

Villager



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December 14, 2017

The News this Week

- ·Town Hall Re.: Driverless Cars (See article on page 1)
- Notice about Boutique closing (See article on page 1)
- Board Meeting Reports (See article on page 4 & 5)
- Proposed Change to Association Rule (See article on page 13)

Hot Tickets

- · Holiday Band Concert (See article on page 1)
- · Book of Mormon at the Orpheum (See article on page 11)
- VMA presentation on Hypertension (See article on page 1)
- **Boutique Farewell Reception** (See article on page 1)









Community TV channels:

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

- Fire Safety Presentation
- The Villages Fitness Center
- Scams & Other Consumer Pitfalls
- Aerial Views of The Villages
- The Channel 27 Weekend Movie



Inside The Villager

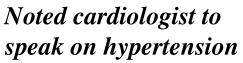
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Voyage Driverless Car Program is topic today at December 15 Town Hall Meeting

If you are interested in the Voyage Driverless Car Program currently being tested at The Villages, be sure to attend the Town Hall Meeting on Friday, December 15, at 1:30 p.m. in Foothill Center to learn all about it.

Those residents who signed up to test the cars; those who would still like to take part; and those who are simply curious, are encouraged to attend. Voyage CEO Oliver Cameron and Chief Engineer Eric Gonzalez will reveal what's been

going on over the last few months with the cars, and will unveil a smartphone app that will be your access to the future. They will also inform you about the upcoming tests. Remember, Foothill doesn't hold as many people as Cribari Auditorium so make sure you get there early to claim your seat.



More than 85 million Americans suffer from hypertension, or high blood pressure. Because this affliction affects a significant percentage of Villagers, the Villages Medical Auxiliary (VMA)

has always stressed the importance of maintaining a normal blood pressure and offers blood pressure tests every week.

The VMA will host Dr. James Joye, a noted local cardiologist, for a broad discussion of hypertension. Topics will include a definition of high blood Dr. James Joye pressure and acceptable



ranges, risk factors, symptoms, causes, treatment, interventions and what happens if it is left untreated. Dr. Joye's presentation will be held Tuesday, January 9 at 10 a.m. in the Vineyard Center. Registration is not required.

Dr. Joye has been affiliated with El Camino Hospital in Mountain View, CA for more than 20 years where he has served as Director of Research & Education, the Cardiac Catheterization Suites, and the Structural Heart program for the Norma Melchor Heart & Vascular Institute. He maintains an interventional practice that focuses on complex coronary and peripheral interventions, endograft treatment of aneurysmal disease, and percutaneous valve therapies. He serves as President of Advanced Cardiovascular Specialists and is Medical Director of the Silicon Valley Interventional Center.

For further information about this program, please contact Cristina Freyer, VMA Service Coordinator, at 408-238-4029. Free blood pressure tests are available every Wednesday in Cribari Center, Forum Room from 10:30 to 11:30 a.m.

Notice regarding Boutique Closure

By the Villages Arts & Crafts Advisory Board

There has been a lot of rumors and speculation regarding the Arts and Crafts Association's Boutique recently. In an effort to clear the air and dispel falsehoods, the Arts and Crafts Association would like to let the Villages community know what

The Arts and Crafts Association is a Section 501(c)(3), nonprofit charitable organization with tax-exempt status. We make a small commission on events such as Art in the Park and Holiday Faire. With this money we provide free events to the entire Villages community, including the Art Films and demonstrations at our General Meetings. We also host free "open to all" events throughout the year that include the recent Juried Art Show and the wonderful Jim Paradis Retrospective.

In our recent annual audit, it was determined that operating the Boutique is not in compliance with IRS regulations governing section 501(c)(3) tax-exempt organizations. Continuance of the current operation under the Villages Arts and Crafts Association could result in loss of our 501(c)(3) tax-exempt status.

Due to the non-compliance issue, the Arts & Crafts Association must discontinue its sponsorship of the Boutique. There are many wonderful artists and crafters in our group who deserve our support, understanding and thanks for their many years of dedication. We hope that a solution will be found that will allow the Boutique to reopen in the future.

Boutique to hold Farewell Reception

Dear Villagers, we have had a very special 20-plus year relationship with you, and know the Boutique is your boutique as much as ours, the artists and crafters. We have loved and appreciated our growth with you along the way. The Villages Boutique requests the honor of your presence for a farewell reception on Sunday, December 17, from 10 a.m. to 2 pm. at the Boutique. Please join us for holiday treats and good cheer as we celebrate you, customers and residents of your Villages Boutique. The last day to visit and shop at the Boutique is Saturday, December 23.

Holiday Band Concert is this Sunday

By Vic and Bev Clifford

Hush—can you feel it: a spirit of warmth and good will creeping into your bones? Listen—can you hear them: the tiny Christmas bells already ringing out? Those soft, celestial chimes are but a precursor of our upcoming Villages Holiday Band Concert, taking place in Cribari Auditorium this Sunday, December 17 at 2:30 p.m., with open seating tickets being sold for \$15 in the Cribari lobby on Saturday, December 16 from 10 a.m. to 12 p.m.

The band will feature several holiday favorites: "Christmas Declaration," a bold, majestic fanfare based on "Hark the Herald Angels Sing" and "Angels We Have Heard On High"; "Hava Nagila," a folk song with universal

(Continued on page 16)

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.

1 Pulse letters not meeting Pulse Letter Guidelines.

3 Pulse letters published this week.

It is with deep disappointment that I learned that our beloved Boutique is being closed. There are so many talented and creative people in The Villages that need a space like the one we presently have. The Boutique showcases their combined talents and is a spectacular place to obtain lovely gifts. I was at a Dell Web community a few months back. That gated, active, over-55 village also had a boutique where artists could show their wonderful wares and where the residents could shop for unique items at a reasonable price. If there is a problem with The Villages Boutique, certainly a solution could be found. I, for one, would hope the solution is found before the dreaded closing date.

-Judy Rogers

In this age of technology, we seniors find ourselves very vulnerable and naïve, which makes us easily taken advantage of. On May 4, 2017 we purchased the unit we now occupy. We left our single-family home of 25 years to purchase this condo in this community. Unfamiliar with community living, we trusted our real estate agent to guide us. We were misled into the purchase of this unit, which had pending violations. The Villages Association Architectural Committee had cited the previous owners with these violations through an inspection they had made prior to the sale of this unit. The previous owners did not comply. Now we are being told that because we bought this unit with the violations we are responsible for fixing them. This will be very costly and is not justifiable. We believe that The Villages AAC should take responsibility for the cost of fixing these violations being that they did not follow up on making sure these violations were not complied with. Are we wrong?

-Susan Santini

I went to the free piano recital. It was a short program, excellent pianist and very enjoyable.

A request of a donation for refreshments was asked of the audience.

The Piano Club had paid for a special cake, cookies, drinks and a program.

Unfortunately, the audience gave very little. If everyone had donated just a dollar, they would have collected approximately \$200 to \$250.

To show your appreciation for a wonderful, free, recital, donate to show your "Thank you" to these talented people.

Do this at all free recitals.

-Charlotte Lazar

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.

Note: The Communications Committee is now verifying the authorship of submitted Pulse letters. If a Pulse Letter is dropped off in Building B, we will call the author to make sure that person wrote and submitted the letter. If we cannot reach that person we will hold the letter until we can reach them. This means we may reject the letter for a week or more if we are unable to verify the authorship.

POST OFFICE NOTICE

Post Office Holiday Hours

The Villages Post Office will hold holiday hours, 8:30 a.m. to 1 p.m., on weekdays, Monday, December 11 through Friday, December 22. The Post Office will be closed on Christmas, December 25. Normal business hours, 9 a.m. to noon, will resume Tuesday, December 26.

IN MEMORIAM

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 Villagers 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: Larry Miller at 408-238-1030, Diane Carr at 408-528-8456, Barbara Karayn 202-641-6339, Lou Lively-Singh 408-838-5555, Tom Moore 408-262-8467, Pamela Oliver-Lyons 408-693-9250, and Peggie Romanow 408-528-8732.

HOURS

The Villager editorial and classified advertising hours are Monday through Friday, 8:30 a.m. to 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 highlighting life at The Villages.

