The Board will consider oral and written comments regarding the proposed changes at the October 13, 2015 study session (9:30 a.m. at Foothill Center). Response to the proposed policy changes may be made by one or more of the following methods: 1) Participation in the discussion of the change at the Association Board of Directors study session at which the proposed rule change will be considered, 2) via e-mail with comments sent to the Board via mornelas@the-villages.com, 3) via written comments delivered to the Board through the Association Operations Manager Maria Ornelas office at the Corporation Yard.

Deletions are noted in strikethrough font, additions are underlined, and the purpose of the change is in italics.

APo 103 Board and Member Meetings

The purpose of the proposed changes are to clearly define study sessions and executive session of the Board.

APo 104 OwnerAppeal Hearings (See page 7)

The purpose of the proposed change is to clarify member appeals to the Board.

Title: BOARD AND MEMBER MEETINGS— Policy Number Apo 103

OBJECTIVE: Define a parliamentary procedure to provide for the orderly conduct of Association Board and Member meetings.

GOVERNING DOCUMENTS / LEGAL REQUIREMENTS: California Civil Code ~~4935~~, 5000(a) and California Corporation Code 7211, 7510, and 7511.

The Villages Association Amended Bylaws Article 4 and Article 7.

POLICY: Member and Board meetings shall be conducted using *Robert's Rules of Order* as a parliamentary guide. A Board meeting is defined as any congregation of a majority (quorum) of Board members at the same time and place to hear, discuss, or deliberate upon any item of business scheduled to be heard by the Board, including those matters that may be discussed in Executive Session. A Membership meeting is defined in Article 4 of *The Villages Association Amended Bylaws*.

LIMITATIONS: None.

IMPLEMENTATION PROCEDURES: See Article 7 of The Villages Association Amended Bylaws and Association Procedure Numbers APr 103-1 and APr 103-2.

Title: BOARD AND MEMBER MEETINGS— Procedure Number Apr 103-01

BOARD MEETING PROCEDURE

Board Meetings

All villa owners (resident or non-resident), individuals renting villas, invited guests and management personnel may attend meetings of the Board of Directors of the Corporation, except when the Board adjourns to Executive Session to consider litigation, matters relating to the formation of contracts with third parties, member discipline, or personnel matters.

The following are not considered Board meetings:

Individual contacts or conversations by a Board member with any other person.

Attendance of a majority of the Board at a purely social or ceremonial event provided the majority of the Board does not discuss among themselves specific business within the Board's jurisdiction of business.

Attendance of a majority of the Board members at an open and noticed meeting of a "standing committee" of that body provided that the Board members who are not members of the standing committee attend only as observers.

Attendance at Board meetings is subject to acceptable conduct. Anyone who intentionally interferes with or otherwise disrupts the Board's conduct of the meeting will be requested to vacate the meeting room. Refusal to vacate when requested may result in disciplinary action, as defined in the Association's Rules. When deemed necessary to maintain order, the Board may request intervention by Public Safety.

Meeting Notice

Except in the case of an emergency meeting or Executive Session meeting, notice of the time and place of a Board meeting including agenda items will be posted ~~in the Resource Center at~~ in the Cribari Center; on Channel 26 and via and Fastlane at least four (4) days in advance of the meeting and, if time permits, notice will also be published in *The Villager*.

Regular monthly Board meetings are held on the last Tuesday of the month. Exceptions to the meeting schedule are sometimes approved by the Board to avoid conflicts with holidays and scheduled events.

Combining the November and December monthly meetings to a single meet-

ing is one exception. A second possible exception is to move the date of the April meeting to early May to accommodate the budget development process.

Special Board meetings may be called by or at the request of the President or any two (2) Directors. Notice of special meetings shall be given to the Directors at least four (4) days prior to the meeting date, unless the notice requirement is waived by the Directors, which would constitute an emergency situation. Notice of the time and place of the meeting and agenda items will be posted ~~in the Resource Center and at Cribari Center~~, on Channel 26 and via Fastlane at least four (4) days in advance of the meeting.

An emergency meeting of the Board may be called by the President, or by any two members of the Board other than the President, if there are circumstances that could not have been reasonably foreseen which require immediate attention and possible action by the Board, and which of necessity make it impracticable to provide advance notice to the members.

Meeting Agenda

The Board meeting agenda identifies matters to be reported to, discussed by, and acted on by the Board at its meeting. A draft agenda is normally prepared by the President no later than 5:00 p.m. on the Friday prior to the meeting. Directors and the General Manager may submit items to be included on the agenda. A request supported by at least two other Directors may not be refused by the President.

Except for emergency situations as described above, the agenda is not subject to addition or change once the meeting is called to order. If a topic is important enough for Board consideration, it is important enough that the Board have full knowledge and understanding prior to formal discussion.

The agenda functions as a tool to move along discussion of the issues and actions. The meeting agenda will contain the following:

Time and Place

Time, date and location of the meeting.

Call to Order

The President or other presiding officer (Chair) will call the meeting to order. Once called to order, the meeting will be conducted in accordance with accepted parliamentary procedure. *Robert's Rules of Order* will be used as a parliamentary guide.

Roll Call

Director's names are called to verify attendance and the presence of a quorum as defined in The Villages Association Amended Bylaws, Article 7.9 11.

President's Report

The President may provide a summary report of Board activities, including any special, Executive Session, or emergency meetings held since the last regular monthly meeting.

The President may also use the report as an opportunity to inform the Directors and audience about matters of special interest to the community.

Treasurer's Report

The Treasurer will provide a summary report of the Corporation's general financial performance and status for the period since the last report and year-to-date. The report may be supplemented by management reports of specific financial and business activities.

General Manager's Report

The General Manager will provide a summary report of management activities during the period since the last report and other matters of interest to the Board and membership.

Committee Reports

Committee Chairmen or their designees will provide summary reports of their activities as requested by the Chair.

Open Communication

An opportunity will be provided for audience members to address the Board on any

Association-related matter. The time allotted to each speaker will be determined by the Chair. The Chair has sole discretion to permit response to questions and opinions.

Consent Agenda

Items such as prior meeting minutes and committee reports will be submitted for Board consent approval; for example, "Consent to approve minutes and committee reports as submitted." A consent agenda alleviates the need for a verbal report on routine administrative items. The Board may remove an item from the consent agenda for purposes of separate discussion or action. However, the Chair will not normally invite audience comment on the item.

Unfinished Business

Unfinished Business is the consideration of those items purposely deferred by the Board from one meeting to another. Reports to the Board will include prior agenda submittals and any pertinent information received since the Board's last consideration. At the Chair's discretion, time will be allotted for comment from the audience on each agenda item considered by the Board. The Chair has sole discretion to permit Director response to questions or opinions presented by the audience. However, the Chair will not normally invite audience comment on the item.

The names of makers of motions and seconders shall be recorded in the Minutes of the meeting. The motion shall be read by the Recording Secretary immediately prior to the Board vote.

New Business

New Business is the consideration of those items presented for the first time. Each listed item will include a description to clarify the action or motion sought.

(APr 103.01 Continued)

The names of makers of motions and seconders shall be recorded in the Minutes of the meeting. The motion shall be read by the Recording Secretary immediately prior to the Board vote.

It shall be the practice of the Board to delay decision on New Business items until at least the next regular monthly meeting to allow opportunity for Director study and member comment. Exception to the practice may be made at the discretion of the Board for contracts, committee appointments, and other matters where timeliness is a factor.

The Chair may allow Director discussion and questioning of the presenter upon first presentation of a New Business item. However, the Chair will not normally invite audience comment on the item.

Announcements

Notice of scheduled Board meetings and other events of note.

Adjournment**Executive Session**

If needed.

Study Sessions

Regular monthly study sessions are generally held two Tuesdays before the formal board meeting. Exceptions to the meeting schedule are sometimes approved by the Board to avoid conflicts with holidays and scheduled events.

A study session may be called by the President of the Association Board (Board) to discuss items of interest to the Board, Management or Members. In addition, two Board Members or the General Manager may request that the President call a study session. Upon that request, the President must call a study session within 14 days.

Except in the case of an emergency meeting or Executive Session meeting, notice of the time and place of a study session including agenda items will be posted at Cribari Center, on Channel 26 and via Fastlane at least four (4) days in advance of the meeting and, if time permits, notice will also be published in *The Villager*.

The purpose of the study session is to allow a topic to be studied by the Board in open session, prior to a formal decision being made at the monthly board meeting. Formal Board decisions will not normally be made at the study session, unless timing is such that a decision must be made. Rather, agenda items the Board deems appropriate will be brought back to the formal board meeting for consideration.

The President of the Board at his/her discretion shall conduct the meeting, dispensing with the normal formalities of a board meeting following the order of the agenda, which was published four days in advance of the study session. The President at his/her discretion may limit resident participation during the discussion of agenda items.

An opportunity will be provided for audience members to address the Board on any Association-related matter. The time allotted to each speaker will be determined by the Chair. The Chair has sole discretion to permit response to questions and opinions.

Executive Sessions

The Board may only hold an Executive Session only to consider the following:

Litigation potential litigation

Contracts Formation

Member discipline (in which case the subject member may attend)

Personnel Matters

To meet with a member, at the member's request to discuss delinquent assessments

To decide whether to foreclose an assessment lien

Except in the case of an emergency, an Executive Session meeting notice must include the time and place of the meeting including the purpose for the meeting. The notice will be posted at Cribari Center, on Channel 26 and via Fastlane at least two (2) days in advance of the meeting and, if time permits, notice will also be published in *The Villager*.

Title: BOARD AND MEMBER MEETINGS—Procedure Number 103-02

MEMBER MEETING PROCEDURE

Member Meetings

An annual meeting of the Members is to be held during the month of June of each year, on a date and at a time designated by the Board of Directors, and shall be held at a location within the boundaries of the Club for the purpose of hearing the results of the election of directors, to hear the results of the vote on The Villages Association Resolution, *Excess of Membership Income Over Membership Expenses*, to hear reports of the President and the Manager, and to conduct such lawful business which legal and proper.

The sitting Board of Directors shall utilize the procedure authorized by California Civil Code 7513 and Civil Code 1363.03 (and other sections referred to therein) as the method for the election of successors by written secret ballot. The ballots are to be returned by mail or in person, with the close of balloting to be either at the annual meeting or at some specified time prior to the annual meeting.

Only resident owners and non-resident owners may attend Member Meetings. Special meetings of the Members may be called by the President, the Board, or not less than five percent (5%) of the Voting Owners.

Under extraordinary circumstances the Board may designate any place in San Jose as the place of meeting for any annual meeting or for any special meeting called by the Board. If no designation is made or if a special meeting be otherwise called, the place of meeting shall be the principal office of the Association.

Meeting Notice

Written or printed notice stating the place, day, and hour of any Members Meeting will be delivered, either personally or by mail, to each Voting Owner

entitled to vote at such meeting, not less than ten (10) nor more than ninety (90) days before the date of such meeting, by or at the direction of the President or the Secretary or the officers or persons calling the meeting.

Meeting Agenda

The meeting agenda for the annual meeting shall be announced by the Board President when the notice of the annual meeting is posted (not less than 10 days and no more than 90 days before the date of the meeting). For special meetings, notice of the general nature of the business to be transacted shall be given and no other business shall be transacted.

The agenda functions as a tool to move along discussion of the issues and actions. The annual meeting agenda will contain the following:

Time and Place

Time, date, and location of the meeting.

Call to Order

The President or other presiding officer (Chair) will call the meeting to order. Once called to order, the meeting will be conducted in accordance with accepted parliamentary procedure. *Robert's Rules of Order* will be used as a parliamentary guide.

Quorum Confirmation

Certify that a quorum is present as defined in The Villages Association Amended Bylaws, Article 4.4.

Proof of Notice

Certify that Notice of Membership Meeting was distributed to all Members (resident and non-resident owners).

President's Report

The President may provide a summary report of Board activities, including any special, Executive Session, or emergency meetings held since the last regular meeting. The President may also use the report as an opportunity to inform the members about matters of special interest to the community.

General Manager's Report

The General Manager will provide a summary report of management activities during the period and other matters of interest to the membership.

Open Communication

An opportunity will be provided for audience members to address the Board on any Association-related matter. The time allotted to each speaker will be determined by the Chair. The Chair has sole discretion to permit response to questions and opinions.

Announcement of Election Results**Outgoing Directors' Statements****Close Meeting**

Title: OWNER APPEAL HEARINGS—Policy Number APo 104

OBJECTIVE: Define a procedure and protocol for the orderly conduct of appeal hearings when such a request is made by an owner.

GOVERNING DOCUMENTS / LEGAL REQUIREMENTS: Association Governing Documents (Articles 10, 11 of the CC&Rs) and California Corporation Code Sections 4920, 4935, 5000.

POLICY: Appeal hearings are classified into two types:

Disciplinary Appeals - appeals to governing document violation decisions such as the CC&Rs and Rules that result in disciplinary action, and

Non-disciplinary Appeals – appeals from owners requesting for special consideration relating exceptions to the following: 1) Architectural Committee AG application denials/cisions, 2) and management decisions-/enforcement, 3) rental restrictions, or 4) matters. requests or appeals the owners deem sensitive in nature.

The Board shall conduct appeal hearings when requested by owners on the above types of appeals per Association Procedures APr 104-01 and APr 104-02.

LIMITATIONS: None.

IMPLEMENTATION PROCEDURES: See Association Procedure Numbers APr 104-01 and APr 104-02; and Apo 109 for the Internal Dispute Resolution Process Policy.

Title: APPEAL HEARINGS—Appeal Hearings—Procedure Number APr 104-01

Disciplinary Appeals

1. Owner requests for a meeting before the Board shall be submitted in writing to the Board or General Manager, and shall include a brief statement of the matter to be considered and the justification(s) for Board review.

- If a request is made by a group of individuals, the group shall designate a spokesperson to submit the request and represent the group. The Board will address its reply and any following correspondence to the designated spokesperson only.

- The Board shall suspend the levy of discipline until the hearing meeting. The individual may bring up to three witnesses and/or representatives to the meeting to support the individual's position.

2. The Board reserves the right to determine, at its sole discretion, when a meeting before the Board will be scheduled following receipt of a written request for meeting.

- The Board may, at its sole discretion, reject a request for a meeting if it determines that the request does not meet existing Association policies and rules.

- The requesting individual shall be notified in writing of the Board's decision to

(Continued on page 8)

(APo 104 continued from page 7)

either schedule or reject a meeting by either personal delivery or first-class mail, no later than ten (10) working days following receipt of the individual's request. The reason for the rejection shall be stated in the response.

- If the Board decides to schedule a meeting, the notice shall include the date, time and location of the meeting.

- An owner notified of a board meeting shall be granted one postponement request to accommodate his/her schedule.

3. Disciplinary hearings shall be in executive session if the owner so requests

- Only the requesting owner and/or those persons designated by the owner to provide evidence will be permitted to address the Board.

- An owner must advise the Board no later than 10 days prior to the hearing date of his/her intent to be represented by legal counsel. At its discretion, the Board may choose to not conduct the hearing if legal counsel for the owner is present and counsel for the Board is not present.

- The Board, at its sole discretion, may allow other interested parties (i.e., an advisory committee or AC representative, the General Manager, or other management staff, etc.) to attend and present information pertinent to the matter under consideration.

4. When applicable, all written materials, drawings, photographs, evidence, etc. to be presented at the meeting by the requesting individual(s) shall be provided to the General Manager no later than ten (10) working days prior to the scheduled meeting date. The General Manager shall provide copies of the materials to the Board and any invited interested parties.

- Only materials provided to the parties in advance of the meeting as required above will be considered at the hearing.

5. The Appeal Hearing Meeting Procedure is as follows: (The Chair may extend the indicated time limits upon approval of the Board.)

- Open the Hearing

- The Chair opens the hearing and explains the procedure that will be used.

- Association Presents its Case - 5 minutes

- Explanation of the evidence on which the Association relied in alleging that a violation took place including the history of the dispute, factors influencing the decision, applicable governing documents, findings that must be made as part of the decision, factual and legal issues, written documentation supporting or opposing the appealed subject.

- Alleged Violator's Defense - 5 minutes

Explanation of the evidence supporting the alleged violator's position including anyone who can speak in support of the alleged violator's position.

- Board Questions - no time limit

The Chair entertains questions from Board members.

- Association's Rebuttal - 2 minutes

Respond to points made by the alleged violator.

- Alleged Violator's rebuttal-2 minutes

Respond to points made by Association.

- Close the Hearing

The Chair formally closes the hearing.

- Board Deliberations and Decision

Deliberation may be conducted in the presence of the alleged violator. The Board's decision is final.

- Confirming Letter and Hearing Minutes

The decision must be communicated to the alleged individual(s) in writing within ten (10) working days following the hearing. The decision must be documented in the Hearing Meeting minutes.

Attachments: Sample Board Checklist

Sample Appeal Hearing Notice Letter

Sample Appeal Hearing Decision Letter

Sample Board Checklist for Disciplinary Hearings

- Determine whether there has been a violation or infraction of the governing documents (i.e., CC&Rs, Bylaws or Rules).

- Determine whether there is sufficient evidence (i.e. witnesses and/or documents) to sustain an enforcement proceeding.

- Determine the status of the alleged violator (i.e. member, qualified resident, invited guest/visitor of a member or qualified resident, employee, contractor, etc.) and whether there is a responsible owner to be noticed.

- Determine whether there is authority in the governing documents to make and enforce the rule. (*This should have been done at the time of enactment.*)

- Determine whether the rule is reasonably related to the purposes it is intended to achieve. (*This should have been done at the time of enactment.*)

- Determine whether the violator and responsible member have received proper notice of the rule and related penalties in advance of the violation.

- Determine whether the violator and responsible member have received prior enforcement notices.

- Determine whether there are any defenses to enforcement, such as lack of notice, waiver, selective enforcement, illegality, etc.

- Give adequate notice of a hearing pursuant to Appeal Hearing Meeting Procedure.

- Conduct the hearing in accordance with the Appeal Hearing Meeting Procedure. Give limited weight to hearsay, particularly uncorroborated or inherently untrustworthy third party statements.

- Give the alleged violator a full and fair opportunity to be heard and present evidence in his/her behalf, upholding the dignity of the alleged violator.

- Render a prompt decision based upon the evidence. The decision should be a simple, concise statement of ultimate decision.

- When applicable, commence and carry out enforcement without delay.

Sample Appeal Hearing Notice Letter from the Association Board of Directors to the Alleged Violator(s)

-Date-

-Violator's Name-

-Street Address-

-City, State Zip Code-

Subject: Notice of Appeal Hearing Meeting

Dear **-Individual's Name-**:

Notice is hereby given that a special meeting of The Villages Association Board of Directors will be held on **-date-**, at **-time-**, in **-location-**. The purpose of the meeting will be to consider

- requested matter -.