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

Club Board of Directors:

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Mike Poellot Secretary
Wayne Weiler Treasurer
Jim Neill Director
Howie Blumstein Director
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Managing Editor
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Associate Editor
Advertising Representative

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Visit The Villages web site at http://www.theVillagesgcc.com

Boards & Committees

FROM THE ASSOCIATION BOARD

Notice of Proposed Association Common Area Modification Cost Recovery Fees

As you may know, monthly maintenance assessments cover the expenses necessary to maintain the common elements for the benefit of all members; however, they do not cover staff time to monitor and follow up on separate interest remodel activities into the common area. These modifications include separate interest solar panel installations on top of common area roofs, encroachment permits into common areas for patio extensions, walk ways, stepping stones, and handrails. Because the Association is responsible for the proper maintenance of the common elements, it is important that staff dedicate time to properly supervise the modifications to the common use elements. At its December 12 monthly meeting, the Association Board of Directors approved for publication and 30-day member comment period, proposed cost recovery fees for common area modification for separate interests and will consider formal approval at its January 30 monthly meeting.

Below are the proposed fees:

Installation of Stepping Stones, Walkways and Handrails (Architectural Rule D-10; includes handrails) - \$210.00
 Construction Extensions into Common Area (Architectural Rule D-12; extensions of a deck, patio, balcony or courtyard) - \$210.00

Installation of Solar Panels (Architectural Rule D-29) - \$150.00

The Association Board will hear and consider comments regarding the proposed fees at both at the January 16 study session, and also at the January 30 monthly meeting. Response to the proposed policy changes may be made by one or more of the following methods: 1) Participation in the discussion of the proposed changes at the Association Board of Directors study session, 2) via written comments delivered to the Board through Maria Hernandez (mehernandez@the-villages.com) in the General Manager's office.

Association/Homeowners documents available via e-mail

By Julia Meadows

Per an amendment to California Civil Code, homeowner associations are permitted, with owner's written consent, to distribute annual disclosures, (like the pro forma budget summary) and other specified association documents to owners via electronic mail, facsimile, or other electronic means (such as posting on the association's website) instead of sending those documents out by regular mail or personal delivery. This has the potential to provide cost savings to The Villages. Delivery and postage costs for the Villages' annual distribution of the pro forma budget summary alone are close to \$1,000, not to mention the paper and printing costs that run about \$8,000.

In order to transmit association documents via e-mail or by posting on the homeowners association's website, 1) the homeowners association must first receive the owner's written consent, and 2) the homeowners association sends a separate notice to the owner that the documents have been posted and are available for viewing.

Consent forms for owners to request delivery of documents have been developed for both The Villages Association and Homeowners Corporations. These forms provide an owner's consent to delivery electronically, of documents that are capable, under current laws, of being distributed electronically. Owners have the right to revoke this request and receive "hard copies" of the documents by sending a written revocation signed by the owner, to the applicable corporation.

Forms of owner's written consent are available in Business Administration Buildings A and B, and on The Villages web site, http://www.thevillagesgcc.com (Click on *Resident Info* and then Click on *Resource Files*.)

For more information, call Julia Meadows at 223-4634.

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.

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@thevillages.com, or go to Building B to sign up in person.

More BOARDS & COMMITTEES and COMMUNITY NOTICES on pages

4, 5, 12, 13, 20 & 28

GOVERNANCE MEETINGS

AC NOTICE

Association applications for Owner Alteration Requests for the month of December are due to the Architectural Committee on or before December 20, 2017. See Elissa at the Corporation Yard office to obtain an application. **Meeting date** is scheduled for January 4, 2018 at 9 a.m. The meeting is being held in the Foothill Center.

Association AC Landscape meeting deadline date is December 20, 2017.

ENCROACHMENTS

The following encroachments have been submitted to the Architectural Committee and the Board of Directors:

- 5235 Cribari Hills—Drain line.
- 7035 Via Valverde Walkway.

Owners in the area are invited to comment to the General Manager's office.

BOARD MEETINGS

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

Association

The Villages Association Board of Directors Study Session will be held Tuesday, January 16, at 9:30 a.m. in Foothill Center

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

Club

The Villages Golf & Country Club Board of Directors Study Session will be held Tuesday, January 16, at 1:30 p.m. in Foothill Center.

Town Hall Meeting Re: Voyage Driverless Car Pilot Program will be held Friday, December 15 at 1:30 p.m. in Foothill Center.

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

Town Hall Meeting

Town Hall Meeting Re.: Voyage Driverless Car Program will be held Friday, December 15, at 1:30 p.m. in Foothill Center.

Club and Association Boards met for combined November/December meetings

The Villages Association and Club Boards of Directors met Tuesday, December 12 for their regularly scheduled meetings in Foothill Center.

Numerous items of business were discussed and voted upon.

Association Financial Report

For the month of October 2017

Operating Financial Commentary:

Revenue was -\$1,300 unfavorable to the budget of \$617,900 for the month, due to less than budgeted laundry concession income -\$1,750 (timing) offset by higher than planned third party fees +\$400.

Expenditures for the month were +\$7,800 (1.3 percent) favorable to the budget of \$614,800. The three main drivers that contributed to the favorable to budget posting were as follows: planting expense +\$22,000 (timing), irrigation maintenance +\$6,800 (timing) and electricity +\$3,800 (California Climate Credit). The most significant unfavorable expense category was water with actuals at \$120,200 which was \$17,800 (17.4 percent) higher than budget. Besides increasing water usage for turf over seeding projects, we are adjusting water schedules to protect shrub bed plant investments.

Year-to-date (four months of operations), total revenue is +\$1,000 favorable to the budget of \$2,466,400 mostly due to higher than planned third party fees +\$1,500, offset by less than planned laundry concession income -\$700. Year-to-date operating expenditures are \$2,806,400 or 1.9 percent higher than the budget of \$2,754,900. The negative budget variance can be attributed to water expense that is \$129,900 (17.7 percent) more than the budget of \$734,200. Aside from water, the only other significant unfavorable year-to-date expense category is operating supplies -\$3,300 (mostly Hermosa interior repairs). Notable expense categories that are favorable to budget are planting +\$42,000 (timing), irrigation maintenance +\$19,900 (timing) and repair and maintenance +\$14,500.

The year-to-date net negative operating budget variance is \$50,500.

Club Financial Report

For the month of October 2017

October Operating Statement Review:

Total revenue was +\$8,600 favorable to budget, 0.8 percent higher than the budget of \$1,030,400. Golf green fees far surpassed the budget for the month (actual \$119,400 vs. budget \$102,500). Total rounds in October were 4,320 compared to 3,629 last year with strong member and guest play. Other significant favorable to budget revenue categories were bar sales +\$3,000, Pro Shop mer-

chandise sales +\$2,800 and rental income +\$2,200. Food sales suffered, down 4 percent or \$7,600 compared to budget, due to the Clubhouse Efficiency Project. Other notable revenue categories unfavorable to budget were resident activities -\$4,000 (timing), advertising income -\$3,700 and lessons/classes -\$2,400 (timing).

Total expenditures were +\$8,300 favorable to budget, 0.8 percent less than the budget of \$1,010,300. Expense categories significantly favorable to budget were electricity +\$13,200 (savings used to pay solar lease), food cost +\$8,200 (correcting from previous month), repair and maintenance +\$5,100, operating supplies +\$4,800 and employee expense +\$3,400 (benefits). Water expense came in close to budget for the month, a welcome change over the past three months. Notable expense categories exceeding budget for the month were resident activities +\$10,900 (timing) and planting expense +\$14,000 (over seeding golf course).

The net positive operating budget variance for the month was \$16,900. See table below.

October 2017 Club Operating Results

	Actual	Budget	Variance
Revenue	\$1,039,000	\$1,030,400	\$ 8,600
Expenses	\$1,002,000	\$1,010,300	\$ 8,300
Net	\$ 37,000	\$ 20.100	\$16.900

Year-to-date revenue is \$114,000 favorable to budget, 2.7 percent higher than the budget of \$4,290,000. Year-to-date expenditures are \$123,000 (2.9 percent) unfavorable to the budget of \$4,276,000. **The year-to-date net negative budget variance is \$9,000.**

See table below for detail by department.