The meeting will be held in open session attended by the Board and Villages' members and invited parties; however, you or the Board may request an executive session. You have a right to attend and to address the Board at the meeting; however, if a designated spokesperson for a group of owners is chosen, **that person alone** will be permitted to address the Board. The Board, at its sole discretion, may invite other interested parties to present information.

You may request one postponement of the meeting. Upon receiving a postponement request, the Board will schedule a new meeting date. If you cannot attend the meeting, you may designate a representative to speak on your behalf. The meetings are normally scheduled at approximately 11 a.m. following the regular monthly meeting of the Board, but might be delayed to conclude the Board's regular meeting business.

If applicable, copies of all materials to be presented to the Board at the meeting, including written statements, drawings, and pictures must be submitted to the General Manager's office no later than ten (10) working days prior to the meeting date. The Directors will be provided copies of all submitted materials prior to the meeting. Only the materials provided in advance of the meeting will be used in your presentation to the Board.

The protocol for the meeting will allow limited time for you to present your arguments. The meeting format / agenda is included in the attached Board Procedure.

-Individual's Name-

-date-

The Board of Directors may render its decision at the meeting, or may delay its decision until a later date, but will document the decision in writing within ten (10) working days following the meeting. All decisions of the Board are final.

Please contact the Association Operations Manager at 408-223-4677 regarding questions about the meeting or to request a postponement of the meeting date.

Sincerely,

Association President's Name

President, Association Board of Directors

Cc: Board of Directors

General Manager

-other presenting party-

Sample Appeal Hearing Decision Letter from the Association Board of Directors to the Alleged Violator(s)

-Date-

-Individual's Name-

-Street Address-

-City, State, Zip Code-

Subject: Appeal Hearing Meeting Decision

Dear **-Individual's Name-**:

Based on evidence presented at the appeal Hearing Meeting held on **-Date-**, The Villages Association Board of Directors finds that the above member **did/did not** violate – **Governing Document detailed information**. As a result of the Board's finding, **- no disciplinary action is warranted OR the following disciplinary action has been authorized:**

Describe action and the reasons for the decision(s).

The decision by the Board of Directors is final and may not be appealed. The Directors wish to thank you for your presentation and for observing the protocol of the meeting.

Sincerely,

Association President's Name

President, Association Board of Directors

Cc: Board of Directors

General Manager

-other presenting party-

Business Office, etc. (**offices to levy authorized discipline**)

Title: APPEAL HEARINGS—Procedure Number APr 104-02

Non-disciplinary Appeals

1. Owner requests for a meeting before the Board shall be submitted in writing to the Board or the General Manager, and shall include a brief statement of the matter to be considered and the justification(s) for Board review.

- If a request is made by a group of individuals, the group shall designate a spokesperson to submit the request and represent the group. The Board will address its reply and any following correspondence to the designated spokesperson only.

- Requests to appeal a decision by the AC will not be considered unless the AC has first heard and denied the owner's appeal. Individuals must submit a request for appeal to the Board within 60 days of the date the AC renders its appeal decision.

2. The Board reserves the right to determine, at its sole discretion, when a meeting before the Board will be scheduled following receipt of a written request for a meeting.

The Board may, at its sole discretion, reject a request for a meeting if it determines that the request is without merit or does not adhere to or comply with existing Association policies and rules.

- The requesting individual shall be notified in writing of the Board's decision to either schedule or reject a meeting by either personal delivery or first-class mail, no later than ten (10) working days following receipt of the individual's request. The reason for the rejection shall be stated in the response.

- If the Board decides to schedule a meeting, the notice shall include the date, time, and location of the meeting.

- An owner notified of a Board meeting shall be granted one postponement request to accommodate his/her schedule.

3. Non-disciplinary matters, requests or appeals to the Board hearings shall be conducted in executive open session. If the owner does not want to appeal to the Board in open session, the owner may request a meeting with an Executive Committee of the Board in a closed session to present their matter, request or appeal. If the owner so requests or if the Board so determines on its own initiative. The Executive Committee will then make a recommendation to the Board of Directors.

- Only the requesting owner and/or those persons designated by the owner to provide evidence will be permitted to address the Board.

- An owner must advise the Board no later than 10 days prior to the hearing date of his/her intent to be represented by legal counsel. At its discretion, the Board may choose to not conduct the hearing if legal counsel for the owner is present and counsel for the Board is not present.

- The Board, at its sole discretion, may allow other interested parties (i.e., an advisory committee or AC representative, the General Manager, or other management staff, etc.) to attend and present information pertinent to the matter under consideration.

4. When applicable, all written materials, drawings, photographs, etc. to be presented at the meeting by the requesting individual(s) shall be provided to the General Manager no later than ten (10) days prior to the scheduled meeting date. The General Manager shall provide copies of the materials to the Board and any invited interested parties.

- Only materials provided to the parties in advance of the meeting as required above will be considered at the hearing.

- In the case of requests to appeal a decision of the AC, only those materials presented by the parties at the AC appeal hearing will be accepted.

5. The Appeal Hearing Meeting Procedure is as follows: (The Chair may extend the indicated time limits upon approval of the Board or adjust the format of the meeting as he/she deems appropriate)

- Open the Hearing
- The Chair opens the hearing and explains the procedure that will be used.
- Committee/Management Presents its Case - 5 minutes
- Explanation of the evidence and factors influencing the decision, applicable governing documents, findings that must be made as part of the decision, factual and legal issues, written documentation supporting or opposing the appealed subject.

- Appellant's Presentation - 5 minutes
- Explanation of the evidence supporting the appellant's appeal including anyone who can speak in support of the appellant's position.

- Board Questions - no time limit
- The Chair entertains questions from Board members.
- Committee/Management Rebuttal - two minutes
- Respond to points made by the alleged violator.

- Appellant's Rebuttal - two minutes
- Respond to points made by Committee/Management.
- Close the Hearing
- The Chair formally closes the hearing.

- Board Deliberations and Decision
- Deliberation may be conducted in the presence of the appellant. The Board's decision is final.

- Confirming Letter and Hearing Minutes
- The decision must be communicated to the alleged individual(s) in writing within ten (10) working days following the hearing. The decision must be documented in the Hearing Meeting minutes.

Attachments:

- Sample Board Checklist for non-disciplinary hearings.
- Sample Appeal Hearing Notice Letter.
- Sample Appeal Hearing Decision Letter.

Sample Board Checklist for Non-Disciplinary Hearings

- Determine whether there is sufficient evidence (i.e. witnesses and/or documents) to support the request for an appeal hearing and that all criteria have been met.

- In the case of an AC denial appeal, determine whether the appellant has first presented his appeal to the AC and has been denied.

- Give adequate notice of a hearing pursuant to Appeal Hearing Meeting Procedure.

- Conduct the hearing in accordance with the Appeal Hearing Meeting Procedure. Give limited weight to hearsay, particularly uncorroborated or inherently untrustworthy third party statements.

- Give the appellant a full and fair opportunity to be heard and present evidence in his/her behalf.

- Render a prompt decision based upon the evidence. The decision should be a simple, concise statement of ultimate decision.

Sample Appeal Hearing Notice Letter from the Association Board of Directors to the Appellant

-Date-

-Appellant Name-

-Street Address-

-City, State Zip Code-

Subject: Notice of Appeal Hearing Meeting

Dear **-Individual's Name-**:

Notice is hereby given that a special meeting of The Villages Association Board of Directors will be held on **-date-**, at **-time-**, in **-location-**. The purpose of the meeting will be to consider

- requested matter-.

The meeting will be held in open session attended by the Board and Villages' members and invited parties. At this meeting you will be given the opportunity to present supporting evidence for your appeal. If the appeal is to an AC application denial, only material that was presented to the AC at the time of their appeal denial hearing may be presented. You may also bring others to support your position. If a designated spokesperson for a group of residents is chosen, **that person alone** will be permitted to address the Board. The Board, at its sole discretion, may invite other interested parties to present information.

You may request one postponement of the meeting. Upon receiving a postponement request, the Board will schedule a new meeting date. If you cannot attend the meeting, you may designate a representative to speak on your behalf. The meetings are normally scheduled approximately 11:00 a.m. following the regular monthly meeting of the Board, but might be delayed to conclude the Board's regular meeting business.

If applicable, copies of all materials to be presented to the Board at the meeting, including written statements, drawings, and pictures must be submitted to the General Manager's office no later than ten (10) working days prior to the meeting date. The Directors will be provided copies of all submitted materials prior to the meeting. Only the materials provided in advance of the meeting and provided to the AC for AC appeals may be used in your presentation to the Board.

The protocol for the meeting will allow limited time for you to present your arguments.

The meeting format / agenda is are included in the attached Board Procedure.

-Individual's Name-

-date-

The Board of Directors may render its decision at the meeting, and will document the decision in writing within ten (10) working days following the meeting. All decisions of the Board are final.

Please contact the Association Operations Manager at 408-223-4677 regarding questions about the meeting or to request a postponement of the meeting date.

Sincerely,

Association President's Name

President, Association Board of Directors

Cc: Board of Directors

General Manager

-other presenting party-

Sample Appeal Hearing Decision Letter from the Association Board of Directors to the Appellant

-Date-

-Individual's Name-

-Street Address-

-City, State, Zip Code-

Subject: Appeal Hearing Meeting Decision

Dear **-Individual's Name-**:

Based on evidence presented at the appeal Hearing Meeting held on **-Date-**, The Villages Association Board of Directors finds that the above member's appeal has been denied/approved.

Describe action and the reasons for the decision(s).

The decision by the Board of Directors is final and may not be appealed.

The Directors wish to thank you for your presentation and for observing the protocol of the meeting.

Sincerely,

Association President's Name

President, Association Board of Directors

Cc: Board of Directors

General Manager

-other presenting party-

CALENDAR OF EVENTS

Friday, September 25

8:30 a.m.	Jazzercise	A
9 a.m.	Game Day	SEQ
9 a.m.	Game Day	RED
9 a.m.	Villages Golf Comm.	FC
9 a.m.	VMA Committee Mtg.	MC
9:30 a.m.	Collage Open Studio	AR
10 a.m.	Quilters	P
10 a.m.	Tai Chi	VC
10:30 a.m.	Line Dance	MMP
3 p.m.	Hand Bell Rehearsal	CR
4 p.m.	Bocce Bash	BC
6 p.m.	Table Tennis	MMP
6:15 p.m.	Mex. Train Dominoes	MC
7 p.m.	Theater Rehearsal	A
7 p.m.	Dance Party	CH

Saturday, September 26

9 a.m.	Bocce Club Challenge	GP
10 a.m.	Music Soc. Ticket Sales	L
11 a.m.	Table Tennis	MMP
2 p.m.	Theater Rehearsal	VC
5 p.m.	David Johnson BBQ	CH
6 p.m.	Catholic Dinner	CH
7 p.m.	Brandeis Movie Disc.	SEQ
7:30 p.m.	Concert	A

Sunday, September 27

8:15 a.m.	Catholic Mass	A
8:30 a.m.	Episcopal Services	MC
10 a.m.	Comm. Chapel	A
11 a.m.	Table Tennis	MMP
5:30 p.m.	Hadassah: Soup, Movie	FC
7 p.m.	Theater Rehearsal	A

Monday, September 28

7 a.m.	Bandini Coffee, Donuts	GP
8:30 a.m.	Arthritis Water Class	Cribari Pool
8:30 a.m.	Jazzercise	A
9 a.m.	Game Day	SEQ
9:30 a.m.	Pottery/Ceramics	CER
10 a.m.	Stretch & Tone	A
10 a.m.	Table Tennis	MMP
11:15 p.m.	Stretch & Tone	A
1 p.m.	Stitchery	F
1:30 p.m.	News Junkies	CR
2 p.m.	Theater Rehearsal	A
2 p.m.	Senior Acad. Lecture	FC
6 p.m.	Table Tennis	MMP
6:30 p.m.	Zumba	FC
6:45 p.m.	Duplicate Bridge	RED
7:30 p.m.	Hiking Club	CR

Tuesday, September 29

9 a.m.	Game Day	RED
9 a.m.	Game Day	SEQ
9:30 a.m.	Painting Open Studio	AR
9:30 a.m.	Assoc. Board Meeting	CH
9:30 a.m.	Line Dancing	MMP
10 a.m.	ADL/Parkinson	A
11:30 a.m.	Walking Better Balance	A
1:30 p.m.	Water Aerobic Class	Foothill pool
1:30 p.m.	Club Board Meeting	CH
2 p.m.	Theater Rehearsal	CR
2 p.m.	Piano Rehearsal	A
6 p.m.	Table Tennis	MMP
7:15 p.m.	Band Rehearsal	A

Wednesday, September 30

8:30 a.m.	Arthritis Water Class	Cribari Pool
8:30 a.m.	Jazzercise	A
8:30 a.m.	Shonis Golf Mtg.	MC
9 a.m.	Game Day	SEQ
9:30 a.m.	Multi Media Drawing	AR
9:30 a.m.	Ladies Bible Study	P
10 a.m.	Stretch & Tone	A
10 a.m.	Table Tennis	MMP
10 a.m.	Tai Chi	VC
10:30 a.m.	Brandeis Showcase	CH
10:30 a.m.	Blood Pressure Clinic	F
5:30 p.m.	Del Lago Potluck	A
6 p.m.	Table Tennis	MMP
6:15 p.m.	Mex. Train Dominoes	MC
6:45 p.m.	Duplicate Bridge	RED
7 p.m.	Village Voices Rehl.	FC

Thursday, October 1

9 a.m.	Association AC	FC
9 a.m.	Game Day	RED
9 a.m.	Game Day	SEQ
9 a.m.	Utilities Cost Comm.	Bldg. A
9:30 a.m.	Water Color Classes	AR
10 a.m.	Genealogy Club	CR
10 a.m.	Table Tennis	MMP
11:30 a.m.	Walking Better Balance	A
12:45 p.m.	18 Hole Women Lunch	CH
1 p.m.	Ukulele Club	VC
3 p.m.	Chapel Choir Rehearsal	CR
3 p.m.	Homeowners ACC	CY
4 p.m.	General Plan Comm.	Bldg. A
4 p.m.	18 Hole Women Party	FC
6 p.m.	Table Tennis	MMP

6:30 p.m.	Villages Bridge Club	RED
7 p.m.	Theater Rehearsal	A

Friday, October 2

8:30 a.m.	Jazzercise	A
8:45 a.m.	Catholic Mass	CR
9 a.m.	Game Day	SEQ
9 a.m.	Game Day	RED
9:30 a.m.	Collage Open Studio	AR
10 a.m.	Brandeis Study Group	FC
10 a.m.	Quilters	P
10 a.m.	Tai Chi	VC
10:30 a.m.	Line Dance	MMP
3 p.m.	Hand Bell Rehearsal	CR
4 p.m.	Bocce Bash	BC
6 p.m.	Table Tennis	MMP
6:15 p.m.	Mex. Train Dominoes	MC
7 p.m.	Theater Rehearsals	A

EVENT LOCATIONS

A	Auditorium	(Cribari)
AR	Art Room	(Cribari)
BC	Bocce Courts	
CER	Ceramics	(Cribari)
CCR	Cribari Club Rm.	
CH	Clubhouse	
CR	Conference Rm.	(Cribari)
CY	Corporation Yard	
F	Forum	(Cribari)
FC	Foothill Center	
GP	Gazebo	
L	Lobby	(Cribari)
SEQ	Sequoia	(Cribari)
MC	Montgomery Center	
RED	Redwood	(Cribari)
P	Patio Room	(Cribari)
TR	Terrace Room	(Cribari)
VC	Vineyard Center	

COMMUNITY TV CHANNELS 26 & 27

CHANNEL 26: Club & Event notices
CHANNEL 27: Currently playing:

• *General Manager's August News Report with Villages General Manager Darren Shaw—airing daily at 10:30 a.m., 3 p.m. and 7:30 p.m.—all showing Monday through Sunday.*

(You can now access the monthly General Manager's Report with the link on Fast Lane.)



The Villages offers COMPLIMENTARY WIFI SERVICE at its community centers.

The network is: Villages Public. The password: villages

Tel/Cell: (408) 569-5046


MARK'S FLOORS

marksfloors@att.net




Baseboards (Prefinished Hardwoods)
Carpets (Laminates)
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Mark Yauk
Owner
CA Lic. #720423





Evergreen Estates Realty



OFFICE 408-270-5555
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HOME 408-270-7191
FAX 408-274-9092
EMAIL HOMES@DOREENPRANSCHKE.COM DRE#01216125

Doreen Pranschke
Broker / Owner / Notary Public

2901 THE VILLAGES PARKWAY • SAN JOSE, CA 95135

CLUB CALENDARS



HIKING CLUB SCHEDULE

Information: president Dan Kato (408-300-0759), vice-president Sy Gelman (408-532-1239), <http://villageshikingclub.blogspot.com>

Saturday, September 26: Wate and Johanna Bakker at 408-223-2190 will lead hikes from a newly opened trailhead in the western part of the Russian Ridge open space area. Johanna will lead the Ramblers on a partially shaded 3-4 mile hike with about 400-ft elevation difference. Wate will lead the long hikers on a 7-8 mile hike with about an 800-ft elevation difference. Bring water, lunch and dress seasonably. There will be no flowers this time of the year, but the views reach all the way to the ocean. Round-trip car mileage about 65 miles.

Wednesday, September 30 (Ramblers): Johanna Bakker (408-223-2190) will lead a hike in Coyote Valley. We have a choice between 4 miles round trip if we do the whole Arrowhead loop trail or we can do a shorter back and return same way to Lookout 1 (1.7m) or Lookout 2 (3.3m) over some easy hills and thru wooded areas. It is a new trail and has some nice views over the valley. Meet at Cribari Center at 8:30 a.m. and bring water and a snack. We can do lunch afterward in one of the restaurants around Santa Teresa and Bernal Road.

Wednesday, October 7 (Ramblers): Rita Cerna (408-590-3470) will lead a favorite walk to Starbucks where we'll enjoy gathering for tea or coffee and a chat. We'll meet at Cribari Center at 8:30 a.m. and walk up to the park near Canyon Road and on to Starbucks. Some may want to return along Farnsworth. This will be a 3.5 to 4-mile hike of approximately three hours. For those who want a shorter hike we'll have a car at Starbucks to drive you home. Wear appropriate shoes and bring plenty of water.

CAMERA CLUB

Note to members: An addendum to the Informational Booklet is available on the website.