Revenues (\$)

The Villages Golf and Country Club Summary Club Operating Budget FY18 For Four Months Ended October 31. 2017

Expenditures (\$)

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Department	Actual	Budget	Variance	Actual	Budget	Variance	Variance
G&A	341,000	321,000	20,000	233,000	306,000	73,000	93,000
Maintenance Admin	44,000	43,000	1,000	44,000	43,000	-1,000	0
Golf Course/Pro Shop	870,000	834,000	36,000	913,000	844,000	-69,000	-33,000
Community Activities	460,000	408,000	52,000	456,000	396,000	-60,000	-8,000
Community Centers	221,000	217,000	4,000	210,000	226,000	16,000	20,000
Public Safety	361,000	355,000	6,000	369,000	354,000	-15,000	-9,000
Pools	63,000	63,000	0	63,000	64,000	1,000	1,000
Clubhouse/Restaurant	1,348,000	1,341,000	7,000	1,324,000	1,281,000	-43,000	-36,000
All Other	696,000	708,000	-12,000	787,000	762,000	-25,000	-37,000
Totals	4,404,000	4,290,000	114,000	4,399,000	4,276,000	-123,000	-9,000

The above table shows G&A with the largest positive net variance of \$93,000 due to savings in employee expense from outsourcing the Human Resources

(Continued on next page)

FV 17 Net (\$)

		As	socia	tion V	oting	Reco	ord fo	r No	vember/December 2017	
	November Study Session and December Board Meeting			Boar		Comments				
	November 14, 2017 Study Session	PN	BF	SB	GA	JC	MG	FV		
Ţ	Verano Retaining Wall Replacement (new contractor review)	Ý	Y	Υ	¥	γ	Υ	Y	The Board awarded the Verano Retaining Wall Replacement Project to RLS Construction in the amount of \$39,100 and approved total appropriation of \$43,010 which included a 10% contingency of \$3,910. Said project to be funded from the Verano reserves.	\$43,010
2	Exclusionary Encroachment Request (extend patio into the common area) 7041 Via Valverde, Project D-2.	Y	Y	Y	Y	Ý	Y	Ŷ	The request was conditionally approved pending a passing vote from the 56 owners in Project D-2. At least 75 percent of the 56 owners must approve the common area encroachment request. The requesting member pays all associated cost for the vote.	\$0
3	Proposed Changes to AC Rule D-4 Windows/Sliding Doors/Screens	Y	Y	¥	Y	Y	Y	Y	The Board approved to publish in <i>The Villager</i> newspaper for the required 30-day member comment period proposed changes to AC <u>Rule D-4 Windows/Sliding Doors/Screens.</u>	\$0
4	Glen Arden Turf Reduction Phase III FY 18	Ŷ	Y	Y	¥	¥	Ý	Y	The Board moved to approve the landscape turf reduction proposal from BrightView in the amount of \$45,371 and to fund said project from the Glen Arden Landscape Reserves. Scheduling of this project is subject to completion of the Community-Wide Turf Rejuvenation Program.	\$45,371
	December 12, 2017 Board Meeting									
5	Proposed Association Policy 117 - Hostile Environment Harassment (formal consideration)	Ÿ	Υ	Y	Υ	Y	Y	Y	The Board approved Association Policy 117-Hostile Environment Harassment. This policy establishes the process by which Members and Residents may report hostile environment harassment to the Association and the Association's policies against such harassment.	\$0
6	Proposed Common Area Modification Fees	Y	Υ	Ÿ	N	Y	Ÿ	Υ	The Board Approved for publication and 30-day member comment period, proposed cost recovery fees for common area modification for separate interests.	\$0
7	Cribari DAC Appointment								Appointed Claude Ashen as Voting Member to the Cribari DAC with term ending June 30, 2019	\$0
	TOTAL								11	\$88,381

A = Absent | AB = Abstained | N = No Vote (does not vote in favor) | Y = Yes Vote (votes in favor) | N/A = Not Applicable | C = Consent PN=Peter Nicholls | BF=Brooks Fuller | SB=Sherry Benz | GA=Garry Ashby | JC=John Campbell | MG=Matthew Giordono | FV=Frank Veloz

Director position as well as higher than budgeted revenue from HOA document sales, resale transfer fees and annual rental unit administration fees. The Community Centers have a positive net variance of \$20,000 mainly due to a property tax refund along with savings in electricity expense. "All Other" category has a \$37,000 negative net variance primarily due to higher than budgeted water expense and pest control expense (wild pigs) as well as unfavorable billable services income (timing). The Clubhouse/Restaurant posted a \$36,000 negative net variance due to higher than planned employee expense, offset by favorable to budget beverage sales and savings in electricity expense. The Golf Course/Pro Shop shows a \$33,000 negative net variance mainly from higher than budgeted water expense offset by favorable to budget green fee revenue and Pro Shop merchandise sales. Community Activities has produced an \$8,000 negative net variance due to the timing of resident activities expense as well as higher than planned employee expense.

Homeowners' Financial Report For the month of October 2017

October Operating Statement Review:

Revenue was on budget at \$3,304 (non-Estates single family homes). Expenditures for the month were \$114 unfavorable to budget due to higher than planned legal fees -\$64 and pest control expense -\$50 (snake removal). **The year-to-date net positive operating budget variance is \$174.**

Estates revenue tracked budget for the month at \$11,868. Expenditures were +\$1,990 favorable to budget, 17.1 percent less than the budget of \$11,611. Notable expense categories favorable to budget were planting +\$895 (timing), water expense +\$367, pest control +\$288 and irrigation maintenance +\$284 (timing). There were no expense categories significantly higher than budget for the month. The year-to-date net positive operating budget variance is \$2,381.

	December 12, 2017 Monthly Meeting			Board	Men	nbers	*			
	Agenda Items	DC	RC	MP	ww	НВ	JN	BW	Comments	Costs
1	Golf Course Restroom Update	Y	Y	Y	Y	Y.	A	Υ	Approved to proceed with the Permanent Restroom on Golf Course Project and to enter into contract with RDL Construction at a total fixed price of \$143,614 (base contract). The total appropriation approved is \$161,380. This includes the base contract with RDL Construction of \$143,614, additional design and permit scope (\$1,000), landscape and irrigation scope (\$5,988) and a 10% contingency of \$10,778.	\$161,38
1	Approval Consideration of Proposed Changes to <u>Rule 1.10 Clubhouse</u>	Y	Y	Y	Y	y	A	Y	Approved proposed changes to <u>Rule 1.10 Clubhouse</u> . The purpose of this revision is to clarify the dress code, and include the Bistro Patio as a dining area.	\$0
2	Approval Consideration of Proposed Changes to Rule 1.02 Traffic Within The Villages	٧	Ÿ	٧	Y	Y	A	Y	Approved proposed changes to <u>Rule 1.02 Traffic Within The Villages</u> . The purpose of this revision is to conform to practice, to specifically ban Segways in addition to "scooters," to update the section on pedestrians and crosswalks, to include a no-passing Rule, to restrict golf carts from the golf course and paths during golfing hours, and to restrict golf carts from the golf turf at all times (except when playing golf).	\$0
3	Approval Consideration of Proposed Policy CPo 223 Food and Beverage Advisory Committee	Y	Y	Y	Y	Y	A	Υ	Approved proposed Policy CPo 223 Food and Beverage Advisory Committee. The purpose of the committee is to develop guidelines for garnering member input relating to the Clubhouse experience, to increase member use of the restaurant, Bistro, banquet facilities, and to increase member satisfaction.	\$0
4	Approval Consideration of Annual Committee Appointments	Y	Υ	Υ	Y	Υ	A	Y	Reappointed Carmen Ackmann and Janet Atkins to the Swimming Pools Advisory Committee as voting members. Appointed Julie Wash to the Facilities Projects Committee as a voting member. Appointed Roy Wash and reappointed Kathy Schlosser, Jeanette Campa and Frank Langben to the Rules Committee as voting members. Appointed Don Fernandez, Cheryl McNary, Kay Gray, and Lynn Virgilio to the Fitness Center Advisory Committee as associate members. Appointed Mary Wagle to the Villages Golf Committee as voting member. Appointed Larry Miller to the Communications Advisory Committee as a voting member. Appointed Anthony Berg to the Technology Advisory Committee as an associate member.	\$0
5	Approval Consideration of Updated Three Year Plan	γ	Υ	Υ	Υ	Y	A	Υ	Approved The Villages Golf and Country Club's Three-Year Strategic Plan 2017/2018 through 2019/2020 as revised; plan to be reviewed and updated quarterly.	\$0

More COMMUNITY NOTICES

When it rocks, EPC will roll

Next time there's an earthquake that breaks glass or knocks things off the shelves, the Villages Emergency Preparedness Committee (EPC) will roll out fully. This means that Area Reps will check their assigned homes and Sector Chiefs will go to the Aid Stations and activate the EPC Radios. The Medical and Emotional Support Teams will open the Medical Center at Cribari Auditorium. EPC Leaders, Communications, Engineering and Security Teams will go the Emergency Operations Center at the Corporation Yard, and we will take a sector roll call.