Monday, October 5: "Competitions and Printing" workshop on instructions for entering club competitions. Cribari Conference Room at 7 p.m. For more information, contact Bob Taylor at bobt8840@gmail.com or 408-532-7738.

Monday, October 12: iPhoneography Workshop II on apps for transferring photos and on using Snapseed. Cribari Auditorium from 7 to 9 p.m. Contact Yvonne Camper at yvonnecamper@att.net or 408-238-9142.

Monday, October 15: Capitola field trip 9 a.m. to 9 p.m. Members can log into www.villagescameraclub.com and find registration information on the Activities tab. Contact Chuck Wyatt at cwwandering@gmail.com or 408-531-8110.

Photography from club members is exhibited on the website (www.villagescameraclub.com) and in the hallways in The Villages Clubhouse, Cribari Center, and Montgomery Center.

ASTRONOMY CLUB

For more information, contact Brian Hunt at 408-440-1082 or www.thevillagesastronomyclub@gmail.com

Tuesday, October 6: Monthly meeting, Foothill Center, 7:30 p.m.

VILLAGES AMATEUR THEATRE

Rehearsal Schedule: Every week through October, rehearsals for "And Then There Were None" will be in Cribari Auditorium Monday, Tuesday and Wednesday 5 to 7 p.m., plus Thursday and Friday at 7 p.m. Contact Tom Carson at 408-960-6921 for more details.

What's Happening in ARTS & CRAFTS?

All Villagers are invited to participate in Arts and Crafts Activities.

Website: www.villagesartsandcrafts.org

Contact: President Shanah Cole at shanahandken@hotmail.com

September 23 to December 30: Drawing Studio with Jane Hink. No fee. Wednesday mornings in Art Room. 9:30 a.m. to 12 noon.

September 28: Advisory Board Meeting. 3 p.m. Art Room.

October 1 – November 5: Experimental Watercolor with Linda Sieker. \$60. Thursday mornings. 9:30 a.m. to 12 noon. Call Barbara at 408-531-9402 to register.

October 5: Monthly Demonstration and General Meeting at Cribari Conference Room. Guest Artist: Karen Honaker, "Photography as Composition for a Painting."

Open studio: Mondays and Fridays 9 a.m. to 12 noon. Mondays with Jane Hink - 408-270-8922. Fridays with Joan Fury - 408-274-8728.

Boutique: Handcrafted items for sale, crafted by Villagers. Boutique jewelers. Open weekdays 9 a.m. to 1 p.m., and Saturdays 9 a.m. to noon in Cribari Center. Contact Director Peggy Long at 408-223-8766.

Stitchery: Mondays at 1 p.m., Cribari Forum. Call Roberta at 408-270-0308.

Ceramics: Mondays 9:30 a.m. to 12 noon. Ceramics room. No fee. To join, call Jim Paradis at 408-223-8796.

POLE WALKERS CALENDAR

All walks start at 8:30 a.m. unless otherwise noted. For information, call Edith: 408-274-4712.

Monday, September 28: Meet at Gazebo.

Wednesday, September 30: Meet at Montgomery Center.

SENIOR ACADEMY CALENDAR

September 28 at 2 p.m.: The free lecture "The Apollo Mission to the Moon" will be given in Foothill Center. See the article in "Clubs and Events" for details describing this lecture and for information on how to register for it.

October 8 and 15 at 2 p.m.: Part two in a three-part Osher course entitled "Latin American History Part II- The Colonial Period, 1500-1800," will be offered at Foothill Center. For information about the Osher Program and on how to register for this course, see the article in "Clubs and Events."

New to the Villages? Want to exercise your brain and expand your horizons? Consider joining Senior Academy. We offer outstanding lectures and short courses at The Villages. Contact Ruth Gomes at 408-274-4904 to find out why you should join. Learning is fun!



MUSIC SOCIETY: TAKE NOTE

Save the Date: All concerts held at Cribari Auditorium

September 26, 2:30 p.m.: "Cribarnegie Hall" Village Voices Showcase

October 10, 7:30 p.m.: Friends and Family featuring pianist John David Thomsen

October 18, 2:30 p.m.: Villages Concert Band

November 8, 2:30 p.m.: Piano Club Recital

November 11, 2:30 p.m.: Annual Veteran's Day concert at Church of the Latter Day Saints featuring the Concert Band, the Village Voices and the Villages Handbells.

November 21, 7:30 p.m.: Friends and Family Concert (TBA)

December 3, 4, and 5: Village Voices Christmas Concert with Village Handbells

December 8, 7:30 p.m.: Villages Concert Band, Christmas Concert

December 15, 7:30 p.m.: Friends and Family Concert featuring The S.J. Barbershop Ensemble.

Rehearsal Schedules/Meetings:

Villages Concert Band: 7:15 p.m. Tuesday rehearsals at the Auditorium. New players welcome, no auditions required. Call Band President Larry Miller at 408-238-1030 for more information.

Villages Handbells: Ongoing Handbell rehearsals at 3 p.m., Fridays. For information, call Kathi or Earl Levin at 408-270-5458.

Piano Club: 2 p.m. Tuesdays in the Auditorium. For information, contact Celeste DiGenova, Piano Club President, at 408-531-9122.

Village Voices: 7:15 p.m. Wednesday rehearsals at Foothill. New singers are welcome, no auditions required. For information, call Membership Chairman Chris Leisy at 408-309-2757.

Donations gratefully accepted. Send checks to Music Society, 5000 Cribari Lane, San Jose, CA 95135. The Villages Music Society is a 501(c)(3) tax exempt nonprofit organization.

THE CLUBHOUSE

For Reservations
or Information:
408-223-4687

2800 Villages Fairway Drive, San Jose CA 95135

All Clubhouse & Bistro menus can be found at www.thevillagesgcc.com

WHAT'S COOKING?

theclubhouse@the-villages.com

Happy Hour All Week Long: Happy Hour is available all week long from 2 p.m. to 6 p.m!

Buffet Bingo October 13: Please see the ad on the next page for details on our next Bingo Night.

Reservations are now open. Please call Albert to check on current availability at 408-223-4688 or e-mail at asalcedo@the-villages.com

Oktoberfest Celebration at the Clubhouse: Come join us on Sunday, October 25 for dinner and dancing.

Music provided by the Alpiners USA Band.

Please see ad on the next page for more information.

For reservations, please call 408-754-1337

September Bistro Patio Service: The Bistro & Bar provides full menu service from 11 a.m. to 7 p.m. on the Bistro Patio Tuesday through Sunday through September.

Gift Cards Now Available! We are proud to announce the sale of gift cards in the Clubhouse and Pro Shop. These new gift cards can be used in the Clubhouse, Bistro or the Pro Shop.

While Gift Certificates will still be honored, any unused Gift Certificates may be combined or converted into Gift Cards for your convenience.

Gift Cards are reusable and funds can be added to them.

See Albert in the Clubhouse or the Pro Shop to purchase one.

ACTIVITIES

Monday, September 28

No Events

Tuesday, September 29

- Optimal Health—Fairway Room—11 a.m. to 3 p.m.
- Association Board Meeting—Oak & Sunset Rooms—9:30 a.m. to noon
- Club Board Meeting—Oak & Sunset Rooms—1:30 p.m. to 4 p.m.

Wednesday, September 30

- Brandeis Showcase—Oak & Fairway Rooms—10:30 a.m. to 2 p.m.

Thursday, October 1

- 18 Hole Ladies Lunch—Oak & Sunset Rooms—12:45 p.m. to 4 p.m.

Friday, October 2

- Private Tournament—Sunset, Oak & Fairway Rooms—11 a.m. to 10 p.m.

Saturday, October 3

- Driving Range Concert—Driving Range—10 a.m. to 9:30 p.m.
- Private Reunion—Oak & Fairway Rooms—6 p.m. to 11 p.m.
- Café Reservation—Sunset Room—7 p.m.

Sunday, October 4

- Boxed Lunches—Bistro—noon

CLUBHOUSE RESTAURANT

Monday Closed

Tuesday-Thursday Lunch: 11 a.m. to 2 p.m. Dinner: 5 p.m. to 8 p.m.

Friday Brunch: 11 a.m. to 2 p.m. Saturday & Sunday Brunch: 8 a.m. to 2 p.m. Dinner: 5 p.m. to 8 p.m.

Music Entertainment on Sunday Nights!

LUNCH SPECIALS SERVED ALL WEEK

Lunch Specials
Tuesday 9-29
to
Sunday 10-4

Snapper Provencale

\$11.50

Pacific Grilled Snapper with Olive Oil, Garlic, Onion, Pepper, Tomato and Capers in a White Wine Sauce

Green Chicken Enchiladas

\$10.50

Seasoned Chicken wrapped in a Corn Tortilla with Tomatillo Sauce and Cheese

Barbecued Ribs

\$12.50

St. Louis Style Ribs with a Spicy Rub and a Tangy Barbecue Sauce

DAILY SOUP SPECIALS

Lunch specials are served with choice of soup or salad.

Tuesday, September 29

Soup: *Tomato Bisque*

Wednesday, September 30

Soup: *Lima Bean with Kale and Sausage*

Thursday, October 1

Soup: *Roasted Pepper, Artichoke with Feta & Cilantro*

Friday, October 2

Soup: *Clam Chowder*

Saturday, October 3

Soup: *Chefs Choice*

Sunday, October 4

Soup: *Chefs Choice*

DINNER SPECIALS SERVED ALL WEEK

Dinner Specials
Tuesday 9-29
to
Sunday 10-4

Raspberry Chicken with Brie

\$16.95

Boneless Chicken Breast sautéed with a Cream and Raspberry Brandy Sauce topped with Brie

Seafood Fettucine

\$20.50

Fettucine with Shrimp, Scallops, Clams, Tomato and Basil in a Garlic Cream Sauce

Petite Filet

Market Price

6-oz. Filet Mignon with a Mushroom Ragout and Bearnaise Sauce

Dinner specials are served with choice of soup or salad.

Restaurant has relaxed Dress Code in Café

The dress code in the café is relaxed so that Bistro wear is allowed all day. The café section of the restaurant is the area adjacent to the cooking line, or to the left of the main corridor in the restaurant.

The General Manager may alter this dress code for special events, except for the golf shoe rule.

THE BISTRO & BAR

Open Daily: 7 a.m. to 9 p.m.

Breakfast: 7:30 a.m. to 10:45 a.m.

Grill Items: 11 a.m. to 8:30 p.m.

Casual a la carte dining. No reservations required.

-Breakfast

-Vegetarian

-Starters

-Baskets

-Appetizers

-Pizzas

-Grill Items

-Desserts

Full Bar available with Beers on Tap.

Come to the Friday Night Dance
featuring the Island Wave Band
Friday, September 25
 Event begins at 7 p.m. to 10 p.m.
at the Clubhouse

The \$10 admission fee includes cover and one cocktail, glass of wine, or beer.

“Celebrate with Joyful Hearts”



Sponsored by
 The Villages
 German Club

 Our 19th Year

Good Food, Music and Dancing
Music by the Alpiners USA Band

Sunday October 25, 2015
From 4:00 PM to 8:00 PM

Music Starts at 4:00 PM
Dinner at 5:30 PM

Admission:
\$40.00 for Villagers
\$45.00 for Visitors

Event is held at the Villages Clubhouse

For more information or tickets call:
408-754-1337

Deadline for Reservations: October 21, 2015
No tickets sold at the door

Clubhouse Buffet Bingo
Tuesday October 13th



Reservations Begin:
Tuesday September 22nd at 9am

Come join us for a fun filled evening with your fellow Villagers – a delicious buffet dinner and then a chance to win big \$\$\$.
 No-Host cocktails begin at 5:30 pm, dinner will be at 6 pm and consist of: Assorted Rolls, Fiesta Salad & Mixed Green Salad, Cheese Enchiladas, Chicken Fajitas, Refried Beans and Spanish Rice with assorted desserts featuring Carrot Cake, Strawberry Shortcake & Black Forest Cake. The cost is \$18.00 plus tax and service charge per guest.

Reservations will begin on **Tuesday September 22nd at 9am**. As this is a very popular event and in order to be fair to all residents, reservation made before this time, will not be honored.
 Reservations can be made by calling Albert at 408-223-4688 or e-mail at asalcedo@the-villages.com. Reservations for all size parties are accepted with a maximum of 10 guests per table. If you wish to organize a table of friends, only one person needs to call but must furnish the guest names and house numbers for all players. Bingo cards will be sold (three for \$5 or \$2 each) in the reception area starting at 5:30pm. All proceeds from the sale of the cards are distributed as prize money!

More COMMUNITY NOTICES

SENIOR RESOURCE SERVICES

Taking securities from your IRA

Question: If I have stocks in my traditional IRA brokerage account, can I move these stocks to a non-IRA brokerage account as part of my annual Required Minimum Distribution (RMD)? If so, what value do I use in determining the amount applicable to the RMD? And what is the tax basis for the stock transferred to the non-IRA account?

Answer: Yes, rather than taking a withdrawal from your IRA in cash, you can transfer shares from your IRA to your regular brokerage account. This is called an in-kind distribution.

Let's say your required RMD is \$5,000. Instead of taking cash, you could transfer, for example, 100 shares of stock trading at \$50 a share. The dollar value of the distribution for the RMD is the fair market value at the date of transfer. This value becomes your new cost basis for your new taxable stock holding in your regular brokerage account.

Your income tax impact will be essentially the same if you take the in-kind distribution or simply sell the shares in your IRA and then repurchase the shares in your taxable account. In our example, you will have \$5,000 in ordinary income on the RMD and will receive a form 1099-R; your cost basis of the shares now in your taxable brokerage account will be \$5,000.

Note: The Senior Resource Services (SRS) office hours for drop-in assistance are Monday, Wednesday and Friday from 10 a.m. to noon. The SRS office is located in the Cribari Center across from the Post Office. You may also leave a message at 408-239-5253. The purpose of SRS is to provide education and general business and financial information. All assistance is free and confidential. You should ask your professional adviser about your individual situation.

SRS Reminder:

Lawyer referral service

Before you decide whether or not you actually should go ahead and hire an attorney, we suggest you consider the Lawyer Referral Service (LRS) provided by the Santa Clara County Bar Association. For a \$41 administrative fee you will receive two 30-minute consultations with two different attorneys.

A Lawyer Referral Service brochure is available at the SRS office or you may go to www.sccba.com. Look under “For the Community”.

SRS has heard good comments about this service. We caution you to be very organized to get the most from your 30-minute meetings.

BOUQUET

Thank You, Villagers—At the Fire Pit Fundraiser Saturday afternoon, August 29 on the Bistro Patio, 34 Villagers donated close to \$2,000, bringing the total accumulated to \$8,300! The Evergreen Villages Foundation board thanks everyone who attended for helping us continue our mission to maintain, enhance and protect our quality of life in the Villages. A special thank you to John Yu and his staff for an outstanding job and to our own Ed Knott for the music that makes Villages events a cut above.

—Carole Cassidy,
 EVF President

Many resources at Villages website

The Villages website, www.thevillagesgcc.com, has many resources available to residents and non-residents alike. A search option was recently added. Also, the *Resource Guide* is available on the website as is the weekly *Villager* newspaper.

Villages Medical Auxiliary
Since 1976

Office: 408-238-4230
Hours: Monday to Friday, 9 a.m. to 3 p.m.
Jendayi Santana, Service Coordinator:
408-238-4029

Pay it forward

Did you know that the Villages Medical Auxiliary (VMA) volunteers and the professional services coordinator perform 3,000 services a year for Villager residents? These include:

- Driving residents to medical appointments, to the grocery store and pharmacy.
- Delivering medical equipment to residents that is loaned free of charge by the VMA.
- Occasionally delivering meals from the Clubhouse and Bistro.
- Staffing an office Monday through Friday, 9 a.m. to 3 p.m.
- Volunteer nurses taking blood pressure checks weekly.
- Organizing support groups.
- Sponsoring health fairs, flu shot clinics, awareness and educational programs on common health issues seniors face as we age.
- Providing a full-time services coordinator to assist Villagers in maintaining your independence.

If you haven't yet benefitted from these VMA services, chances are that you will need the services in the future. So “pay it forward.” Volunteer today to assist in one or more of the VMA services. Add the VMA to your charitable giving. We need you now—you may need us later.



The Villages Medical Auxiliary

COMMUNITY ACTIVITIES

The following events are sponsored by the Community Activities Department. Please telephone 223-4643 for additional information.

Board and Committee Meetings

Date	Event	Time	Place
9/25	Villages Golf Comm.	9 a.m.	Foothill Center
9/29	Association Board Mtg.	9:30 a.m.	Clubhouse
9/29	Club Board Meeting	1:30 p.m.	Clubhouse
10/1	Association AC	9 a.m.	Foothill Center
10/1	Utilities Cost Containment Comm.	9 a.m.	Building A
10/1	Homeowners ACC	3 p.m.	Corp. Yard
10/1	General Plan Comm.	4 p.m.	Building A

Community Events

Date	Event	Sponsor
9/25	Bocce Bash	Bocce Club
9/26	Bocce Club Challenge	Bocce Club
9/26	David Johnson Patio BBQ	Food & Beverage Dept.
9/26	Catholic Dinner	Catholic Dinner
9/26	Concert	Music Society
9/27	Hadassah: Soup, Movie	Hadassah
9/30	Brandeis Showcase	Brandeis
9/30	Del Lago Potluck	Del Lago
10/1	18 Hole Ladies Lunch	18 Hole Women Golf
10/1	Hole In One Party	18 Hole Women Golf
10/2	Bocce Bash	Bocce Club

S.A.I.L. aims to make Villages fall-free

Come join us and learn about S.A.I.L. (Staying Active and Independent for Life), an all new innovated approach that can help you avoid a fall. Everyone is invited to participate. On Wednesday, October 14 from 1:30 to 3:30 p.m. in Cribari Auditorium, we will present the S.A.I.L. Fall Prevention program, a groundbreaking, evidenced-based program that has proven to help people regain balance, coordination, and confidence and avoid falling. S.A.I.L. is a perfect tool for anyone who wants to develop the knowledge and skills to help them avoid a fall. Every year emergency rooms across the U.S. treat about 2.5 million nonfatal fall injuries, 734,000 are hospitalized, 370,000 are disabled in some way and 26,000 older adults die each year from unintentional falls. Men are 40 percent more likely to die from a fall than women. Every 14 seconds a person over the age of 65 is seen in the emergency room for a fall related injury. Falls are preventable. Come and join us in working to reduce the number of falls that occur at the Villages and work toward making the Villages fall-free. Please R.S.V.P. to Ruth DePonzi in the Village Activities Office at 408-223-4644 by October 7.

Virtual EMS Calendar temporarily disabled

The virtual Master Calendar on the website has been temporarily disabled to allow staff to input requests for facility usage for 2016. It is expected to go live again by the first week of November. Thank you for your patience.

Comedian Keith Barany returns!

Keith Barany has entertained to sold-out crowds here at the Villages. We are lucky that he is touring in California and western states, and we are able to have him back on Friday, November 13. He will perform at the Clubhouse for a dinner show! There will be no-host cocktails at 5:45 p.m. with a dinner buffet following at 6:30 p.m. Keith will take the stage at 7:30 p.m. Get ready for some hearty laughter and great evening!

The Royal dinner buffet will include Jack Daniels Chicken, Filet of Salmon Buerre Blanc, Chateaubriand Carving Station with Au Jus, Rice Pilaf, Seasonal Vegetables, Mediterranean Pasta Salad, Fresh Fruit, Caesar Salad with Garlic Crostini, Assorted Rolls, Cheesecake with Strawberries, Coffee, or Tea.

Keith has quite a resume including television writing for "Seinfeld" and "Politically Incorrect" from 1991 to 1993. Some of his television appearances include "Comedy Tonight," "Young Comedians Special," Lifetime's "Girl's Night Out," and "Comedy at Club 54." Keith has been in concert with Bob Hope, Jerry Seinfeld, Ray Charles, Joan Rivers and many more. He has worked venues in Atlantic City, Las Vegas, Washington D.C., and many country clubs in California. His specialties are corporate events, organization dinners and country clubs. Keith has also entertained our U.S. troops overseas nine times; what a wonderful talent for our service men and women!

Get your friends and neighbors together and come out and have a fun night filled with good food, good friends, new friends and lots of laughter! Where else can you go and get a first class act for \$64 per person? Register at the Community Resource Center, Building B. If you want to reserve a table for you and your friends, please plan on registering for the entire table at the same time.

Enjoy benefits of massage

Enjoy the many benefits and the bliss of a 60 or 90-minute massage in the privacy and convenience of your own home. Call us today to schedule your session. You are worth it! Back In Form: 408-455-2887.

Personal fitness training

- Receive a 10 percent discount when you sign up for eight

one-on-one Personal Fitness Training sessions or our small group balance and fall prevention program "A Matter of Balance."

• Two-4-One Personal Fitness Training is available for partner workouts and savings of up to \$240.

Call us today! Back In Form: 408-455-2887. Sponsored by Community Activities.

S.F. Cathedral Tour: November 10

This trip is a new and exciting tour given by Craig Smith. Depart the Villages at 8:30 a.m. on Tuesday, November 10, for San Francisco to meet Craig at Japantown. Upon picking up Craig, we will go to the Congregation Sherith Israel. This magnificent temple survived the 1906 earthquake and was used as a courthouse for the city of San Francisco.

Then it's off to the Swedenborgian Church where we will have a private tour led by John Gaul. This remarkable church was designed by Bernard Maybeck in 1895. John dresses for the occasion in period costume of the 1890s.

We will be going to Swiss Louis Restaurant at Pier 39. Entée choices: Chicken Piccata, Linguine al Pesto, or Red Snapper Sauté; Tiramisu with coffe or tea.

After lunch we will depart for St. Dominic's Catholic Church (Shrine to St. Jude), built in 1928 Gothic style with Flying Buttresses.

Lastly the Grace Cathedral—this is an Episcopal Cathedral located on Nob Hill in San Francisco. The Cathedral's ancestral parish, Grace Church, was founded in 1849 during the California Gold Rush.

Cost of this trip is \$74 per person with departure from the Villages at 8:30 a.m. with an estimated return time of 6 p.m. There is a lot of walking required so make sure you wear comfortable walking shoes and bring jacket. Register beginning Tuesday, September 21 in the Community Resource Center, Building B.

Line Dance – Beginning Class

Learn how to line dance starting on October 5 at the Montgomery Center Multi-Purpose Room. Classes will be held Mondays, October 5 through November 9 from 10 to 11 a.m. Cost is \$15 for six sessions (only \$2.50 per class). Have fun dancing to a wide variety of music while exercising both body and mind. Register now at the Community Activities office in Building B. Space is limited. Any questions? Call Instructor Deana Megginson at 408-238-1180.

RESIDENT EXCURSION PARTICIPATION GUIDELINES

The Community Activities office offers a wide variety of activities for the enjoyment of the Villages residents. As an active adult community, many meetings, events and appointments vie for your time. Please check your personal calendars

prior to committing to an event, class or trip. Once registered for an activity, you are responsible for the cost of the activity. **All sales are final.**

Management assumes residents and guests are able to participate in our sponsored

activities independently. We reserve the right to evaluate the participant's ability to participate based on each individual's physical abilities and/or demonstrated behaviors. You may always take a caregiver with you to help with your needs.

Employees are not permitted to provide physical assistance to participants. If personal assistance or a wheelchair is needed, the participant must arrange for a caregiver with paid reservation to accompany him/her.

Employees, residents and their guests represent the Villages Golf and Country Club off site. It is expected that all participants will conduct themselves in a dignified, cooperative and congenial manner.

SF Giants ticket distribution for October 4 game

Please plan on arriving early by 9 a.m. on Sunday, October 4 to get your tickets for the game prior to boarding Royal Coach buses. Due to this being the last home game for 2015 there will be two buses going from the Villages to the game. With this in mind we need to get tickets distributed prior to departing. Thank you for your cooperation and go giants!

Just an FYI, 2016 will be the first year since 2009 that the Giants opened hosting L.A. Dodgers and will close the season with the Dodgers...get ready to rumble!

October Zumba Gold

Zumba Gold takes the exciting Latin and International dance rhythms created in the original Zumba and brings them to the active older adult. This easy-to-follow class is an enjoyable Latin-inspired dance program that includes moves and music from Merenge, Salsa, Cha Cha, Cumbia, Belly Dance, Flamenco, Tango and Rock & Roll.

David Monarrez is your instructor and he has as much fun teaching as you do learning! Join his class now!

All classes are at 6:30 p.m. on Mondays at Foothill Center. The October 12 class will be at Cribari Auditorium. The class fee is \$28 (\$7 per class) for residents and \$36 (\$9 per class) for guests. Register in class.

Sign up in class and be sure to wear comfortable shoes and bring a hand towel and bottled water with you.

Learn Estate Organizing

Would you like everything in order so your family and friends know what to do if you had a health emergency, were incapacitated, or passed away? Wouldn't it be a relief to have all the information that was needed in one place? Would you like greater peace of mind for you and your loved ones?

Getting it all together can feel very overwhelming, but attending the Estate Organizing workshops will make it much, much easier. Join Villages resident and Professional Organizer Annie Rohrbach, who's been helping people since 1987 to feel better about themselves and their surroundings. She also teaches the "Let's Get Organized" workshop series here in the Villages. Author of "Conscious Order: Clear Your Mind, Leave Clutter Behind", Annie is an expert at helping people make decisions more easily and get it all together for greater peace of mind.

Please register in the Community Activities Office, Building B to reserve your place. An administrative and materials fee will be charged to your house account and includes a binder and detailed Table of Contents: \$75 per person, \$120 per couple, for the entire four-part Workshop Series.

Questions? Call Annie at 408-532-0776.


Joe Sharino Dance Party sold out

The Joe Sharino Band Classic Rock & Oldies Dance Party on Friday, October 30 at the Clubhouse has sold out.

The band plays 7:30 to 10:30 p.m. and doors open at 6:30 p.m. Since this is the day before Halloween, you may come in costume or come as you are.

Don't miss...

Every other Wednesday
1:30 p.m.



Wednesday, October 14—“Gifted Hands: The Ben Carson Story”: Oscar winner Cuba Gooding Jr. stars as pediatric neurosurgeon Ben Carson, who overcomes enormous obstacles to study medicine and save lives at Johns Hopkins Hospital in this made-for-cable drama based on Carson's memoirs.

Wednesday, October 28—“Aloha”: Starring Bradley Cooper and Emma Stone. Returning to Hawaii to coordinate the launch of a revolutionary weapons satellite, defense contractor Brian Gilcrest reconnects with an old flame. Before long, however, he's distracted by the alluring Air Force officer assigned to be his escort.



Get ready for the best Driving Range Concert!

The Concert on the Driving Range is back! The Jerry Saucedo Trio will provide our entertainment and dancing music, so get ready to party!

Join us on Saturday, October 3, for the best Driving Range concert yet! Get ready to party from 5 to 7:30 p.m. Admittance to the driving range will be at 4:45 p.m. Drive your golf cart and/or bring your lawn chairs to get up close and personal with the band. No-host bar with beer, wine and cocktails will be available for purchase. Please leave your alcohol at home or you will be able to leave it with us until the end of the evening. (We promise to give it back.)

We will enjoy chicken or beef tacos, nachos, rice and beans. You can have choice of two tacos or one taco and nachos. Comes with all the fixin's. The cost for the event is \$21 per person. Register and get your wristbands and ticket at the Community Resource Center in Building B.

This event is available for online registration on Eventbrite. To access the excursion, you will need to set up a personal account with Eventbrite (www.eventbrite.com). Once you have established an account please place the following URL in the browser bar – drivingrangeconcert.eventbrite.com. Please follow the prompts to register. You will be making payment to Eventbrite via credit card. With convenience fees the cost will be \$23.15. All sales are final.

Meditation for internal peace and wellbeing

Meditation is a way to quiet the mind, relieve physical, mental and emotional stress and to develop compassion and joy in your life. In this relaxed state of consciousness you can explore and awaken the powers of your mind to help you get to know yourself, release mental blocks and achieve peace of mind. People who meditate regularly experience less sickness, worry, depression and fear and they relax and enjoy life more. The workshop will explore a wide variety of tools to allow each individual to determine the best technique for their personal meditation practice. Some meditation techniques that we will explore will include, but are not be limited to, guided meditation, breathing meditation, concentration, contemplation, visualization, walking meditation, finger madras, toning, music, color and transcendental meditation. The price for the 6-week workshop will be \$54. Class will be held Wednesdays starting July 15 and run through August 19 at 3 p.m. in the Montgomery Center.

Note: 8/5 and 8/12 will be at the Vineyard Center. This class is sponsored by the Community Activities Office. Register in the Community Resource Center, Building B.

Stretch & Tone registration is September 28

Stretch and Tone registration for the fourth quarter of 2015 will be on Monday, September 28 at 8:30 a.m. in the Bistro. Classes are held in the Cribari Auditorium as follows:

Mondays: 10 a.m. to 11 a.m. or 11:15 a.m. to 12:15 p.m.

Wednesdays: combined classes 10 to 11 am.

Classes begin Monday, October 5 and go through December 16. There will be no class November 11 in celebration of Veteran's Day. Class fees are as follows: Mondays and Wednesdays - \$105, only Mondays or Wednesdays - \$60. Credits will be given for physician-verified medical conditions only. Deadline for registration is October 2. Residents may sign up for themselves and one other resident.

This class is available for online registration on Eventbrite. To access the class, you will need to set up a personal account with Eventbrite (www.eventbrite.com).

‘If/Then’ starring Broadway’s Idina Menzel

“If/Then” is a contemporary Broadway musical about living in New York today, and all the possibilities of tomorrow featuring Broadway star Idina Menzel in the lead role. We will enjoy the matinee at 2 p.m. at the Orpheum Theatre on Saturday, November 14 with orchestra seating. Departure from the Villages' east parking lot at Cribari Center will be at noon with an estimated return time of 6:30 p.m. No meal is included for this outing. Register now in the Community Resource Center, Building B. Cost is \$133 per person.

“If/Then” is a contemporary new musical that follows two distinct storylines in the life of Elizabeth, a city planner who moves back to New York to restart her life in this city of infinite possibilities. When her carefully designed plans collide with the whims of fate, Elizabeth's life splits into two parallel paths. “If/Then” follows both stories simultaneously as this modern woman faces the intersection of choice and chance.

Menzel rose to prominence when she originated the role of Maureen Johnson in the Broadway musical “Rent,” a performance for which she earned a Tony Award nomination in 1996. Menzel returned to the role in the musical's 2005 feature film adaptation. In 2004, Menzel won the Tony Award for Best Actress in a Musical for her performance as Elphaba in the original production of Wicked. Menzel returned to Broadway in the 2014 production of “If/Then”, earning her third Tony nomination. She was honored later that year with the Breakthrough Artist Award at the Billboard Women in Music Awards.

Menzel is also known as the voice of Queen Elsa in the 2013 film, “Frozen”. Additionally, “Holiday Wishes” (2014), her first album in six years, reached number six on the Billboard 200 albums chart. Menzel is the only competitive Tony Award-winning actress to ever reach the top 10.

This event is available for on-line registration on Eventbrite. To access the event, you will need to set up a personal account with Eventbrite (www.eventbrite.com). Once you have established an account please query ifthenmusical.eventbrite.com. Please follow the prompts to register. You will be making payment to Eventbrite via credit card. With convenience fees the cost will be \$141.31. All sales are final.

Improve brain health, reducing Alzheimer’s risk

Come learn a powerful science-based technique Friday, October 9, from 10 a.m. to 12 p.m. at the Foothill Center sponsored by the Community Activities office. When it comes to brain health and being sure that you are not one of the almost 50 percent of us who may develop dementia, the name of the game is prevention. There is no pill, no magic bullet that will keep your brain functioning optimally. For that, lifestyle strategies like diet and exercise have been shown to be of enormous benefit, and there is also the practice of meditation—specifically the Kirtan Kriya—that has been studied and documented as a tool for optimizing brain capacity and improving mood. Come hear Howard Rosenberg, Certified Meditation and Yoga instructor who will be teaching this meditation and presenting the Alzheimer Research and Prevention Foundation's research results. Please register at the Community Resource Center, Building B. Cost is \$5.50 per person with proceeds going to the VMA.

CLUBS & EVENTS

Hadassah: Soups, Salads, Sweets and a Movie

Mark Sunday, September 27 at 5 p.m. on your calendar for Villages Hadassah's fun-filled evening at the Foothill Center. After you have your fill of delicious soups, crispy salads and homemade desserts, relax and watch the movie, "American Jerusalem: Jews and the making of San Francisco." The movie tells the story of the pioneering Jews of San Francisco.

We are also planning a drawing for baskets filled with wonderful upscale prizes. This is an evening you don't want to miss.

Admission is \$10 per person for Hadassah members and \$12 for guests, plus a soup, salad or dessert to share with at least eight people. Joey Stern will take your reservation at 408-238-4890 or e-mail Sternjo@pacbell.net. Be prepared to tell Joey what food you plan to bring. We expect a large turnout and urge you to make early reservations as this event will be limited to 80 people.



Hiking Club: How birds know when to breed

Animals must time breeding such that young are born when the weather is best and there is abundant food available to ensure young survive and thrive. In California, this means that most animals' babies are born in the spring, but this is not true in all parts of the world. Darcy Kato Ernst is an Assistant Professor of Biology at the University of San Francisco whose research focuses on questions of how birds appropriately time breeding. She will discuss how birds know to breed when they do, and how environmental factors affect birds' physiology and behavior. Please join us for this event on Monday, September 28 at 7:30 p.m. in the Cribari Conference room. The presentation will begin after a short meeting. All Villagers are welcome to attend.



Boutique's Annual Sale starts September 28!

By Karen Klein

What's that all about? What's the big secret? Here's a hint – six days of saving money; six days of having a blast; six days of meeting neighbors you haven't seen in months; and six days to feel special.

Can't imagine what it is? Here's another hint—it only comes once a year. Nope, it's not your birthday, although it definitely will feel like it.

OK, I can't keep it in. No, I'm not a tattletale or a snitch. Why? Because it's all true.

The Boutique is having its **Annual Sale** for six days—starting Friday, September 28 and ending Saturday, October 3. You won't believe the prices; and you won't believe that the Boutique members have put such beautiful, handmade, arts and crafts on sale—just for you!

The Boutique is open Monday through Friday from 9 a.m. to 1 p.m.; and Saturday, from 9 a.m. to noon. We're across and diagonal from the Post Office in Cribari Center.



Experimental Watercolor classes

Have you resolved that you want to learn to paint? Linda Sieker, a favorite art instructor of Villagers, is offering a new series of six classes in watercolor from Thursday, October 1 through Thursday, November 5. The class meets in the Cribari Center Art Room from 9:30 a.m. to 12-noon on Thursday mornings. Shall this class be on your calendar?



The fee is \$60 for six Thursday mornings of 2.5 hours, which is \$10 per class. To register for Experimental Watercolor and save your place, send your \$60 check (made out to Linda Sieker) to Barbara Gottesman, 5183 Cribari Knolls, San Jose, CA 95135 or put it in an envelope with Barbara's name on the outside in the Arts & Crafts Association mailbox in Cribari Center opposite the VMA Office. Questions? Call Barbara at 408-531-9402 or check out Linda's page on our website www.villagesartsandcrafts.org.

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\$601,400

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\$386,386

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Place
\$425,000

6249
Blauer Lane
\$499,000

8110
Cabernet
Court
\$615,000

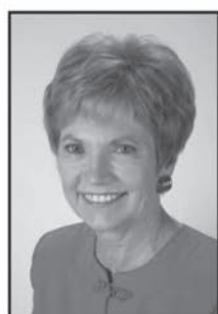
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Anna Hewitt
anna@hewitt.net

Free Senior Academy presentation on Mission to Moon

The Senior Academy's free lecture and slideshow, "The Apollo Mission to the Moon", on September 28 from 2 to 4 p.m. in the Foothill Center, will give an insider's view of what has become one of the most important events of our time. Our speaker, Ed Ferner, was an instructor for Grumman Aircraft Engineering Corporation, assigned to the Lunar Excursion Module Program. His specialty was the Environmental Control System in the spacecraft. He will narrate and comment on a slideshow that includes photos from all the major events of the flight, including the action of the boosters, command and service modules, as well as the lunar module and the return flight back to Earth.

This course is offered without charge to Villagers and their friends. Attendance is limited, so you must register in advance. There are two ways to register: 1) Send an email to senioracademyreg@gmail.com. Please give your full name and house number and the names of others you are registering, or: 2) Call Janet Atkins at 408-270-6127 or Diane Taylor at 408-912-5594. If you leave a phone message, please speak slowly and clearly. Please give your full name and house number, and the names of others you are registering.

Karen Honaker to discuss art licensing

The Arts and Crafts Association invites you to attend a talk by Villages resident artist, Karen Honaker, on Monday, October 5. Karen will discuss "Presentation of Your Own Art" from painting to framing to gallery and all the in-between steps! The talk will be held in the Cribari Conference Room at 1:45 p.m.