This decision was made by EPC leadership after our response to the October 30, 2008 Calaveras Fault 5.6 tremor. EPC only partly activated that night because power remained on, land and phone lines were working, and Public Safety reported all was well. EPC leaders feel that we should test ourselves in an unannounced drill. We feel that even in a mild quake there is the possibility of people being hurt or frightened, some infrastructure broken (water or gas pipes) or hazards created



(fallen trees or broken glass). Also a mild quake could be a foreshock with a large quake coming soon afterward.

We request all Villagers to keep their OK Signs handy—use them to signal that you do not need help. If your sign is not showing after a quake, your Area Reps will knock on your door and check on you (even in the middle of the night). Once two hours have passed, please take the OK sign down. This way EPC will check on you again should there be a sizeable aftershock. Remember to keep shoes and a flashlight under your bed, replenish your stock of emergency food and water, and let your neighbors know when you travel. If you need a new OK Sign, they are available at the Public Safety Office.

ENDAR OF EVENTS

Friday, December 15

,		
8:30 a.m.	Jazzercise	Α
8:30 a.m.	Villages Golf Comm.	BGA
8:45 a.m.	Catholic Mass	CR
9 a.m.	Game Day RED,	SEQ
9 a.m.	Villages Golf Comm.	FC
9:30 a.m.	Open Studio	AR
10 a.m.	Quilters	Р
10 a.m.	Tai Chi	VC
10:30 a.m.	Line Dance	MMP
1 p.m.	Table Tennis	MMP
1:30 p.m.	Club Board Meeting	FC
3 p.m.	Hand Bell Practice	CR
5:30 p.m.	Hiking Club Party	Α
6:15 p.m.	Mex. Train Dominoes	MC

6:45 p.m.	Duplicate Bridge	RED	1 p.m.	Table Tennis	MMP
7 p.m.	Movie: Before Midnight	VC	6:15 p.m.	Mex. Train Dominoes	MC
7 p.m.	Camera Club	CR	6:30 p.m.	Global Village Comm.	Р
7:30 p.m.	Table Tennis	MMP	6:45 p.m.	Duplicate Bridge	RED

Tuesda	ay, December 19	9	Thursday, December 21			
9 a.m.	Game Day	SEQ	9 a.m.	Game Day	SEQ	
9 a.m.	Game Day	RED	9 a.m.	Game Day	RED	
9:30 a.m.	Acrylic & Oil Studio	AR	9:30 a.m.	Watercolor Class	AR	
10 a.m.	SIR 38 Board	CH	10:30 a.m.	Caregivers for Memory	Р	
11 a.m.	SIR 38 Lunch	CH	1 p.m.	Ukulele Club	VC	
4 p.m.	Table Tennis	MMP	3 p.m.	Chapel Choir Practice	CR	
4 p.m.	Village Voices Board	F	4 p.m.	Table Tennis	MMP	
6:45 p.m.	Bridge Class	VC	6 p.m.	Bridge Club	RED	
7 p.m.	Coloring Party	AR	7 p.m.	Catholic Choir Practice	VC	

Saturday. December 16

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Sunday. December 17

	, —	
7:15 a.m.	Catholic Choir Practice	CR
8:15 a.m.	Catholic Mass	Α
8:30 a.m.	Episcopal Services	MC
9 a.m.	Chapel Choir Rehearsal	SEQ
10 a.m.	Comm. Chapel Services	s A
10 a.m.	Table Tennis	MMP
11 a.m.	Chapel Fellowship	CR
2 p.m.	Band Concert	Α
5:30 p.m.	Chapel Dinner	CH
6 p.m.	RV Club Party	MC

Monday December 19

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8:30 a.m.	Jazzercise	Α
9 a.m.	Game Day	SEQ
9:30 a.m.	Search the Scriptures	FC
9:30 a.m.	Painting, Critique Studio	AR
10 a.m.	Cardio Class	Α
10:30 a.m.	Grief Support Group	F
12 p.m.	Flower Arranging Guild	VC
1 p.m.	Stitchery	Р
1:30 p.m.	Table Tennis	MMP
3 p.m.	Chapel Ministry	RED

Wadnacday Nacambar 20 Eriday Nacambar 22

Meniic	Suay, DGCGIIIDG	i ZU	гииау,	necellinel	LL
8:30 a.m.	Jazzercise	Α	8:30 a.m.	Jazzercise	Α
9 a.m.	Game Day	SEQ	9 a.m.	Game Day	SEQ, RED
9:30 a.m.	Drawing Studio	AR	9:30 a.m.	Open Studio	AR
9:30 a.m.	Prayer and Bible	Р	9:30 a.m.	Quilters	Р
10 a.m.	Total Body Fitness	CR	1 p.m.	Table Tennis	MMP
10:30 a.m.	Blood Pressure Clinic	F	6:15 p.m.	Mex. Train Domin	oes MC



2017 Look What's Coming

Mark your calendars and watch The Villager for details on upcoming events! Register in Building B.

Date	Event	In Villager	Registration
12/17	Winter's Gifts: Family		SOLD OUT
2/16	Mimi at Clubhouse	12/14	12/18
2/24	King & I - Broadway SJ		NOW
3/3	Book of Mormon - Orpheum	12/7	12/11
4/1	Cirque du Soleil - Crystal	12/7	12/11
4/10	King's Singers & Choral Project	1/11	1/15
4/14	Rain – Broadway San Jose	2/8	2/12
5/12	Color Purple - Orpheum	2/1	2/5
6/9	Jersey Boys - Broadway SJ	2/22	2/26

EVENT LOCATIONS

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

2017/2018 Christmas tree pickup schedule

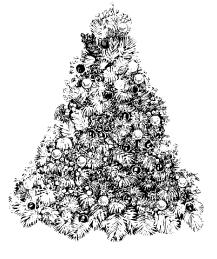
Christmas tree pickup this year will be on the following days:

• Wednesday, December 27 and Thursday, December 28

• Tuesday, January 2 and Wednesday, January 3 Place the tree at curbside no more than 24 hours before pickup day and note the following before putting out your tree:

- 1. All tinsel, ornaments, garland, etc. must be removed.
- 2. All metal/plastic stands or buckets must be removed.
 - 3. Wood stands are acceptable.
- 4. Trees should be cut to no longer than 5 feet

BrightView Landscape will recycle all trees, except those that are flocked. Flocked trees cannot be recycled, but will be properly disposed. If you have any questions you can call Customer Service at 408-223-4670.



on Channel

FIRE SAFETY IN THE VILLAGES Mon-Thurs: 12, 3, 6 & 9 am/prr

12, 3, 6 & 9 am 12, 3 & 6 pm Sat: 6 & 9 am, 6 pm Sun: 6 & 9 am, 10 pm

VILLAGES FITNESS CENTER

Mon-Thurs: 1, 4, 7 & 10 am/pm 1, 4, 7 & 10 am 1, 4 & 7 pm Sat: 4, 7 & 10 am, 4 & 7 pm 4, 7 & 10 am, 8 & 11 pm

*SCAMS & OTHER CONSUMER PITFALS

Mon-Thurs: Fri: 4:55, 7:55 & 10:55 an 4:55 pm Sat Sun:

*AERIAL VIEWS OF THE VILLAGES

Mon-Thurs: Fri: Sat Sun:

More information at

Complimentary WiFi services is available at the Villages' community centers

Network: Villages Public Password: villages

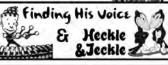
This Weekend

Grances Bavier

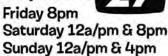


plus GREEN HWRNET Chapter Eleven: Disaster Rides the Rails





4 Hours of cinematic fun every weekend



Club Calendars

HIKING CLUB SCHEDULE

Unless otherwise indicated, all hikes meet at Cribari Center at 8:30 a.m. and depart at 8:45 a.m.

Saturday, December 16: Sunol and Mission Peak. Gisela Pearson (408-270-0463) will lead a long hike from the Sunol nature preserve to Mission peak along the Ohlone wilderness trail. The hike is about 10 miles round trip and the elevation difference is 2000 ft+, to test the mettle of the long hikers. Gary Holmquist (408-531-9779) will lead the ramblers along some of the scenic trails in the Sunol preserve, possibly visiting the little Yosemite falls. Round trip mileage will be 5 miles or less with an elevation difference less than 1000 ft. This is a good warm up for the annual New Year's celebration at the top of our hill on January 1, 2018. Dress seasonably, bring water and a lunch. Entrance fee \$5/car permit for the Ohlone trail \$2 per person, valid for a year. Round trip car mileage about 55. Heavy rain cancels

Wednesday, December 20 (Rambler): John and Sandy Petrin (530-927-7024) will lead a hike along the Los Gatos Creek Trail in Vasona Park in Los Gatos. Rain gear is recommended. An optional lunch at a nearby location in Los Gatos will be suggested. Hike length is about 4 miles with minimal elevation; round-trip mileage to Vasona is approximately 40 miles.

Saturday, December 23: Hill Hike. Wate Bakker (408-223-2190) will lead a moderate hill hike suitable for both Ramblers and Long hikers. The hike will start at the **Upper Garden parking lot** and will be 4-5 miles long with an elevation gain of 1000 ft. Bring water and a snack.

Wednesday, December 27 (Rambler): Johanna Bakker (408-223-2190) and Bonnie Preston (408-531-1513) will lead a hike around the Villages to prepare us for our annual New Year's Day hike up the hill.

Saturday, December 30: Hikes to honor of Stan Pegram. Stan was one of the most faithful and active members of the hiking club, even during his protracted illness. Wate and Johanna Bakker will lead long and ramble hikes in memory of his friendship and contributions. Both hikes will start at the upper garden parking lot at 10 a.m. Johanna's hike will be about 3 miles with 300-400-ft elevation gain. Wate's hike will be about 4 miles long with a 1000ft elevation gain. After the hike we will share a meal with Stan's family in the Foothill center, starting at 12:15 p.m., to reminisce about Stan's time at the Villages and celebrate his life with us. Wednesday, January 3 (Rambler): Brad Hinckley (408-274-2616) will lead a hike along Coyote Creek to Hellyer Park from Blossom Hill Road on a paved trial. Total distance is about 3-4 miles. We can go out to lunch afterward. Bring water and a jacket. Wednesday, January 10 (Rambler): Wate and Johanna Bakker (408-223-2190) will lead a hike in the Shoreline Park of Mountain View. We expect to see many migratory and other shoreline birds. Thus bring your binoculars and cameras. Johanna will lead a 2-3 mile hike emphasizing bird watching. Wate will lead a longer hike along the levies toward Palo Alto. Afterward we will have lunch in the Shoreline cafe. To avoid excessive traffic we will gather at Cribari at 9:30 a.m. for a 9:45 a.m. departure . Bring water and a snack. Dress seasonably. Round trip car mileage about 35 miles. Wednesday, January 17 (Rambler): Al Girolami (209-531-6553) will lead a hike in our own open space. We will meet and start at

(Continued on page 16)

VILLAGES AMATEUR THEATRE

Please mark your calendar for the performances of "Anything Goes," the Tony Award-winning musical comedy with music and lyrics by Cole Porter. It has music that is ever popular, a plot that is full of laughs and an overall experience that you will long remember. There will be three performances—Friday, April 6 at 7:30 p.m.; Saturday, April 7 at 2:30 p.m.; and Sunday, April 8 at 2:30 p.m. in the Cribari Auditorium. Please see our Club article for additional information.

What's Happening in ARTS & CRAFTS?

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

Website: www.villagesartsandcrafts.org

Contact: President Monita Bowman at monita.bowman@gmail.com

*Registration contact: Barbara Gottesman at barb.gottesman@gmail.com or 408-531-9402.

**RSVP for Coloring Party: Wendy Ledamun 408-274-4215

Ceramics Room: Open Studio Monday to Saturday. See website. **December 19—canceled:** Adult Coloring Party canceled. Will resume in January.

January 4: Boutique Board Meeting. Patio Room. Noon.

January 4 – 25: Beginning Ceramics with Diane Finley. Four Thursdays. 10 a.m. – noon. \$75. All clay and supplies furnished. *

January 4 – February 8: Experimental Watercolor with Linda Sieker. Thursdays 9:30 – noon. \$60. * **January 9:** Art Film. 7 p.m. Vineyard. Hosted by Pamela Oliver Lyons.

January 9 – 30: Continuing Ceramics w/Diane Finley. Four Tuesdays at 10 a.m. – noon. \$65. All supplies furnished. *

January 9: Boutique General Meeting. 2 p.m. Montgomery Center.

Stitchery: Mondays at 1 p.m. Cribari Forum. Call Roberta at 408-218-8372.

January 22 – February 12: Watercolor from the Very Beginning w/Ciel Duke. Four Mondays at 10 a.m. to 12:30 p.m. \$75. All materials included. * Register soon.

January 29: Advisory Board Meeting. 3 p.m. Art Room.

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

Boutique: Handcrafted items for sale. Open weekdays, 9:30 a.m. to 1 p.m. and Saturdays, 9 a.m. to noon in Cribari Center. Contact Director Mary Wollesen at 408-528-8116.

POLE WALKERS CALENDAR

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

Monday, December 18: Meet at Club parking lot for a walk in the park.

Wednesday, December 20: Meet at Club parking and walk/carpool to McDonald, 2 p.m.

Wednesday, December 20: Meet at Club parking and walk/carpool to McDonald. 2 p.m. Games at Cribari.

Thursday, December 21: 12-noon. Open Bocce with Tony Orlando.

Friday, December 22: Meet at Vineyard Center.

Monday, December 25: Christmas Day. Happy Holiday.

Wednesday, December 27: Meet at Club parking lot and walk/carpool to LaBou. 2 p.m. Games at Cribari.

Thursday, December 28: 12-noon. Open Bocce with Tony Orlando.

Friday, December 29: Meet at Club parking lot and walk Sonata & Del Lago.

Sunday, December 31: New Year's Eve. Happy New Year.

CAMERA CLUB

Monday, January 15: Program night with Don Smith, a Sony Artisan of Imagery Ambassador, discusses his landscape workflow. Cribari Conference Room from 7 to 9 p.m. All Villagers invited.



MUSIC SOCIETY: TAKE NOTE

Save the Date: All events \$15 and in Cribari Auditorium unless otherwise noted. Ticket sales in Cribari Lobby from 10 a.m. to noon on the Saturday stated below except as noted.

Sunday, December 17: Villages Concert Band at 2:30 p.m. Ticket sales December 16. **Rehearsal/Meeting Schedule:**

Villages Concert Band: Thursdays at 7:15 p.m. in Cribari Auditorium. Call Larry Miller at 408-238-1030.

Village Handbell Ensemble: Fridays at 3 p.m. in Cribari Conference Room. Call Kathi or Earl Levin at 408-270-5458.

Opera Lovers: Second Fridays of the month at 1:30 p.m. in Vineyard Center. Call Bonnie Preston at 408-531-1513.

Piano Club Open Studio: Tuesday 2 to 4 p.m. in Cribari Auditorium: January 16. Estelle Kabbani at 408-238-7246 or marchstar@comcast.

Village Voices: Wednesdays starting January 10 from 6:50 p.m. (for warm-ups) to 9 p.m. at Foothill Center. Rehearsals open to new members. No auditions. Call Chris Leisy at 408-309-2757.

Clubhouse and Pro Shop! 2800 Villages Fairway Drive, San Jose CA 95135

For Reservations or Information: 408-223-4687

\$10.95

\$12.50

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

WHAT'S COOKING?

theclubhouse@the-villages.com

Happy Hour at the Bistro & Bar: Happy Hour times are from 1 p.m. to 5 p.m. in the Bistro daily.

Come and join us for a drink! Clubhouse & Bistro Christmas Hours: The Clubhouse Restaurant and Bistro will close for the day at 2 p.m. on Sunday December 24. All Dining Facilities will be closed on December 25. We will re-open for regular business hours on Tuesday December 26.