According to Karen, "we have learned how to produce our art, but no one discusses how to market the work. Framing decorative art for galleries, clients or juried shows all require different approaches."

She will discuss licensing your artwork, and will bring a few examples of items she has licensed and give some inside information about these topics and how technology can help get your art noticed.

Karen has been an artist ever since she could hold a paint brush! At the age of 6, she began formal oil painting instruction. By the time she was 21, Karen had earned a fine art bachelor's degree from the University of Nebraska. Being married to a Navy pilot, the subsequent 25 years of travel and living abroad influenced Karen's painting style and choice of medium. Since moving to California in the early '80s, Karen turned away from oils to focus exclusively on transparent watercolors. During the last few years, Karen has been teaching watercolor and giving workshops throughout the United States.

Most recently, Karen participated in The Villages Arts and Crafts Association Annual Members Juried Art Show. She was awarded First Place in Watercolor medium for her painting "Destination, Andy's Cherry Orchard".

SIR #114 to host VTA's Michelle Gouldsberry

The Sir #114 speaker for Tuesday, October 6 will be Michelle Gouldsberry, who conducts community outreach for the Santa Clara Valley Transportation Authority (VTA) Envision Silicon Valley effort. Envision is the VTA's approach to working with community leaders and residents to discuss current and future transportation needs, identify solutions, and craft funding priorities. She held a similar role for the Santa Clara County Traffic Authority, which was responsible for building Route 85 and making improvements to Highways 101 and 237.

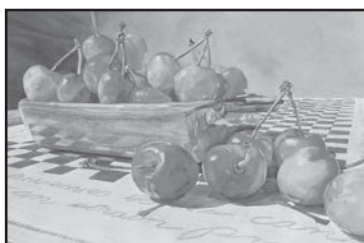
Michelle will pose the question: What's your vision for the future of mobility in Santa Clara County?

Michelle has her own communications consulting business. She has worked with a range of clients in technology, biopharmaceuticals, financial services, and education. Earlier in her career, she served as a public relations manager for a Peninsula investor relations firm and an account representative for a San Jose public relations firm. She began her career as broadcast journalist, working for a syndicated television newsmagazine run by KCRA-TV in Sacramento and as a general assignment reporter in Beaumont, Texas.

She has a bachelor's degree in political science from the University of California, Berkeley, and master's degree in journalism from Northwestern University.

The meeting will be on Tuesday, October 6 at the Clubhouse. Members: fellowship at 11 a.m., followed by lunch at noon. Guests should arrive by 12:30 p.m.

Questions? Call Tony Orlando at 408-300-1230.



"Destination, Andy's Cherry Orchard"



Karen Honaker winning first place in Watercolors, 2015 Villages Juried Art Show.



'Viva España' luncheon!

Come enjoy a "Viva España" lunch complete with Flamenco dancers, singers and guitarist!

The event is Wednesday, September 30, 11 a.m. at the Clubhouse Fairway Room.

Don't miss this Brandeis Study Groups-Showcase '15, proudly presented by BNC of Santa Clara Valley.

Our soup will be Gazpacho soup. Our lunch selections will be Warm Salmon Salad, Paella, or Vegetarian Quiche. And there will be a great dessert!

Send your check for \$35 payable to BNC to: Gail Fisher, 9060 Village View Loop, San Jose, CA 95135-2175 or charge to your house number (\$7 is tax deductible to the extent allowed by law). Proceeds benefit neurodegenerative research at Brandeis University.



Build balance with Jazzercise

By Barbara Tommaney

Did you know that when we reach the age of 65 we have a 1 in 3 chance of falling every year? These falls are the leading cause of fatal and non-fatal injuries amongst older adults. Falls that are commonplace for children and young people can be extremely dangerous for seniors. Unlike young people our bodies are not able to withstand and recover from the trauma quickly. Falls can result in lacerations, fractures, and head trauma.

So how do we reduce the likelihood of a dangerous fall? One of the answers is to improve balance through regular exercise. Leg strength and balance are crucial, so exercise is most beneficial. Jazzercise provides a program for strengthening bones, improving coordination and increasing endurance. Committing to a regular routine of physical exercise with Jazzercise is one of the healthiest decisions you can make.

You can participate in Jazzercise up to three days a week year round. The only breaks we take are for major holidays. On Monday, Wednesday and Friday we meet in the Cribari Auditorium from 8:30 to 9:30 a.m. Each class is taught by a CPR-certified Jazzercise instructor who has received training in dance, anatomy, and exercise physiology. The cost is not expensive, and is flexible. A full month of 13 classes is \$52, but you have the option of signing up for eight classes at \$34.75 or six for \$32. Try out your first class at no cost. Wear a good pair of tennis shoes and if you own hand weights and a floor mat, bring them with you. Oh, and one more thing, Jazzercise is fun. If you have any questions, call Pat at 408-274-2348 or Herito at 408-238-7511.

Holiday Faire vendor contracts available

By Monita Bowman

This year's Holiday Faire is fast approaching, but if you are planning on selling your artistic endeavors this year, you need to fill out a vendor contract. The next opportunity to pick one up is at the Arts and Crafts Association General Meeting on Monday, October 5. Contracts will be available immediately after the 3 p.m. meeting. The contract co-chairs are Fran Franklin and Marty Blinde.

Remember that this year the Holiday Faire hours have been extended. It is on Saturday, November 7, from 10 a.m. to 3 p.m.



More CLUBS on pages 18 to 20

FROM THE BOOKSHELF

By Wate Bakker

“Where All Light Tends To Go” by David Joy: Jacob McNeely lives in Cashiers, North Carolina, a real back water. He dropped out of high school, cut himself off from his peers and has worked for his father for years on the promise that his payday will come eventually. Then he reunites with Maggie, his high school sweetheart, whose plans reach well beyond hardscrabble cashiers. Can Jacob muster the strength to break the parental bonds and reach the promised land with the love of his life? Fiction 2015 large print.

“Dexter is Dead” by Jeff Lindsay: Dexter Morgan has burned the candle at both ends, both in seven national bestsellers and a successful TV show. Will Jeff really kill him in this novel and start the search for a new hero/criminal? It looks like it. Dexter is arrested on charges of murder. He lost everything, including his wife and kids. His brother has a dark plan to prove his innocence. The epic showdown that lies in Dexter’s path may lead to his demise. Find out if there will be another Dexter Morgan novel. Mystery 2015, large print.

“Radiant Angel” by Nelson DeMille: After frustrating a devilish plot by a Yemeni terrorist named the panther (see previous novel), our FBI hero John Corey thinks he has gotten a soft assignment, keeping watch on Russian diplomats at the United Nations. After all, the cold war is over, or is it not? A Russian colonel, posing as a diplomat disappears. John tries to track him down and finds another sinister plot. Will Corey find the colonel and stop whatever he has planned before it is too late? Fiction 2015 large print.

“The President’s Shadow” by Brad Meltzer: As a young staffer in the national archives, Beecher White is responsible for safekeeping the nation’s deepest secrets. One of them is the Culper ring, a 200-year-old secret organization, founded by George Washington himself to protect the president. Beecher is a member. Then a severed arm is discovered, buried in the rose garden. The president needs help. Beecher and the Culper ring investigate. Great secrets are found. Read on to see what they are. Mystery, 2015, large print.

“The Melody Lingers” on by Mary Higgins Clark: Interior designer Lane Harmon is called to assist in redecorating a modest town house in suburban New Jersey. The home belongs to a disgraced financier, Parker Bennett, missing for two years. Did he abscond with \$5 billion from the investment fund he was managing? His clients and the feds want to find out and find him. His wife and son believe strongly in his innocence. Lane is attracted to them. Is she putting her life in Jeopardy? Mystery 2015, large print.

Rummage Sale October 17 at the Villages Barn

Even the horses are talking about the Annual Rummage Sale put on by the Villages Riding Club. Be sure to mark your calendars for October 17 from 9 a.m. to 1 p.m. You will find many bargains including “gently used” clothing, many household items, furniture (indoor and outdoor), and appliances. To give donations for the sale, call Linda Johnson at 408-605-7234. She will answer any questions and pick up your donation. There will also be a raffle basket with lots of great items anyone would enjoy. All proceeds go directly to the maintenance and repairs at the barn.



Astronomy Club to meet October 6

The next Astronomy Club general meeting will be held Tuesday, October 6 at 7:30 p.m. in the Foothill Center. The Astronomy Club meets the first Tuesday of the month. If you have any questions, please contact Brian Hunt at 408-440-1082.

Global Village: The Power of Positive Thoughts

The next Global Village Club meeting will take place on Wednesday, October 7 at the Cribari Patio room at 7 p.m. Everyone is welcome. The topic for dialogue will be **Positive Thoughts**.

Positive thinking is not to expect the best to happen but accepting what is happening at the instant as the best. Positive thinking helps with stress management and can even improve your health.

It has been proven scientifically through quantum physics that thoughts are energy and can become reality if dwelt upon. Unlike magnetic materials where opposite poles attract, in the bioplasma fields generated by humans, similar poles attract. Positive thoughts will attract each other and vice versa.

Your feelings are the gauge of whether your thought process are positive or negative. If you are feeling negative, chances are you are having negative thoughts. We welcome all for a positive dialogue.

Dinesh Chandra will facilitate this meeting. See you soon.

Holiday Faire artist Heather Haven

By Monita Bowman

This year’s Holiday Faire, Saturday, October 7, 2015 from 10 a.m. to 3 p.m., is quickly approaching. The Faire is a wonderful opportunity to pick up some one of a kind, handmade gifts for those special people in your life (or yourself!).

Some of the offerings available this year include jewelry, photography, lavender wands and sachets, doll clothes and baby/children’s items. Another exciting thing to look for this year is award-winning author Heather Haven’s books for sale. Heather has published many mystery novels, including the Alvarez Family Murder Mysteries and the Persephone Cole Vintage Mysteries series. Anyone on your list who likes a good murder mystery would love a signed first edition for their collection.

Mark your calendar and come join your friends and neighbors for this fun event.



Senior Academy: Latin American History, The Colonial Period, 1500 - 1800

Bob Senkewicz, a dynamic and popular history professor at Santa Clara University, will teach about the progress of Central and South American colonial society, after the Spanish arrived. As part of the Spanish Empire, the experiences of the peoples of Latin America were, in some ways, similar to the experiences of the peoples of the British Empire. Colonists in both North and South America were interested in increasing their economic and religious opportunities, and they both had a complicated relationship with their mother countries.

But the colonies had dramatic differences: in the ways they treated the native peoples; in the sources and availability of colonial wealth; and in the types of societies that evolved. These similarities and differences contain many of the root issues that continue to plague the relationship between the U.S. and our southern neighbors.

This two-week Osher course will be taught on two Thursdays, October 8 and 15, from 2 to 4 p.m. at the Foothill Center for a \$40 fee. It is the second part of a three-part series on Latin American History, brought to The Villages by the Senior Academy.

Please register early! To attend this course you must be a current member of the Santa Clara University (SCU) Osher Lifelong Learning Institute (OLLI).

To register for this course send an e-mail to olliat scu@gmail.com and indicate that you wish to enroll in this course at The Villages. If you are a current Osher member, within a day or two, you will receive an e-mail from OLLI with an Internet link that allows you to enroll using a credit card. (You may want to check your “spam” mailbox in addition to your inbox, if you haven’t received any response for a few days.)

If you are not a current Osher member for the year 2015-2016, you will be requested to first become a member for an additional \$45. Your membership will be active until July 31, 2016 and enable you to take many Osher courses at the SCU campus and all Osher courses offered at The Villages.





Save the Date!

Fall 2015 band concert in Cribari Auditorium
 Sunday, October 18 at 2:30 p.m.
 Tickets will be \$20, open seating.

Villages Amateur Theatre announces cast for October play

Your neighbors and friends make up the 11 cast members. The actors appearing in Agatha Christie's "And Then There Were None" are Doris Adams, Phil Barrett, Jan Day, Sherle Frost, Mary Mazur, Tom McLaughlin, Larry Miller, Mary Neill, Madie Yannaccone, Nick Yannaccone, and Geri Zeri.

Larry Miller, long time VAT member and previous VAT chair, writes plays and acts, directs, and produces plays and musicals. He wrote "The Generation Gap" and "Doing Romeo and Juliet," both performed at The Villages. Sherle Frost has been performing for more than 30 years of community theater productions in New York, New Jersey and Connecticut. She moved to The Villages in April and is performing in her first VAT play.



Larry Miller and Sherle Frost

Approximately 40 volunteers are working on set production, costumes, makeup, hair, lighting, audio, ticket and program design and printing, preparing for ticket sales, ushers, prompter, show party and, of course, the director and production manager. "Many volunteers are required to fill the jobs to produce a quality performance. In fact, it almost takes a village..." said Jeanne Broenen, a talented VAT actor and producer.

The VAT is paying tribute to the greatest mystery writer of all time by performing a play based on the book that sold over 100 million copies worldwide. Their play is "And Then There Were None" by Agatha Christie, the originator of the "whodunit" murder mystery genre.

Ten strangers arrive on an island invited by an unknown host. Each of them has a secret to hide and a crime for which they must pay. One by one the strangers are murdered. Can you solve the mystery? "Whodunit?"

The play opens in Cribari Auditorium on Friday, October 23 at 7:30 p.m., and continues with performances on Saturday, October 24 at 7:30 p.m., and Sunday, October 25 at 2 p.m. Please mark your calendar.

Tickets are \$10 each will go on sale on Saturday, October 3 and continue on Saturday, October 10 and Saturday, October 17 from 10 a.m. to noon at Cribari Conference Room and Lobby.

Come to the play with some friends. Take your mind off your troubles, relax and enjoy a great evening out. You will be glad you did. At this stage in our lives, the Villages Amateur Theater provides something for everyone who enjoys community theatre whether you are onstage, backstage, or simply watching the stage. Join us and have some fun.

Calling all game lovers!

Game Day, sponsored by the Villages Hadassah, will be held Friday, November 6 from 10 a.m. to 3 p.m. at the Clubhouse.

You have choices:

Option 1) Bring your friends and play your favorite card or tile game: Mexican Train Dominoes, Mah Jongg, Poker, Bridge, Canasta, Pinochle. You name it, you may play it. \$34. Contact Jan Silver at 408-274-6605 or grannyjts@aol.com. If you don't have a group we will do our best to find a table for you—no guarantee, of course, so try to round up your friends.

Option 2) Special Round Robin \$39. Contact Bernice Vitcov at 408-832-6390 or bvitcov@hotmail.com.

Both options have our catered-by-the-Clubhouse fabulous luncheon.

Again, you have choices: Filet of Sole or Eggplant Parmigiana. Let us know your preference when you make your reservation. So why not call now while you're thinking about it?



Democratic Club will gather to watch debate

The Democratic Club at the Villages will gather in the Redwood Room at Cribari Center to watch the first televised Democratic Presidential Debate on the early evening of October 13. (As soon as CNN gives the exact time this debate will be televised, we shall let you know.)



The Club will provide sandwiches and beverages for all. Any Villager who might be interested in the Democratic Club and its activities is welcome to attend. Please mark your calendars and watch for additional details as the date of the debate approaches. Hope to see you there!

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RELIGION

CATHOLIC COMMUNITY

We have an 8:15 a.m. Mass every Sunday in the Cribari Auditorium. All are welcome.

If you are new to the Villages and would like to find out more about our Ecclesial Community, contact Linda Schlageter at 408-528-7494.

The Villages Annual Catholic Dinner will be held on September 26 at the Clubhouse. No Host Bar at 6 p.m. followed by dinner at 6:30 p.m. At this dinner the new Villages Catholic Council will be elected and installed. There will be musical selections by Villagers Dennis Cullen, George Dobbs, and Frank Garcia at 7:30 p.m. The menu is an Italian Buffet with salads, Tuscan Chicken, Cheese Tortellini, and Beef Ravioli, and Tiramisu. The attire is smart casual and the cost is \$31-inclusive charged to your house number. Sign up at the Villages 8:15 a.m. Mass or contact Joe Civello at 408-532-1544.

The St. Francis Feast Day will be celebrated October 3 and 4. There will be many fun, family things to do. Check the insert in your bulletin for all the activities and times. See you there!

The Annual St. Francis Golf Tournament is October 12 this year. There are some wonderful prizes, so purchase your tickets now to be eligible for the early bird drawings. Get your foursome together and sign up for the tournament to be played at the Villages. It will be followed by a wonderful dinner. If you are not a golfer you can still attend the dinner and auction.

Do you like to sing, play an instrument or enjoy choir directing? You are invited to join our 8:15 a.m. music ministry, which supports and enhances our liturgies. Contact Jeanne Broenen at 408-270-7302.

Green Envelopes: Donations in the monthly green envelopes go to support the work and needs of our local Villages Catholic Council and are used here in the Villages.

Sacrament of Reconciliation is every Saturday in the Chapel Narthex from 4:15 to 4:45 p.m.

9 a.m. Friday morning Mass is preceded by the Rosary at 8:30 a.m. in the Cribari Conference Room across from the Auditorium the first three Fridays of each month.

Home Communion: For home communion, call Shirley Roberts at 408-238-1543, and we would like you to know that if you are homebound, a priest is available to come to you for home Reconciliation. Please contact the parish office to make arrangements.

St. Francis of Assisi Sunday Mass times:

Saturday	5 p.m.	Chapel
Sunday	8:15 a.m.	The Villages
	8:30 a.m.	Chapel
	9 a.m.	Gathering Space
	9:30 a.m.	Grange
	10:30 a.m.	Chapel
	11 a.m.	Gathering Space
	12:30 p.m.	Chapel
	6 p.m.	Youth Mass Chapel
Friday	9 a.m.	Cribari Conf. Room

Preceded by the Rosary at 8:30 a.m.

Villages Catholic Dinner

**Saturday, September 26
at the Clubhouse**

6 p.m. – No Host Bar

6:30 p.m. Italian Dinner Buffet

7:30 p.m. Musical selections by the Villages's own
Dennis Cullen, George Dobbs & Frank Garcia.

\$31 inclusive charged to your house #
Smart, casual attire.

Sign up at the Villages 8:15 Mass
or contact Joe Civello at (408) 532-1544.

SEARCH THE SCRIPTURES

Search the Scriptures class will meet Monday, October 5 from 9:30 to 11 a.m. at Foothill. We are still studying Jeremiah and welcome all comers. Do visit if you have not done so—you'll like it.

If you need a Bible or have questions, call Patt at 408-532-8685.