Early Bird Specials: Ten percent discount on entrées* from 5 p.m. to 5:30 p.m.

Must be from Dinner Entrees Section or Weekly Specials. Does Not Include Prime Rib.

Offer good only in the Clubhouse Restaurant.

Please see our ads on page 9 for more details on:

-No Corkage Tuesdays -Single Diners' Night at The Clubhouse

-Date Night Thursdays -Prime Rib Friday and Saturday Nights

New Year's Eve Festivities: Please note that the Early Bird Café Dinner and our Midnight Dinner Dance have sold out.

To get on a waiting list please call 408-754-1337 in the event that there are any cancellations.

Jazz Singer Stacy Carter Performing at Clubhouse: Starting on January 11 and

running until February 8, Jazz Singer Stacy Carter will be performing in The Clubhouse Restaurant on Thursday evenings. Performances will be from 5:30 p.m. to 8:30 p.m. on these evenings. Stacy will also be performing on the evening of February 14 in The Clubhouse Restaurant. Reservations are suggested.

$=\!=\!=\!$ CLUBHOUSE RESTAURANT $=\!=\!=$

Monday Closed

Breakfast: Saturday & Sunday 7 a.m. to 2 p.m. Lunch: Tuesday through Sunday 11 a.m. to 2 p.m. **Dinner:** Tuesday through Sunday 5 p.m. to 8:30 p.m. Sunday Breakfast Buffet: 8:30 a.m. to 11:30 a.m.

Appetizer Menu: Tuesday through Sunday 11 a.m. to 2 p.m.; 5 p.m. to 8:30 p.m.

(Not available in Restaurant 2 p.m. to 5 p.m.) Music Entertainment on Sunday Nights!

LUNCH SPECIALS SERVED ALL WEEK

Meatball Sandwich

Lunch Specials Italian Meatballs, Marinara and Provolone on a French Roll with One Choice of Side **Tuesday 12-19 Shrimp Louie**

to

Beef Broccili Hoisin Bowl Sunday 12-24

Shrimp, Boiled Egg, Tomato, Cucumber, Carrot Curl and Avocado on Mixed Greens with Soup \$12.95

Seared Sirloin, Sesame Oil, Garlic, Soy Sauce and Hoisin with Broccoli, Red Onion and White Rice

with Soup or Salad **DAILY SOUP SPECIALS**

Lunch specials are served with choice of soup or salad.

Tuesday, December 19 Soup: Split Pea Wednesday, December 20 Soup: Cream of Broccoli Soup: Chicken Tortellini Thursday, December 21 Soup: Clam Chowder Friday, December 22 Saturday, December 23 Soup: Chef's Choice Sunday, December 24 CLOSED at 2 p.m.



DINNER SPECIALS SERVED ALL WEEK

Dinner Specials Tuesday 12-19

to **Sunday 12-24** Chicken Portobello and Papaya Salad

\$17.50

Grilled Marinated Chicken, Portobello, Papaya and Lime over Greens with Tarragon Vinaigrette with Soup \$22.50

Calamari Steak

Sautéed Calamari Steak with Sherry Wine, Garlic Butter and a Touch of Cream with Soup or Salad

Surf and Turf

\$28.50

Charbroiled Sirloin with Sautéed Prawns in a Garlic Lemon Butter Sauce with Soup or Salad

Dinner specials are served with choice of soup or salad.

ACTIVITIES

Monday, December 18

NO EVENT

Tuesday, December 19

- SIR #38 Board Meeting—Fairway Room—10 a.m. to 11 a.m.
- SIR #38 Luncheon—Sunset, Oak and Fairway Rooms—11 a.m.
- Private Event—Fairway Room—5 p.m. to 10 p.m.

Wednesday, December 20

NO EVENT

Thursday, December 21

- Private Event—Fairway Room—5 p.m. to 10 p.m.
- Village Fairways Dinner—Sunset Room—5:30 p.m. to 9 p.m.

Friday, December 22

NO EVENT

Saturday, December 23

• Private Event—Fairway Room—noon to 4 p.m.

Sunday, December 24

NO EVENTS: Clubhouse & Bistro Closed at 2 p.m.



More CLUBHOUSE ITEMS on page 9



New Clubhouse Hours

Clubhouse Restaurant 5 p.m. to 8:30 p.m. Tuesday through Sunday

Early Bird Specials

5 p.m. to 5:30 p.m.

10% Discount on Entrées*

*Must be from Dinner Entrees Section or Weekly Specials. Does Not Include Prime Rib. Good Only in Clubhouse Restuarant.





Date Night ThursdayS Clubhouse Restaurant



Dinner For Two

COMPLIMENTARY

SPLIT OF CHAMPAGNE AND AMUSE BOUCHE FOR 2
(GOOD WITH DINNER ONLY)

PLEASE MAKE RESERVATION AND NOTE
"THURSDAY DATE NIGHT RESERVATION"
LIMITED TO 1 COUPLE PER TABLE



NO CORKAGE TUESDAYS

Bring your favorite bottle of wine and your favorite people any and every Tuesday at The Clubhouse Restaurant. No Corkage will be charged with a dinner order. 1 bottle limit per 2 guests. Standard size bottles only. Program begins on Tuesday February 7th.



Clubhouse Restaurant Only



Single Diners' Night Lets Dine Together!

Every Wednesday at The Clubhouse



Shared Table, Complimentary Glass of Wine included with your Dinner and Great Conversations.

Please make reservations and note "Single Diners' Reservation"

Every Wednesday at 5:30 p.m.

Please note: Holiday and remodeling closures

Sunday, December 24—Christmas Eve day—the Clubhouse and Bistro will close at 2 p.m. after the Sunday Brunch. Clubhouse and Bistro will be closed all day on Christmas Day, Monday, December 25 and re-open for regular hours on Tuesday, December 26.

The Bistro and the Clubhouse Restaurant will be closed for remodeling from Tuesday, January 2 through Monday, January 8, opening for regular hours of business on Tuesday, January 9.

Sunday, January 7, we will be open for breakfast only from 8 a.m. to noon. We will be featuring a full breakfast buffet only.





COMMUNITY ACTIVITIES

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

Board and Committee Meetings

Date	Meeting	Time	Place
12/15	Villages Golf Committee	8:30 a.m.	Building A
12/15	Villages Golf Committee	9 a.m.	Foothill Center
12/15	Club Board Meeting	1:30 p.m.	Foothill Center

Join Mimi for Ragtime concert and dinner!

Mimi Blais has been awesome in her previous concerts here at the Villages, so the Community Activities office is extending an invitation for her 10th visit. Mimi promises us another wonderful evening of Ragtime; I can't wait for this year. This venue will be at the Clubhouse on Friday, February 16.

Register in the Community Resource Center, building B, \$54 per person. No-host bar begins at 5:30 p.m. with dinner served at 6 p.m. We will be enjoying a South of the Border buffet. Book a table for 8. Mimi was born in Quebec City, Quebec, and makes her home in Montreal. She had her first piano recital at age 8, after one year of lessons. She studied at Le Conservatoire de Musique de Quebec, entering at age 14, then at McGill University where she earned a Licentiate, a Bachelor's degree in music performance and a concert diploma. She then toured Canada and Europe as a soloist, chamber musician and accompanist.



In 1990, she "discovered" ragtime music and began to devote all her time and effort to its study. She gave her first ragtime performance in 1990 in Montreal followed by Sedalia, MO where she thrilled festival-goers with her dynamic interpretations of ragtime. She has gone on to captivate audiences at concerts in Canada, Europe and the United States and continues to be a headliner at the major ragtime festivals. She has been dubbed "The New Queen of Ragtime" by Ed Berlin, author of several books on ragtime including a definitive biography of Scott Joplin's life.

Mimi performs as a comedienne and actress as well as pianist and has also been called the female "Victor Borge of Ragtime." For two years, she acted, sang and played the piano for a play written by the co-founder of the "Cirque du Soleil" at the Montreal Casino. She has played piano in a Tango quartet that toured Texas and Nevada. Mimi represented Ragtime in a concert at the Olympics in Atlanta. Always versatile and full of surprises, Mimi plays both solo and in ensemble and in one concert may include music of Bach, Beethoven, Chopin, Mozart, Gershwin, Brubeck, Joplin and Eubie Blake.

Mimi's performances have been described as masterful, energetic, colorful, romantic, and poetic. This talented performer adds a variety of classical and jazz elements to her ragtime arrangements that gives them a unique sound. Mimi's charming personality, her sensitivity and love for music blends with her extensive classical training and expertise at the keyboard to always bring her audiences an unforgettable concert.

Total Body Fitness 2018—Get fit!

Combine fun with fitness to increase your cardiovascular endurance, muscular power, balance, flexibility and coordination with a variety of standing, seated and mat-based exercises. Upper and lower body strength exercises with hand-held weights, rubber band resistance, and bodyweight as well as core strengthening, balance and coordination exercises using a small fitness ball give you a well-rounded workout designed to improve your overall fitness and functional ability.

Classes for January to March will be on Wednesdays. There will be only one class for this session from 10 a.m. to 11 a.m. The cost is \$68; you must sign up for all classes in session. All classes are in Cribari Auditorium. Register in the Community Resource Center, Building B.

classes are in Cribari Auditorium. Register in the Community Resource Center, Building B. Cardio Workout: January through March

OK, time to get fit after the holidays! Here is a fun, energetic workout that combines low impact aerobic exercise and strength training with light weights and rubber band resistance to give you a great full body workout. End each workout with stretching for all of your major muscle groups. Please bring weights of 1 or 2-pound weight with you to class.

Join instructor Shu-Mei for this class, which runs January to March on Mondays from 10 a.m. to 11 a.m. The cost is \$68 for 12 classes; you must sign up for all 12. Classes are held in the Cribari Auditorium. Register in the Community Resource Center, Building B.

Community Events

. Auditorium
Clubhouse
Auditorium
. Clubhouse
Montg. Cntr.
Vineyard Cntr.
Clubhouse



Friday, December 15 is the last day of fitness classes before the holiday break. Fitness classes will resume Tuesday, January 2

'Crystal' by Cirque du Soleil

Yes indeed, we have tickets to Cirque du Soleil's "Crystal" on Sunday, April 1 at 1:30 p.m. at SAP Center. The cost is \$125 per person, which includes excellent seats in section 114 and transportation. Register in the Community Activities office. Tickets are limited to two per household!

Please arrive at Cribari Patio Room at 11:45 a.m. to get your tickets; bus departs at 12 p.m. with return time 5 p.m. There is walking and some stairs; if you need assistance with either, please make accommodations.

"Crystal" is not just an ice show, it's the very first experience on ice from Cirque du Soleil. Watch world-class ice skaters and acrobats claim their new frozen playground with speed and fluidity as they challenge the laws of gravity with never-beforeseen acrobatics. This is a new kind of performance as Cirque du Soleil meets the ice to defy all expectations.

Follow Crystal, our lead character, on an exhilarating tale of self-discovery as she dives into a world of her own imagination. Feel the adrenaline as she soars through this surreal world at high speed to become what she was always destined to be: confident, liberated, and empowered.

Yoga with Harini Madhavan

This class is taught by Kujiweza Instructor Harini Madhavan. She is a certified, registered yoga teacher who has been teaching Yoga for more than five years. She uses the overall wellness approach that combines breathing, relaxation and asanas (postures) that relax and improve posture, strength, flexibility, endurance, energy and coordination simultaneously focusing on integrating the mind and body. Her aim is to give everyone a fun, safe and accessible yoga experience. The cost is \$9 per class for full-time enrollment, billed monthly. The classes are held Tuesday and Thursday, 11:15 a.m. to 12:15 p.m. in the Montgomery Multi Purpose Room. Register in class! For more information, call Jane at 408-315-1179. This class is sponsored by the Community Activities Office.

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.

Back In Form—Holiday special!

With the Holiday Season returning to the Villages so are our Back In Form Holiday Gift Certificates. This year, give the gift of health and wellness and purchase a Holiday Gift Certificate good for Massages, Personal Fitness Training or Nutritional Counseling. Certificates can be purchased in any dollar amount to be applied to future purchases or made out for a specific number of massages, training or nutritional counseling sessions.

Call us today for the perfect holiday gift at 408-455-2887 or email us at Backinforminc@gmail.com

Learn to Line Dance!

Have fun in the new year by learning how to line dance. This introductory class will be held on Thursday mornings from 9:45 to 10:45 a.m. at Montgomery Center. Class will run January 4 through February 8. The cost is \$15 for six sessions (only \$2.50 per class). Enjoy dancing to a wide variety of music while exercising both body and mind. Register now at the Community Activities office, Building B, as space is limited. No partner needed. Any questions, contact the instructor Deana Megginson at 408-238-1180.

Chair Yoga/Standard Yoga

We will be offering both Standard Yoga and Chair Yoga 30-minute classes. Exercising while seated allows each person to better control the level of effort expended on each pose thereby, minimizing the possibility of injury. Yoga is the best way for you to maintain a youthful body, improve balance and stability and get rid of chronic aches and pain. It restores youthful vitality and energy while at the same time strengthening the body and slowing the aging process. Chair yoga is highly effective especially for beginners and those with physical stiffness and weakness or who lack mobility and/or unable to get up and down from the floor. Modifications are made to accommodate all fitness levels. Work at your own pace. Classes are held Mondays 6:45 to 7:15 p.m. and Wednesdays 7 to 7:30 p.m. in the Montgomery Multi Purpose Room. Please wear comfortable loose-fitting clothing and bring a mat and a pillow to class. The cost is \$56 for an eight-class card, which is punched in class. Start anytime! Sign up in class! For information call Jane at 408-315-1179. This class is sponsored by the Community Activities Office.

Don't miss...

Cribari Conference Room Wednesday, December 27

1:30 p.m.



Starring Dev Patel and Nicole Kidman. A 5-year-old Indian boy gets lost on the streets of Calcutta, thousands of kilometers from home. He survives many challenges before being adopted by a couple in Australia. 25 years later, he sets out to find his lost family.

Upcoming Evening Movies

The following movies are shown free of charge at **Vineyard Center at 7 p.m.** on the dates and times designated. For additional information, please contact the Community Activities office.

Monday, December 18 – "Before Midnight": Starring Ethan Hawke and Julie Delpy. We meet Jesse and Celine 9 years on in Greece. Almost two decades have passed since their first meeting on that train bound for Vienna.

Monday, January 15 – "An American in Paris":

Starring Gene Kelly and Leslie Caron. Three friends struggle to find work in Paris. Things become more complicated when two of them fall in love with the same woman.



See Broadway's 'The King and I'!

The multi-Tony winning "The King and I" dances its way out of New York for a much anticipated national tour in 2016. The latest revival of Rogers and Hammerstein's classic musical captures all the old-school Broadway magic of the original, while draping it in a whole new level of opulent finery. We have tickets for marvelous seats at a 2 p.m. matinee on Saturday, February 24 at Broadway San Jose. Also, John Yu is offering residents a 10 percent discount if you make reservations for dinner and show your ticket stub.

The cost for the musical and transportation is \$124 per person. Please arrive at the Patio Room in Cribari Center at 12:15 p.m. to get your tickets for the musical prior to boarding the bus. Bus will depart at 12:45 p.m. with an estimated return time of 5:30 p.m. Register in the Community Resource Center, Building B.

Based on a true story, "The King and I" traces the blossoming romance between an English governess and the King of 19th Century Siam. Part love story and part culture clash comedy, the show contains some of musical theatre's greatest numbers, from "Shall We Dance" to "Getting to Know You" to "I Whistle A Happy Tune."

The musical was an immediate hit, winning Tony Awards for Best Musical, Best Actress (for Gertrude Lawrence) and Best Featured Actor (for Yul Brynner). Lawrence died unexpectedly of cancer a year and a half after the opening, and the role of Anna was played by several actresses during the remainder of the Broadway run of 1,246 performances. A hit London run and U.S. national tour followed, together with a 1956 film for which Brynner won an Academy Award, and the musical was recorded several times. In later revivals, Brynner came to dominate his role and the musical, starring in a four-year national tour culminating in a 1985 Broadway run shortly before his death.