COMMUNITY CHAPEL

By Pastor Bill Hayden

Temptation usually is associated with wrong thinking and wrong actions. Going shopping can be very dangerous, especially if you are hungry or dealing with some form of depression. We can ignore the obvious facts, like a bill is due and you will max out your card with that purchase, or you purchased that item months ago and haven't used it yet.

Since the beginning of the ages, temptation has been a pit bull. Once you are in its grip the likelihood of being released without major scars and bloodletting is very rare. When we see something it makes us feel warm and fuzzy on the inside but after we acquire it, in a short time those warm and fuzzy feelings of happiness turn into a chill. Why did I do this? What was I thinking?

Temptation masks itself as fulfillment and happiness. If you do this you will feel good about yourself and other people will like you, but it is only a momentary joy that vaporizes like hot water in a teapot. We can all agree that we have engaged in some form of temptation that left us unfulfilled and discussed that once again we got bit by the pit bull. We may give off the appearance of having it all together but there is a pit bull waiting to put the bite on you.

We welcome you to join us this Sunday at 10 a.m. to learn how to take the bite out of that pit bull dogging your heels. Refreshments will follow.

JEWISH GROUP

Friday night Shabbat Services will be held at 8 p.m. on October 16, 2015 at Foothill Center. Rose Herrera, Vice-Mayor of San Jose will be our guest speaker. She will be giving us an update on what is happening in the city. It is sure to be an interesting and worthwhile service.

All Villagers are welcome. If you are interested in joining The Villages Jewish Group, please contact Ellie and Ed Kiss at 408 532-9135.

EPISCOPAL

By Bob DeNike

The lessons for the Eighteenth Sunday after Pentecost

Epistle: James 5:13-20

Gospel: Mark 9:38-50

Episcopal Church Services on Sunday, September 27

The Villages – Montgomery Center at 8:30 a.m.

The Rev. Portia Mather-Hempler will celebrate The Holy Eucharist with Jim Hempler on the cornet and Louise Lamp on piano. We wish Portia and Jim God's speed as they move to Washington State.

"Retirements are the door to start great things.

Take it as a new beginning and find new endeavors.

You have been a true inspiration for us."

At Trinity Cathedral – 81 North Second Street, San Jose

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SPORTS NEWS

SHONIS

By Nancy Chesterton

The day started out looking hopeful for rain, but gradually cleared and turned into a beautiful fall day. Nineteen Shoni golfers played (many with new partners) since it was random draw for partner day. There were no birdies or qualifiers this week.

By the time you read this we will have hosted the Women's Nine Hole Golf Club at our invitational. Winners will be posted next week.

The Women's Par 3 Golf Club Champion Tournament begins September 13. To qualify, you need only to be a Shoni. Betty Stednitz is in charge so call her if you are interested. You will be assigned partners for the tournament. If you want to play golf, but not play in the tournament, come report in as usual.

Twilight golf also returns September 29 with Lorrie Scott in charge. Sign up at the table when you sign in for sweeps that day. Don't forget dinner follows golf and you can bring partners (spouse, friends) for golf and dinner or just golf, or just dinner.

Friday, September 25 is our monthly Santa Teresa Golf Outing with tee off time of 9:30 a.m.

Did you know that if you hit yourself with your ball when you are golfing, you need to take a one-stroke penalty? Don't you think the embarrassment is punishment enough?

SWINGERS

By Marjorie Maloney

Fifty-seven players played on September 15. However, we did not have our usual array of chip-in stars. Think how much money will be available on September 29.

The last of our Twilight Golf summer games was held on September 11 and the dinner of lemon pepper tri tip steak was exceptionally good. Due to the "heat" of the day the game was a scramble. This was the retiring event for Dee and Jan, who have been hosting the Twilights for many years. Jan and Dee asked me to express their thanks to all of you who have supported them in this event. Anyone having an interest in chairing this event, feel free to ask either Jan or Dee any questions.

A great Invitational is on our calendar for Thursday, October 29. Almaden Golf and Country Club is hosting "Strike It Rich," which honors the gallant women who stood by their men in the California Gold Rush. The cost is \$90, which includes breakfast, lunch, nine holes of golf, riding cart, awards tee gift and "Gold Pouch" (Mulligan Bag). Mitzi sent out the application in a recent email.

Have you made your reservations for the October 7th Wine and Cheese Fashion Show? Call Pam Short (408-440-1817) if you would like to attend. This event is open to all Villagers. Don't forget to bring your credit cards and cash. There will be lots of opportunities to shop.

Don't forget that the Swingers' next Meet & Mix Day (M&M Day) is the last Tuesday of September, the 29th. Meet and play golf with women you don't normally play with on Tuesday. The Pro Shop will create the teams and hand out directions. The top net winning teams will win M&M's. Regular sweeps can also be won this day.

Don't forget to sign up for the next mixer tournament with our long nine men. It will be held Tuesday, October 13. As before, the Pro Shop will set up foursomes and arrange cards for our two-best ball format. Prize money will be for three places. Box lunch at the Gazebo following golf. \$31 is the total cost for this great event. Harriet Fernandez and Julie Sherman will be taking signups at Tuesday golf.

Please don't forget to take time for keeping Hole 7 looking great.

Upcoming events:

October 6: Captain's Trophy
October 7: Wine and Cheese Fashion Show
October 13: Men's Mixer
October 27: Halloween Tournament
October 29: Almaden Invitational

TABLE TENNIS

By Alan Waltho, President

It's time to find that old paddle and start playing Table Tennis (or Ping Pong) again. Although the renovations to the Montgomery Fitness Center, now the Montgomery Multi-purpose Room, are not quite complete we are open for play. We have tried various ways to place the tables and have a layout which seems to suit most people. Ali occasionally runs into the wall but still beats everybody. First impressions are good. People love the floor, lighting and extra space between the tables. And we are still examining a few other possibilities for improvements.

Playing times at the moment are quite open except for Tuesday and Friday mornings. If you are a club member you can get a key from Mary or Ruth in Building B for the assigned time slots, see below. Just remember to return the key when you have finished playing. Ali, Kevin or myself will be opening the room Monday, Tuesday, Thursday and Friday at 7 p.m. plus Saturday morning at 10 a.m.

We will be holding an opening party targeted for October 24 and hope to host Rossmoor on November 14 so watch out for these dates.

It is with much regret that I have had to accept the resignation of Esler as our tournament director and chief scribe. Esler and Veronica have been the most loyal and hard working members of the club it seems forever. As head cook at our barbecues, chief auctioneer at our white elephant sales, past president and many other activities they will be sorely missed and we wish both of them improved health in the near future.

Assigned Table Tennis times:

Monday, Wednesday and Thursday: 10 a.m. to 5 p.m. and 7 p.m. to 10 p.m.

Tuesday and Friday: Noon to 5 p.m. and 7 p.m. to 10 p.m.

Saturday and Sunday: 10 a.m. to 7 p.m.

18-HOLE WOMEN

By Rosemary Kelley

The 18 Hole Ladies stood, applauded, cheered, and saluted our 2015 club champion Monica Saneholtz who won for the 12th time in the history of our club records going back to 1971. Not only is Monica an excellent golfer, she is also a modest and gracious winner who represents the best in our ladies' club. Other flight winners were as follows: Flight one - Kathleen Holt; flight two - Betty Sharps; flight three - Inge McQuiddy; flight four - Janet Gonzales; and flight five - Setsuko Fujimori.

The 46 golfers seeking a win really came to play as attested to the large number of birdies—eight, nine chip-ins and even two rare eagles. One made by Inge McQuiddy on hole #3 and the other by Miyo Shigemoto on #18. Hats off to Inge and Miyo for their achievements.

Prior to Mike's announcements Captain Bev thanked the talented Bobbie Jones for all her work creating superb centerpieces for so many of our tournaments. In addition, Bev commended Kathy Apgar for her tireless work on so many of our tournaments. Our ladies would have really big shoes to fill if Kathy didn't step up to the plate. Oops, I mean the computer. In member news, Setsuko Fujimori will be moving back to Japan in a month so today was her last play day with us. We all wish you the best, Setsuko.

In a lighter moment, rules chair Monica Saneholtz explained there is no penalty if someone quickly leaves the course to go to her house for whatever reason but doesn't hold up play. For example in today's case evidently a player had to go to her house for a belt to keep her pants up. Luckily she lives on the course and got relief for the problem. Speaking of relief, we will continue to play under the preferred lie rule until further notice.

Birdies: Leslie Bailey #3, Patti Hayes #14, Reine Fedor #3, Chris Leisy #4, Barb Nilsen #15, Helen Varenkamp #9, Charlotte Dickson #2, Janie Meacham #4.

Chip-ins: Dianne Doughty #7, Dorothy Jetton #16, Reine Fedor #3, Sumi Minami #1, Barb Nilson #15, Jan Kiernan #s 7 and 16, Inge McQuiddy #3, Karen Davidsen #13, and Miyo Shigemoto #18. Each received \$1.50.



Champion Monica Saneholtz.



Miyo Shigemoto and Inge McQuiddy got two rare eagles.



Flight winners Kathleen Holt, Betty Sharps, Inge McQuiddy and Janet Gonzales.

Photos by Patti Smith

MEN'S GOLF CLUB

By Joel Levine

We have a new Player of the year, Terry Barnhart in a close race. Terry beat out Fred Goff and John Seeger by only 25 points. The PTY is based on the results of five major Villages tournaments with 100 points going to the winner in each flight for a maximum of 500 points. Please attend the awards luncheon at the conclusion of the Fall Classic tournament on October 17 (see details below). Here you can congratulate the winners of all the major tournaments. It's now time to commit yourself to being a trophy winner next year and not let these turkeys repeat. P.S. The Pro Shop is giving lessons.

2015 Men's Golf Club - Upcoming Events

For the latest info on Men's Golf Club Tournaments, visit our website (villagesmensgolf.com).

October 17: (Saturday) – Fall Classic – Annual Meeting & Tournament. Two-man teams, Chapman (Pinehurst) Alternate Shot. Lunch/Meeting/Awards to follow for members only. Lunch, cocktails and awards paid for by the Men's Club. Coffee and donuts ready at 7 a.m. – Shotgun 8 a.m.

November 14: (Saturday) – Veteran's Day Tournament. Red, white, blue tees; four-man team, two Best Ball and Individual Flag Day Tournament; flighted.

Joke of the Week: (thanks, Arnie Pink)

We Villager golfers are actually Seenagers (Senior teenager)
I have everything that I wanted as a teenager, only 50 years later.
I don't have to go to school or work.
I get an allowance (Social Security).
I have my own pad.
I don't have a curfew.
I have a driver's license and my own car.
I have ID that gets me into bars and the beer store.
And I can play golf every day on a great course
Ain't life great?
So don't #%^&* when you three putt.



Terry Barnhart, Player of the Year, being congratulated by his wife, Carole.

TENNIS TALK

By Sue McKenzie and Bob Stiasny

Diane Whitworth is serving her second year as our Tennis Club Treasurer. Tennis is her favorite pastime. Beginning in college and after two partial knee replacements and a brief Jump Start refresher, she is back on the courts and a true competitor. She enjoys tennis four days a week and recently added pickleball to her resume.

Diane is a Connecticut Yankee, the middle sister of three, and a "Candy Girl" (to be explained later). She met her first husband at Wittenberg University in Ohio and had two sons. After moving to Arizona, Diane continued teaching school and met Troy, her current husband of 34 years. They then moved to Tacoma, Washington with their expanded family of six sons. From there, they moved to Fresno and Santa Maria before finally settling in Sunnyvale where Diane substitute taught. The Whitworths moved to the Villages in 2005 as she had fond memories several years earlier when she leased for a year.

Reading classics has always been her passion, including women's fiction. After teaching, Diane was hired by several major school textbook publishers to be an editor for 13 years and then marketing manager, moving to Austin, Texas and then Tucson, Arizona. She continues today as a freelance editor and writer online from her home. Most recently, she has written assessment items for the Common Core Math Tests. During evenings, you often will find Diane and Troy watching the Turner Classic Movies on TV.

Since Diane has cruised Europe, Alaska, and Hawaii, only an African safari remains on her bucket list. Her best celebration yet was a family reunion for her 70 enjoyable years of life in July on Cape Cod. Gathering together again, with her three granddaughters whom she treasures and her extended family was "so much fun!" She hopes they can live as full a life as she has "having fun and being kind."

The "Candy Girl" story: In the 1920s, Diane's Armenian grandfather and cousins made a special candy recipe and sold it door to door in the neighborhood to supplement their incomes. In later years, her grandfather even sent candy in the summer to her and her girl friends at camp. Thus the nickname, "Candy Girl." Their candy business exploded in popularity. Today, it remains one of the most popular candies in the country—Peter Paul's Almond Joy!

She also goes by Le Baroness in her email, a nickname she came by driving her Chrysler Le Baron.



Diane Whitworth gives us a hint about her next birthday!
Photo by Phyllis Mueller



IRONMEN

By Shel Lefton

Our three-week tournament is over, done, finito! Finalists will be listed after Thursday, September 17's sweeps winners are noted. Tom Rossi did good with a 23 and birdied #7. Duncan McGibbon tied with him. Not too shabby for this 91-year-old. Jim Cramer was second with a 24. Birdies were made by Prakash Deshmukh, John Eige and Jerry Weltzin while David Cook got closest-to-the-flag on #9. Al Ribisi was a welcome guest who bears watching as a frontrunner if he elects to join our group. OK, here are the winners of the three-week tournament: first for low gross was Ron Munz, well-deserved by Mr. Nice Guy. Second—no surprise here—was Jim Crownover. The low net winners were: first place - Tom Rossi, and second place - Duncan McGibbon, yay! Well done, all you guys.

I'll cap it all off with more George Carlin gems. If you have a bunch of odds and ends and get rid of all but one of them, what do you call it? And why is it that writers write, but fingers don't fing, grocers don't groce, and hammers don't ham?

PINSEEKERS

By John Eige

There were no ties this time—playing the front nine—on Tuesday, September 15.

First place went to Dennis Cullen with a net 32 for \$4. Second was Phil Robinson with 34 for \$3. In third place, Ron Speer had a 35, winning \$2. Fourth was Ez Digiuseppe netting an even 36 for \$1.

We walkers were in a foursome, including new member Leighton Haria, who is still establishing his Pinseekers handicap. He started out with a string of fives on some long holes, and ended with a gross score just under bogey golf. Another potential winning player among us!

BOCCE



The Villages Bocce Club

cordially invites you to our

2015 Tournament Celebration Dinner

Saturday, October 24,

Foothill Center at 5 p.m.

We will be congratulating winners of the Spring Mixer, Guys vs. Gals, Spring and Fall Round Robins and the Villages' Challenge.

Appetizers will be available from 5 to 6 p.m.

Buffet dinner at 6 p.m.

catered by Elegant Events

serving green salad, lasagna, chicken parmesan, eggplant parmesan, garlic bread, and grilled vegetables.

Cake and coffee will be served for dessert.

Please bring your own drinks/glasses. Tableware provided.

50/50 Raffle (bring cash) and Door Prizes.

Cost per person \$24 (bocce club members only).

Reservations can be made by calling

Jeanne-Anne Whitacre at 650-493-3638.

Cost will be charged to your house number.

Reservations deadline: Saturday, October 17.

TEE TALK FROM VGC

September 30 is the last day to sign up for the Just for Fun Golf Series' "Fall Classic". Golf in the summer with friends, topped off with a delicious, catered dinner at Gazebo Park; it can't get much better than that. Get your friends together and come on out for some summer fun. All are welcome from the duffer to the pro. Everyone is invited to come to dinner (**reservations required—space is limited**) at Gazebo Park. See details below.

JUST FOR FUN GOLF SERIES FALL CLASSIC

Two Great Tournaments in One!

Sponsored by the Villages Pro Shop & the VGC

When: Sunday, October 4, 2015

Who: Open to all Villagers. This is a fun, non-postable golf, and social event for all.

Format: Scramble; four person teams-Mixer Teams encouraged.

Tees: Men - white tees; Women - red tees

Sign-up: September 19 to 30, by 4 p.m. with the Pro Shop. Let them know if you need a playing partner(s) and they will help arrange foursomes.

Flights: Sign up for either the 9 or 18 hole tournament; Flights depend on sign ups for each tournament.

Contests: Closest-to-the-Pin for both tournaments.

Tee Times: Anytime, but complete play by 4:30 p.m.

Costs: \$43 for those playing 9 holes, and \$51 for those playing 18 holes. This includes sweeps, green fees and dinner. Spouses, partners and guests can join everyone for dinner at a cost of \$26 each. Sign them up when signing up for your tee time. Reservations required. BYOB.

Awards/Dinner: 5 p.m. -cocktails; 5:30 p.m.- catered, barbecue dinner at Gazebo Park.

Buffet Dinner Menu

Fresh Fruit: Watermelon, Strawberries, Cantaloupe, Pineapple, assorted Berries.

Garden Salad: Mixed Greens and Romaine with Cherry Tomatoes, Carrots, English Cucumbers, and Red Onions with Ranch and Italian Vinaigrette Dressings

Entrees: Smoked BBQ Ribs and Teriyaki Glazed Salmon
Chili Corn Casserole, Garlic Bread

Assorted Desserts; B.Y.O.B.-no corkage fee

Catered Barbecue Dinner. \$26 inclusive for each golfer or guest. Guest reservations are required as space is limited. Indicate any guests when signing up in the Pro Shop or contact Kathy Apgar at 408-223-9819, or golfbagska@gmail.com. Cocktails at 5 p.m. (BYOB), Dinner served at 5:30 p.m.

MEN'S CLUB

Men's Club Player of the Year

Top 12 Leader Board as of October 14, 2015

Member	St Patrick's Day Points	Senior Net Champ. Points	Member- Member Points	Summer Open Points	Club Champ. Points	Total Points
Terry Barnhart	70	100	0	65	65	300
Fred Goff	100	30	45	65	35	275
John Seeger	80	40	0	75	80	275
Clay Wahlgren	12.5	55	90	40	65	262.5
David Gonzales	0	100	65	77.5	0	242.5
Gary Chappell	100	0	50	77.5	0	227.5
Joel Levine	0	55	70	0	100	225
Jim Brigham	0	25	0	77.5	100	202.5
George Olson	0	30	16.67	90	65	201.7
Jesse Ramirez	35	55	0	100	0	190
Bob Maass	100	55	0	0	35	190
Ray Leisy	12.5	25	90	16.67	35	179.2

Calling all Pickleball players!

By Anahid Gregg

Pickleball has been growing quickly at The Villages. Our club membership has grown to more than 100 people, and we're always looking for more people to play this easy to learn game. Currently, pickleball can be played on courts 5 & 6, using the blue tape lines laid down on the court already. Sign up at the Tennis Shack; currently pickleball players can sign up five days in advance for time slots 10:30 a.m. and later.

The Pickleball Club has both paddles and balls available for use in our storage unit (located in the back corner of Court 6), so it's easy to try out the sport without investing any hard earned cash. Please make sure to wear shoes with non-marking soles on the bottom. Members are eligible for a discount when purchasing equipment; discount cards are available by contacting Steve Williams at steveandkumi@gmail.com.

We will be holding additional Villages clinics in coming weeks, including bringing in a pickleball professional for more serious players at both the beginning and advanced levels. These are a great opportunity for those interested to learn both how to play and also meet potential partners. We maintain an online calendar where users can sign up, but attending the clinic will allow people to meet face to face and set up groups in advance.

Attending the clinics will also give players the opportunity to meet players who are at the same level. You'll be amazed how quickly the game can be learned, as well as how much fun it is. Remember, we have open play for all levels of players between 1 and 4:30 p.m. on Wednesdays on courts 5 and 6! Stay tuned for future articles, which will explain how to play and give hints for strategy.

Join VGC Standing Committees!

Good news! The VGC is now able to welcome more committee members into the 2016 Standing Committees! Being a VGC committee member enables you to have a real influence on decisions concerning all aspects of Villages golf. You would be attending just one meeting a month and carrying out the tasks agreed upon by you and the chair of that committee.

What do you get out of joining?

Firstly, you become an active participant in the process of preserving, maintaining and enhancing the golfing experience at the Villages as well as assuring that our Villages golf course will be in top condition for years to come.

Secondly, you will be working with like-minded Villagers with whom you share a common goal—safeguarding the golf course as the core of the Villages lifestyle.

Thirdly, you will benefit as a resident through the personal growth and learning experience that comes from interaction with the governing board, other advisory committees and with representatives of groups across the whole spectrum of Villages interests and concerns.

How do you get an application?

Applications are available in the posting room on the counter under the VGC section of the bulletin board or you may print one from the "Golf" section of the Villages' website under "Villages Golf Committee (VGC)". The chartered responsibilities of each committee are listed on the application along with where and to whom you can return your form. It would be helpful to receive the application forms before Christmas and in time for the start of the new year.

However, membership is always open.

Talk to your friends and bring them aboard with you to share the satisfaction of being a committee member of the 2016 VGC.

Pickleball Courts project seeks pledges

Recently, we announced a Pledge Project to build Pickleball Courts here at the Villages. A pledge is a solemn promise or agreement to do something. There has been some confusion about our Pickleball Courts Pledge program. The Pickleball Club's goal is to raise a minimum of \$50,000 in pledges within the next few months with the campaign ending on November 30, 2015. Pledge fulfillment will be expected within 30 days after the Pickleball Courts project is approved by the VGCC Board. This means **you do not write a check for this activity at this time**. We are simply seeking pledges! Please consider completing the form below and submit it to the "Pickleball box" in the Cribari Center.

THE EVERGREEN VILLAGES FOUNDATION PICKLEBALL PLEDGE FORM

Yes! I'm excited about enhancing our lives in The Villages by committing to a gift of \$_____ to help our Foundation lead the way!

My gift should be directed toward the **PICKLEBALL PROJECT**.

Special Project pledges should be fulfilled within 30 days of VGCC Board approval.

Print Name: _____ Phone: _____

Address: _____ Email: _____

Signature: _____

Date: _____

I would like to remain anonymous.

Your pledge may be fulfilled with a check or credit card payment. Donations are tax deductible to the extent allowable by law.

Return completed forms to the Pickleball Box at Cribari Center.



SCOREBOARD

BRIDGE

Monday, September 14

Duplicate Bridge: 1. Barry Frank - Jack McGarry 2. Barbara Tommaney - Joey Stern 3. Mike Myers - Joseph Henry

Wednesday, September 16

Duplicate Bridge: 1. Harvey Gogol - Claude Ashen 2. Barry Frank - Art Lind 3. Ruth McCann - Jonna Robinson

Thursday, September 17

No stratification: 1. Lorrie Scott - Claude Ashen. 2. Marie Chong - Ruth McCann 3/4. Tied: Sumiye Minami - Jan Kiernan and Kathy Apgar - Midge Robinson

PINOCHLE

Wednesday, September 16

Donna Vivoli
Shirley Bellavance
Duane Sagen
Harvey Gogol

Wednesday, September 18

Phyllis Ogden Sagen
Duane Sagen
Pat Luebcke

SHONIS

Tuesday, September 15

Flight One:

Meg Rogers 40 114 26
Mary Casper 41 12 27
Laura Swenson 43 14 29
Nancy Chesterton 43 13 30

Flight Two:

Maggie Winters 39 17 22
Batool Shaikh 41 16 25
Mary Wagle 42 17 25
Carm Ackmann 52 24 28

18-HOLE WOMEN SWINGERS

Club Championship September 3,10,17

Champion: Monica Saneholtz 249
Runner up: Patti Hayes 252

Flight One:

Kathleen Holt 262
Helen Varenkamp 272

Flight Two:

Betty Sharps 284
Ann Crews 290
Vivian Brown* 295

Flight Three:

Inge McQuiddy 296
Barbara Nilsen 297
Phyllis Mueller* 301
Charlotte Dickson 301

Flight Four:

Janet Gonzales 301
Lanette Carey 311
Dianne Doughty 317

Flight Five:

Setsuko Fujimori* 330
Dottie Beardsley 330
Doris Herdman 335

* Won Card Off

Tuesday, September 15

Flight One:

Carleen Corsello 52 16 34
Karen Carlson 51 15.7 34
Kay Gray 54 15.8 37

Flight Two:

Susan Sunzeri 59 18.4 39
Julie Sherman 63 18.7 43
Selma Chastaine 63 18.9 43

Flight Three:

Gisele Barber 57 22 34
Pat Dando 58 22.1 35
Marlyn Unger 57 19.4 36
Maryann Yahiro 61 19.4 40

Five Four:

Rita Karlsten 62 22.6 38
Song Cho 62 22.3 38
Laura Volz 63 23.4 38
Janet Knapp 66 25.1 39

Flight Five:

Margie Maloney 64 27.1 35
Maria Civello 69 31.4 36
Norma Meleyco 71 28 41

MEXICAN TRAIN DOMINOES

Wednesday, September 16

Sylvia Rozewicz 257
Earl Magoun 263
Remy Pessah 297
Berta Escamilla 328

Friday, September 18

Jane Dennis 182
Joyce Slocum 197
Pat Checklenis 225
Sylvia Rozewicz 267

TENNIS TALK



The Villages 7.0 women's tennis team (AKA "Glo Girls") swept Morgan Hill in the district playoffs and are moving on to the Sectional Tournament in Sacramento. Back row: Nancy Fodor, Mitzi Macon (captain), Akiko Giordano, Helen Varenkamp, Phyllis Seeger, Julie Hawkinson. Front row: Cheryl Diltz, Connie Fortner, Cathy Vaillancourt, Sherry Benz. Not pictured: Maureen O'Neil, Suzi Hathaway and Betty Olsen.

Swingers' Wine and Cheese Fashion Show

By Marjorie Maloney

Definitely save the date for the upcoming Wine and Cheese Fashion Show on Wednesday, October 7 from 4 to 6:30 p.m. The Ladies Nine Hole golf group is planning a stellar afternoon featuring clothes from Chico's and Saks Fifth Avenue - Off 5th in the Gilroy Premium Outlets. Nancy Reed and Betty Garcia



have worked very hard to make this a special time for all of us.

The Fashion Show will feature past captains from our group. Linda Curyea will be moderating and Judy Frey, Rita Karlsten, Marilyn Unger, Jackie Berman, Barbara Miller and Pat Bleier will be modeling the clothes for us. Be sure and bring your credit cards. Clothes can be purchased that afternoon and a 10 percent discount will be given. If your size is not available at the show, the correct size will be sent to you at no shipping cost.

This event is open to all Villagers but reserve your spot early as reservations are filling up quickly. The cost is \$35 with \$20 of that being tax-deductible. You may email your reservation to Pam Short at pshort9038@comcast.net. Be certain to include your full name and house number to be charged.

We have silent auction items that include wines, tasting tours, original art, sports memorabilia and condo stays. There are too many raffle items to describe. Don't miss out on the bargains! Raffle tickets can be purchased at the event—six for \$5 or 12 for \$10. Proceeds from the raffle and silent auction sales will go to our "Charity of Choice," the Villages Medical Auxiliary.

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Joe Hart
Fleet Manager/Costco, AAA, Cr. U
Cell (408) 799-5556
Direct (408) 553-4557
joe.hart@lexusofstevenscreek.com

"Your Verano Village Neighbor"

LANDSCAPE & MAINTENANCE

MAINTENANCE SCHEDULE

Cribari
 5122-5153 and 5554-5576—Landscape maintenance and weed control, in progress.
 5090-5094, 5101-5121, 5210-5233, 5250-5257 and 5271-5282—Landscape maintenance and weed control 9/28 to 10/2.
 Cribari Bend and Cribari Circle—Turf irrigation coverage upgrades in progress.
 Cribari Heights—Bark installation in progress.
 Cribari Bluffs—Deck coating in progress.
 Cribari Vale—Dry rot repairs in progress with deck project to follow.
 5082-5089—Stucco to cure with paint to follow.
 5529—Recoating of rear deck in progress.
 5195—Water remediation in progress.
 5524-5525—Re-plumbing in progress.
 Laundry room #6—Closed for repairs.

Del Lago
 3227-3243 and 3301-3303—Landscape maintenance and weed control, in progress.
 3304-3326—Landscape maintenance and weed control, 9/28 to 10/2.
 E2 and E4 lake—Pump repairs in progress.

Estates
 8867-8875—Landscape maintenance and weed control, in progress.
 8876-8884—Landscape maintenance and weed control, 9/28 to 10/2.

Fairways
 4014, 4016 and 4018—Landscape maintenance and weed control, in progress.
 4007, 4009 and 4011—Landscape maintenance and weed control, 9/28 to 10/2.

Glen Arden
 7777-7787 and 7791-7795—Landscape maintenance and weed control, in progress.
 7797-7813—Landscape maintenance and weed control, 9/28 to 10/2.

Heights
 8448-8457—Landscape maintenance and weed control, in progress.
 8458-8467—Landscape maintenance and weed control, 9/28 to 10/2.
 Grenache Ct.—Landscape maintenance in progress.
 Bark installation in progress.
 8494-8501—Power wash in progress.
 8484-8489—Painting in progress.
 8475, 8477 and 8482—Interior settlement crack repairs in progress.
 8503—Water remediation in progress.

Hermosa
 8065-8088—Landscape maintenance and weed control, in progress.
 8340-8349 and 8388-8399—Landscape maintenance and weed control, 9/28 to 10/2.
 Dead tree removal in planning.
 Turf conversion project in planning.
 Winery and Pinot Noir—Reviewing punch list in progress.
 Colombard Ct.—Dry rot repairs in progress.
 8385—Repairs in progress.

Highland
 Moorfoot Ct. and Halladale Ct.—Landscape maintenance and weed control, in progress.
 Buckhaven Dr., Stoneshire Ct. and 7711, 7713 and 7715—Landscape maintenance and weed control, 9/28 to 10/2.
 7563-7566, 7567-7569 and 7570-7573—Roof replacement, in progress.
 7560-7562—Roof tear off scheduled for this week, weather permitting.

Montgomery
 6079-6119 and 6169-6183—Landscape maintenance and weed control, in progress.
 6137-6168 and 6235-6245—Landscape maintenance and weed control, 9/28 to 10/2.
 Dead tree removal, in planning.
 Front door paint project, in progress.
 6346—Re-plumbing scheduled for next week.

What do I do with this?

Do you have an item you want to get rid of but you are not quite sure what to do with it? Often wonder if it should be donated, recycled or thrown away and how or where to do that? Each week we will highlight a particular item and give you suggestions for the best way of recycling or disposal.

If you have any questions about what to do with an item, please call Maintenance Services at 408-223-4670.



Aluminum Cans: Please donate!

Collect in a container in your home.

1. The Villages High Twelve Club has receptacles in all garbage enclosures throughout The Villages for the collection of aluminum cans. The can receptacles are labeled "Aluminum Cans for High Twelve." A High Twelve volunteer will collect the cans from the enclosures on a regular basis for redemption. A significant portion of the money collected is returned to The Villages Community through various projects throughout the year.

2. Aluminum cans may be redeemed at any local California Redemption location; however by contributing to High Twelve it saves you the trouble of transporting messy cans and is a wonderful help to the community.

Olivas

Vineyard Creek and Vineyard Ridge—Landscape maintenance and weed control, in progress.

8624-8639 and 8655-8664—Landscape maintenance and weed control, 9/28 to 10/2.

Shrub bed sprinkler replacement in progress.

Olive Grove Way—Dry rot repairs in progress, painting of repairs to follow.

8767—Repairs in progress.

Sonata

2025-2029 and 2095-2101—Landscape maintenance and weed control, in progress.

2065-2076—Landscape maintenance and weed control, 9/28 to 10/2.

Valle Vista

9022-9027 and 9057-9060—Landscape maintenance and weed control, in progress.

9053-9056 and 9061-9066—Landscape maintenance and weed control, 9/28 to 10/2.

9013—Water remediation in progress.

9050—Re-plumbing in progress.

Verano

7051-7060 and 7384-7404—Landscape maintenance and weed control, in progress.

7022-7050—Landscape maintenance and weed control, 9/28 to 10/2.

Turf conversion project in planning.

7033—Reconstruction in progress.

Centers/General Information

Spraying of weeds throughout the Villages, in progress.

Tree pruning at various locations throughout the Villages, in progress.

Irrigation systems check throughout the Villages, in progress.

Watering with sprinklers will be two days a week throughout the Villages.

Supplemental reclaimed watering throughout The Villages.

Mowing will be every other week throughout the Villages.

Corporation Yard—Office will be closed noon to 1 p.m. daily.

Montgomery Center—Dead tree removal in planning.

Landscape drain clearing throughout the Villages in progress.

Turf fertilization application throughout the Villages in progress.

Dead tree removal on golf course in progress.

Golf course entry improvements in progress.

Make sure contractor debris is disposed of properly

The Landscape & Maintenance Department reminds Villagers who are having construction or repair work done to their villas to inform the contractors or repair persons doing the work that district dumpsters are not available for the disposal of construction and repair-related debris.

When you have work done, please take a moment to remind your contractor to dispose of construction waste properly. Villagers are encouraged to review Association Rule 2.13 for further details on this subject.

**Maintenance Services:
408-223-4670**

BRIDGE HAND

By J.M.K.

NORTH

♠ A K 10 8
♥ 9 7 5 4
♦ K 6 2
♣ J 7

WEST

♠ 7
♥ 8 3
♦ A 9 3
♣ K 10 8 6 4 3 2

EAST

♠ 9 3
♥ A Q 6
♦ J 10 8 5 4
♣ A Q 9

SOUTH

♠ Q J 6 5 4 2
♥ K J 10 2
♦ Q 7
♣ 5

Dealer: North
Vulnerability: None

Bidding: North	East	South	West
Pass	Pass*	Pass	3 Clubs^
Double	4 Clubs	4 Spades	All Pass

Contract: 4 Spades by South
Opening Lead: 2 of Clubs

Dealer has 2 or 3 losers in Hearts, 1 loser in Diamonds and 1 loser in Clubs.

Strategy: Try to keep the losers to only the three Aces.

West leads the 2 of Clubs, Jack from the board, East covers with the Ace, continues with the Queen, South trumps, and plays a Spade to the Ace on the board. He leads a low Heart, East, the 6, South finesses the Jack, returns another Spade to the King on the board, plays another Heart, and now East covers with the Ace, then switches to the Jack of Diamonds. South plays the Queen, and West wins with the Ace. He leads a Diamond, South plays the King, and then a Heart, East, the Queen, and South, the King. Next he leads the good 10 of Hearts and claims since he has 3 Spades left in his hand. Great. The contract is made exactly.

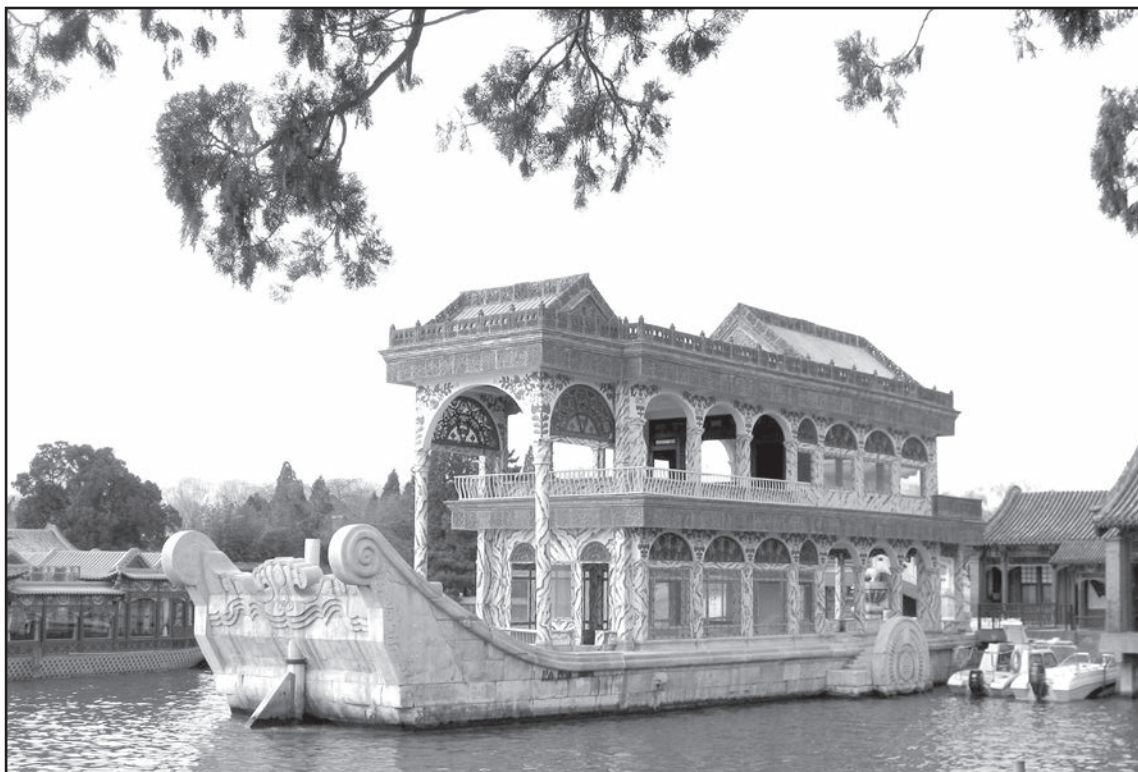
* Some East players may start the bidding with a Diamond but there is no easy second bid. If East did start the bidding with a Diamond then West would bid a Club and North would double and they would have a chance of getting to game in Spades.

^ Some West players may start the bidding with 1 Club, North would double, East would bid a Diamond, South would bid Spades, probably West would bid Clubs again, North would bid Spades, East would raise Clubs and South having 6 Spades and assuming North has 4 would venture to game in Spades.

WHERE IN THE WORLD IS THE VILLAGER?



Here's how it works: Take along a copy of The Villager on your next vacation—it's not heavy—and have your picture taken holding up the paper with a well-known landmark or celebrity. Just tell them it's for the folks back home. (And be sure to get your camera back!) Then after you unpack and process your pictures from your vacation, e-mail your Villager picture (in Jpeg format) and perhaps a couple of "zingers" from your vacation and e-mail the files to shinrichs@the-villages.com. We'll publish your smiling face with your favorite local paper for all to see.



Larry and Darleen Cormier took a trip to mainland China. They started in Beijing, visiting the Forbidden City (at left), Tianamen Square, the Summer Palace (top picture), and the Temple of Heaven. They are shown (below left) at the Great Wall, at Badaling. They then flew to Xian to see the Terra Cotta Warriors (below), which was their "Bucket List destination." After that they spent 10 days Cruising the Yangtze River on the Viking River Cruise Ship, Emerald. Visiting the Three Gorges Dam and other sights along the Yangtze. They ended their wonderful trip with three days in Shanghai before returning home.



Correction: In last week's Where In the World column, the caption stated that Woody's Wharf restaurant has been in business for 5 years—the number should have been 50 years. Also "Marriott" should have two r s.

What is Vial of L.I.F.E.?

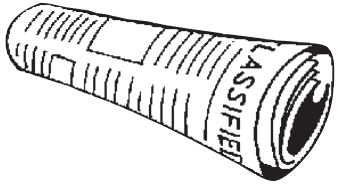
What is the Vial of L.I.F.E.? The Vial of L.I.F.E. is "Lifesaving Information For Emergencies." It's a place for you to store important medical information that emergency medical personnel (firefighters, paramedics, Public Safety officers and hospital staff) need in a time of crisis. By completing the Vial of L.I.F.E. form, you can provide the emergency personnel with vital lifesaving information even if you are unable. It is very important that you keep this information up to date, accurate and placed in a prominent spot in your refrigerator—an empty or incomplete form does little to help those who need your medical history. By the way, it is also advisable to have completed, up-to-date forms in each of your vehicles to assist EMS in the event of an accident.

The Vial of L.I.F.E. kit is available free as a public service from the San Jose Firefighters Union Local 230 and the San Jose Fire Department. It can be obtained by contacting Public Safety, the gate at 223-4665; Public Safety Administration at 239-5246 or San Jose Fire Department Emergency Medical Services Division at 277-4084.

CLASSIFIED ADVERTISING

Call Kory: 408-754-1341 or Scott: 408-223-4655

ktran@the-villages.com



To Place a Classified Ad

Kory Tran: 408-754-1341
ktran@the-villages.com
Scott Hinrichs: 408-223-4655
shinrichs@the-villages.com

Ad copy is due Monday at 10 a.m.

The Villages does not endorse or guarantee any advertisement or insert using space in this paper to reach our readers. It is the responsibility of the users of these services to check references and claims made. Residents, please be aware California State law mandates any contractor bidding for a job more than \$500 in parts and labor must be licensed. The Contractors State License Board (1-800-321-2752) may be contacted regarding any questions or concerns about a contractor.

Villages Business Directory

EZ Dog Grooming/Boarding
1-408-646-5350

Fireside Realty, Louanne
887-5718, louanne@yearmanproperties.com

Mobile Notary & Certified Loan
Signing Agent Maxine: 425-0614

Realtor, Coldwell Banker
Pat Conway: 408-209-8062

Reverse Mortgages
Charles McKain: 408-823-1915

Intero Real Estate Services
Carmen Mainor 408-482-2066

Mary Kay Consultant
Denise: 408-406-0452

Dog Walker
Kristel: 274-1882

Remodeling/Handyman
Bobby Builder: 408-497-0476

REAL ESTATE

California Law limits the minimum age and maximum number of occupants in a unit. Details available at the Public Safety Administration Office. Licensed Real Estate professionals advertising in The Villager are required to name themselves as agent or broker, or list the name of the brokerage for whom they work as part of their ad. This is in compliance with Real Estate Law Section 10140.6.

Real Estate Open Houses are not permitted for the resale or rental of property.

VERANO LEASE
2 Bdrm / 2 Bath 1138 Sq. Ft.
JABEZ Realty
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N. Jeanette Campa, Broker
CalBRE 01327014
BUY, SELL, LEASE
"Anything Real Estate,
Think Jeanette!"

9/24

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BUY, SELL, RENT

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Villages Resident
Intero Real Estate
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u//

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Call Lee Monticone
408-421-0255
Makes home visits
Realtor, Notary, SRES

10/29

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Appliance Repair Maintenance
Trained, Licensed
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Richard: 408-439-9645
www.armrepair.com

10/8

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12//31

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Over 25 Years Experience
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9/24

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New Truck Mount
\$99 Minimum

1/7

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COMPUTER SERVICE
All Problems Solved
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11/5

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LIC. #720423

See Villages Phone Book
Page 19

10/22

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Master Maintenance
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Preventative Maintenance
Phone 408-242-3082
Lic. #767008
Villagers References

11/12

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Lucy's House Cleaning
Professional Work
Very Trustworthy
20 years of experience
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Licensed, Free Estimates
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Cal T 189-514

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Crown Moulding Installation
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9/24

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10/17

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Serving the Villages
for over 20 years
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10/1

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Please find listings under our Real Estate section

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 Guaranteed!
 Kitchens, Bathrooms
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3/3

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 Cell# 408-391-2400
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12/24

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GUIBOR CONSTRUCTION
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 Patio Coverings
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11/12

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NEED SOMETHING FIXED?
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 Electrical, plumbing,
 carpentry, etc.

u

Repair/Handyperson (continued)

Bobby Builder Contractor
 All household repairs
 Villages resident
 Recessed lighting, sheetrock,
 bathrooms, electrical,
 plumbing, decks, doors, tile,
 floors, stucco, fences,
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 www.BobbyBuilder.com

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Resident HONEY DO Handyman.
 Things amiss-Need help?
 Call Ed 274-9063

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Thom - The Handyman with Cadillac Service
 References
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 Vietnam Veteran
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11/12

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AGELESS Home Care Services of California
 Caring is our passion....
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 510-552-8000

10/1

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 Free Assessment
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 408-857-1872

9/24

Senior In-Home Care (continued)

ALLEGRA HOME CARE
20 Years Licensed
 Home Experience
 Certified Caregivers
 \$18 Hourly - Lower
 Live-in Rate
 The Villages References
 Supervision by MSW Owner
 Bonded & Insured
 Frank: 650-464-3533 - 7 Days

9/24

Hourly/Live-in Caregiver Available.
 Experienced, Reliable.
 Excellent References.
 Don Pascual: 408-849-1801

9/24

EXCELCARE STARTING AT \$14/HOUR*
 HONEST, COMPASSIONATE,
 EXPERIENCED,
 REFERENCES
 LIVE-IN / HOURLY
 408-422-5355
 *Call for details

11/12

Reliable private male and female caregivers
 23 years experience
 Impeccable references
 Tony: 206-940-2568
 Aida: 562-508-3039
 www.siliconvalleycaregiver.net

10/8

CAREGIVERS AVAILABLE LIVE-IN / HOURLY
 INSURED / AFFORDABLE RATES
 Experienced, Honest
 References Available
 MANAGED BY
 VILLAGES RESIDENTS
 Free Assessments
 408-835-7355
 650-906-0848
 www.smartseniorcare.org
 slravenstein@aol.com

u

Passionate, Honest Caregiver
 Cooks, drives, personal care,
 laundry and housekeeping.
 Call Lita G. Verceles:
 (209) 696-0333

9/24

Tile/Tiling

MARK'S FLOORS TILE
 BATHROOMS
 FLOOR - SHOWER WALLS
 Mark: 408-569-5046
 LIC. #720423

10/22

Transportation

Transportation: Airports, Appointments, Errands
 Dependable, Prompt
 Call Lorraine / Carol
 408-239-1039

u

RIDES
Remy / Joe: 650-776-8850
 Villages Resident
 Airports, Errands
 Prompt, Dependable

u

Always Available! Anytime Anywhere!
 Gina, cell: 408-483-5241
 408-238-1982

u

RIDE SERVICE APPOINTMENTS, AIRPORT, ERRANDS MANAGED
 VILLAGES RESIDENT
 408-966-7703
 408-835-7355

u

Airport Transportation Call Carol 238-6775
 Always Reliable

u

ITEMS FOR SALE

2 SF Opera Tickets Luisa Miller by Verdi
 Orchestra Ring, \$96 each
 Sept. 27, 2pm Sunday
 408-531-9122

9/24

Antique English dining room set with 6 chairs
 \$500.00.

Oak Roll Top Desk
 \$500.00

Ruth Lee
 408-300-0706
 208-720-5588

9/24

Items For Sale (cont.)

Estate Sale "Estate Sales Professionals"
 Fri. Sept. 25th 11-4
 Sat. Sept. 26th 9-2
 6176 Montgomery Place
 Village - Montgomery

Twin Sleeper Sofa, Dresser,
 Upholstered Rocking Chair,
 Coffee Tables, Dining Set
 Dishes, Lamps,
 Women's Clothes,
 Golf Cart, Patio Furniture,
 Christmas Décor,
 Filing Cabinets,
 Beautiful Oak Hutch,
 Walltree, Linens

CARS, RVs, GOLF CARTS

RV 32' Fleetwood 2 Slideouts, 44k Miles
 \$29,900 OBO
 Tons of Upgrades,
 12k below Dealer's Retail
 408-274-3333

10/8

Yamaha Golf Cart Gas, Runs Great
 Serviced by "A.J." Yearly
 \$1,300 OBO
 510-867-8677

9/24

"SHARP" CLUB CAR
AJ's serviced and installed
 new batteries on 9/17/15.
 This cart will provide you with
 years of problem-free use.
 \$3,000
 408-238-7110

10/1

CARPORTS/GARAGES

I have Car Port For Rent
 Call 408-205-0093

9/24

Obituaries on next page

OBITUARY

Phyllis L. Kujawa-Frazer
 December 24, 1934 —
 September 10, 2015
 Hermosa Village



Phyllis Louise Kujawa-Frazer, 80, passed away September 10, 2015 at her home in San Jose, California. Phyllis was born in 1934 to Edward and Dorothy Goch in Michigan. She retired from a long-time job as a Graphic Artist at Varian, Palo Alto, CA. Her hobbies and interests included playing Bridge and Mahjong. She is survived by two children, Mark Kujawa of San Jose, Darcy Williams of Springfield, Oregon, four stepchildren, John & Celia Frazer, Rich & Sherri Frazer, Kelly & Masa Morita, and Robert & Vicki Frazer, 11 grandchildren and one great grandchild, and her sister, Marlene Cosgrove and her husband, children and grandchildren of East Lansing, Michigan. She is predeceased by her husband, Charles Richard Frazer.

Phyllis wished to be cremated and ashes spread at sea.

A private memorial in her honor will be held at the beach, September 29, with her surviving children.

Beware of phone and computer scams

Public Safety has received reports of various scams targeting residents.

Some include: Contests telling you that you have won money; computer repair or software companies wanting access to your computer, air conditioning or other home service companies offering free work or wanting access to your home; strangers posing as friends and family members in trouble, banks requesting personal information, or notices or threats from government agencies—US Post Office, IRS—requiring you to take action immediately.

If you receive suspicious calls, stop and think about the situation, ask the caller for names and contact numbers.

Do not provide any personal information—credit card or bank account numbers, your Social Security number, etc.

Don't let them rush you. Instead, call someone you trust—a relative, friend, the Senior Resource Services—or call the REAL customer service phone numbers of the agency or company making the call, in order to verify its legitimacy.

Donate vases and floral supplies

A non-profit organization called Random Acts of Flowers is seeking donations of vases, jars, plants, or ribbons.

Random Acts of Flowers recycles and repurposes flowers by engaging dedicated volunteers to deliver beautiful bouquets to individuals in healthcare facilities.

Your donations help spread cheer in the community.

For pickup of vases or other related items, please contact Rose Finney at 408-960-6151. Receipts for tax deductions are available.

The Villager Classified Ad Form

Name: _____

Address: _____

Phone: _____

Fill out your ad here. Be sure to include contact information. Phone numbers, email addresses, websites, and symbols (&, +, @, etc.) are counted as one word. Hyphenated words are counted as two words. Please print clearly. Please see boxed information below for pricing. For more information, please contact Kory at ktran@the-villages.com or 408-754-1341.

Select Category:

- REAL ESTATE
- NOTICES
- PERSONALS
- CARS/CARTS
- HELP WANTED
- WANTED
- ITEMS FOR SALE
- FREE STUFF
- OBITUARIES
- LOST & FOUND
(first 15 words free)

SERVICES

- Appliances
- Automotive Repair
- Senior Care Facilities
- Senior In-Home Care
- Computers
- Electrical
- Landscape
- Errands/Odd Jobs
- Health & Beauty
- Heating & A/C
- Flooring
- Remodeling

OTHER CATEGORY

(Please specify)

VILLAGES BUSINESS DIRECTORY

(Must fit in two lines)

Additional Options:

- Placement in Box
(\$15 in addition to ad)
- Premium Box/Placement
(\$20 in addition to ad)

- Housecleaning
- Legal/Professional
- Plumbing
- Moving/Storage
- Painting
- Remodeling
- Repair/Handyperson
- Window Cleaning
- Tax/Finance/Insurance
- Transportation

x _____
(Other suggested custom heading)

Payment:

All ads are \$1.25 per word (minimum 10 words), except for "Items for Sale" and "Free stuff" (75 cents per word for Villages residents), to be paid in advance by check or money order. Credit cards not accepted. Make checks/money orders payable to: **The Villager**. Villages residents may charge ads to their Villages accounts. Take payments to the Villager office in Building B.

Deadlines:

Ads are due Mondays by 10 a.m. for publication in Friday's paper. Deadline also applies to renewals, cancellations and changes. Exceptions are only for holiday deadlines, details of which will be published in advance.

Amount per week: \$ _____ # of weeks: _____

Issue Date(s): _____

Total Amount: \$ _____ Bill: _____

Classified ad copy is due by Monday by 10 a.m.

48 HOUR PRICE QUOTE

“How much will new replacement windows & doors cost me?”

Renewal by Andersen has a phone line dedicated to that question.

Call our 48 Hour Price Quote line at 1-866-529-8873, and **we'll provide a quote within 48 hours of your call.** Most other companies take weeks to produce their estimate. Within 48 hours, a Renewal by Andersen Project Manager will precisely measure your home's windows and doors, help you choose your window styles, colors, grilles and hardware, and **then we'll provide a down-to-the-penny price quote that will be good for one full year.** No hidden charges and no more wondering, *“How much will new windows and doors cost?”*



SAVE 20% on everything!

Get a **FREE** price quote within 48 Hours!
Call **1-866-529-8873**
to schedule your FREE in-home visit

Offer expires September 30th!

SAVE 20% ON WINDOWS¹

SAVE 20% ON PATIO DOORS¹

SAVE 20% ON INSTALLATION¹

WITH

NO MONEY DOWN **NO PAYMENTS** **NO INTEREST**

FOR 1 YEAR¹

Offer only available as part of our Instant Product Rewards Plan. Minimum purchase of 3 or more windows and/or patio doors.



J.D. Power Ranked Us **“Highest in Customer Satisfaction with Windows and Doors”**

Renewal by Andersen
WINDOW REPLACEMENT an Andersen Company



CERTIFIED MASTER INSTALLER



Call our 48 Hour Price Quote line:

1-866-529-8873

¹Cannot be combined with prior purchases, other offers, or coupons. Offer not available in all areas. 20% discount applied by retailer representative at time of contract execution and applies to minimum purchase of 3 or more windows and/or patio doors. Discount applied to lowest priced window products in purchase. Offer only available as part of our Instant Product Rewards Plan. Must purchase during initial visit to qualify for Instant Product Rewards Plan. To qualify for 20% discount offer, initial contact for a free Window Diagnosis must be made and documented on or before 9/30/15 with the appointment then occurring no more than 10 days after the initial contact. 0% APR and no payments for 12 months available. Subject to qualifying credit approval. Not all customers may qualify. Higher rates apply for customer with lower credit ratings. Financing not valid with other offers or prior purchases. Interest accrues during the promotional period but all interest is waived if the purchase amount is paid in full within 12 months. Renewal by Andersen retailers are independently owned and operated retailers, and are neither brokers nor lenders. Any finance terms advertised are estimates only and all financing is provided by third-party lenders unaffiliated with Renewal by Andersen retailers, under terms and conditions arranged directly between the customer and such lender, all subject to credit requirements. Renewal by Andersen retailers do not assist with, counsel or negotiate financing, other than providing customers an introduction to lenders interested in financing. CA B Lic.# 972702. "Renewal by Andersen" and all other marks where denoted are marks of Andersen Corporation. ©2015 Andersen Corporation. All rights reserved. ©2015 Lead Surge LLC. All rights reserved. Renewal by Andersen received the highest numerical score among window and door manufacturers in the proprietary J.D. Power 2015 Windows and Patio Doors Satisfaction Study™. Study based on responses from 2,442 consumers measuring 14 brands and measures opinions of consumers who purchased new windows or patio doors in the previous 12 months. Proprietary study results are based on experiences and perceptions of consumers surveyed in January – February 2015. Your experiences may vary. Visit jdpower.com.



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San Jose, CA 95126
Lic #435202159

Retirement Living • Assisted Living • Memory Care MERRILLGARDENS.COM



ATTENTION VILLAGERS !!!



THE HARRIS TEAM

*Whether you are moving into or out of The Villages,
have friend or family member needing real estate
assistance, or looking for a second home call us the:*

SRS—Certified Sellers Representative Specialist

SRES— Senior Real Estate Specialist

RSPS—Resort & Second Property Specialist



2921 Villages Parkway
San Jose, CA 95135
Vicki and David Harris
(408) 754-1572/754-1573
CalBRE #01167363 / #01908982
harrisrealtyteam.ca@gmail.com
www.harristeam-realty.ca.com