'Book of Mormon' to return to Orpheum

"The Book of Mormon" will return to the Orpheum this spring in San Francisco. This outing will be on Saturday, March 3—a 2 p.m. matinee. The price includes orchestra seating, dinner and transportation. Please arrive at 11:45 a.m. at the Cribari Patio Room to get your tickets. Departure from the Villages east parking lot at Cribari Center will be at 12 p.m. The cost for this outing is only \$208 per person. The cost includes theatre, transportation and dinner at Swiss Louis at Pier 39. Register in the Community Resource Center, Building B. Dinner choices are Grilled Salmon, Petite NY Steak, Shrimp & Scallop Combo or Spaghetti with Crab.

"The Book of Mormon" follows two young missionaries who are sent to Uganda to try to convert citizens to the Mormon religion. One missionary, Elder Price, is an enthusiastic go-getter with a strong dedication to his faith, while his partner, Elder Cunningham, is a socially awkward but well-meaning nerd whose tendency to embroider the truth soon lands him in trouble. Upon their arrival in Africa, Elders Price and Cunningham learn that in a society plagued by AIDS, poverty and violence, a successful mission may not be as easy as they expected.

Composed by South Park creators Trey Parker and Matt Stone and Avenue Q's Robert Lopez, "The Book Of Mormon" is an old-style musical with a modern sensibility. This blockbuster show features several big song-and-dance numbers accompanied by some old-fashioned Broadway belting. An equal opportunity offender, the show playfully pokes fun at religion, sexuality, poverty and race, while inspiring an after-the-show discussion of religion in general.

Living with Parkinson's exercise program

Once a person is diagnosed with the disease, it is attitude, lifestyle, medication management and things you do to contribute that determine the direction your life takes. Research shows that a person living with PD can slow the progression of the disease when you exercise three times per week. The Villages Parkinson's Exercise Program offers three classes per week: Tuesdays 10 to 11 a.m. ADL Class in the Auditorium, Wednesdays 10 to 11 a.m. Tai Chi in the Vineyard Center, and Thursdays 10:30 a.m. to 11:30 p.m. Walking for Better Balance class in the Auditorium. Register in Class! For information call Jane at 408-315-1179.

Dance Fusion for Functional Fitness and Fun

Our 30-minute dance exercise program will reduce stress, anxiety, depression and dementia and will improve your mobility and balance to help you avoid falling. In short, it will elevate your mood and help you stay physically and mentally functional. For those who are still working, our 30-minute dance exercise class can be the perfect way for you to relax at the end of a stressful day. You will get in better shape, be more functional, productive, relaxed, healthier and happier. So come join the fun as you re-shape and tighten your body! Dance at your own pace! Classes are held Mondays and Wednesdays from 6 to 6:30 p.m. in the Montgomery multi-purpose room. The cost is \$56 for an eight-class card, issued and punched in class. Start anytime! Sign up in class! For information call Jane at (408) 315-1179. This class is sponsored by the Community Activities Office.

New Cancellation Fees to begin January 1,2018

At the Board meeting on September 26, the Club Board approved fees for failing to cancel a reservation at least two weeks in advance. Board Recognized clubs and organizations will be charged a \$20 cancellation fee if their meeting or event is canceled less than two weeks in advance January 2 through the day before Thanksgiving, and \$50 Thanksgiving through January 1. The cancellations are to be in writing (electronically or hard copy).

Private meetings or events will be charged a \$20 cancellation fee if their meeting or event is canceled less than two weeks in advance January 2 through the day before Thanksgiving, and \$100 for dates Thanksgiving through January 1 if their event is not canceled 60 days in advance. The cancellations are to be in writing (electronically or hard copy).

The Villager will not publish the week of Christmas-there will be no paper published Thursday, December 28.

contributors:

Articles intended for publication before Christmas should be turned in by Thursday, December 14 for the December 21 edition (The Christmas edition). Materials turned in later than December 15 may have to be held until the January 4 edition. If you anticipate late articles, please call Kory at 408-754-1341 to make arrangements.

Editorial items submitted for the first newspaper in 2018—the Thursday, January, 4 edition—will be due Friday, December 22. The Classified Ad deadline will not change for that edition.

The Villager staff wishes our contributors, advertisers and readers happy holidays.

ABOVE & BEYOND

Thanks to all the Cribari residents who worked so hard to make the entrance of Cribari new and inviting this holiday season. Again, thank you for your time and effort.

—Roberta Berti

Attention Villager Holiday courtesy rides

To many people, the holidays are synonymous with parties and drinking. While this is a time to celebrate with family and friends, it is also a time when some may overindulge. An error in judgment could mean that someone might not survive to see the New Year. For those who may have celebrated a little too much, Public Safety officers will provide courtesy rides home to residents who reside within the Villages. Public Safety will additionally assist residents' guests in obtaining commercial means of transportation. Remember, you as a Villager are responsible for your guests while they are in the Villages.

The Department of Public Safety wishes you a joyous and safe holiday season.

Guest Bar Code Renewal for 2018

It is that time of year again to renew all guest bar codes.

Your current guest bar codes will be automatically renewed, at a cost of \$6 each. No forms required. The guest bar codes will be activated for the 2018 calendar year. You will see the billing on your January 2018 statement. If you do not want a guest bar code renewed, please contact Public Safety Administration at 408-239-5246, option 2 by December 18, 2017.

Any change requests can be made with Public Safety Administration, Building C, Monday through Friday, 8:30 a.m. to 11:30 a.m. and 1 p.m. to 4 p.m.

As always, your resident bar code does not need to be re-

Holiday **Decorations** notice

Holiday spirit is encouraged at The Villages. It seems each year residents become more and more creative. This is just a reminder that residents must remove lights (colored, plain, icicle, or flashing) and other decorations by January 15.

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 prevent that, residents should not leave out any type of food, including canned food, in a manner that may become accessible to our furry and feathered 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."

More COMMUNITY **NOTICES**

on pages 20 & 28

PUBLIC SAFETY

Public Safety Report

Novembe	er 201	7		
CLASSIFICATION	Present	YTD	YTD	
	Month	2017	2016	
ACCIDENTS				
1) PERSONAL INJURY	0	: :1 - C	1.	
2) AUTO	0	13	10	
3) HIT & RUN	1	2	0	
4) GOLF CART	0	2	2	
5) MISCELLANEOUS	0	0	0	
AFTER HOURS REQUESTS				
1) LIGHTS	28	446	1082	
2) FACILITIES	15	132	169	
3) SPRINKLERS	1	63	41	
4) LANDSCAPE	0	21	13	
5) ACTIVITIES	2	12	9	
6) MISCELLANEOUS	1	0	0	
7) GOLF MAINTENANCE	0	0	0	
8) FOOD & BEVERAGE 9) BUSINESS OFFICE	0	0	0	
10) PRO SHOP	0	0	0	
11) WATER LEAKS (OUTSIDE)	0	32	31	
12) ALARM ACTIVATION	0	24	25	
ANIMAL	- 0	24	25	
1) COMPLAINTS	5	72	94	
2) TRAP REQUEST	0	0	0	
3) LOST	0	7	16	
4) FOUND	0	1	13	
CITATIONS				
1) PARKING	0	7	6	
2) SPEEDING	37	536	375	
3) STOP SIGN	7	81	21	
4) MISCELLANEOUS	0	28	36	
5) ACC	0	0	0	
DISTURBANCE	1	6	2	
FIRE / SMOKE	2	6	1	
HAZARDOUS CONDITION LIFELINE	2	9	14	
1) HELP NEEDED	2	10	34	
2) FALSE ALARM	3	18	56	
3) INACTIVITY	0	2	1	
4) MAINTENANCE	0	0	-1	
4) WAINTENANCE	U	- 0		
MEDICAL EMERGENCY	47	508	450	
MISCELLANEOUS	18	213	243	
PROPERTY				
1) DAMAGED	1	39	46	
2) LOST	0	7	10	
3) FOUND	2	10	4	
4) VANDALIZED	0	0	1	
5) STOLEN	3	31	32	
PUBLIC SAFETY				
1) COMPLAINT	13	187	232	
2) REQUEST	26	331	348	
RESIDENT ASSIST	18	265	244	
RESIDENT WELFARE CHECK	10	135	158	
SUSPICIOUS CIRCUMSTANCES	0	0	5	
TRESPASSING				
1) AUTO	0	0	0	
2) PERSON	0	3	1	
UNLOCKS	26	337	207	
UNSECURED AREA	12	71	397 47	
UNSECUKED AKEA	14	1.1	47	

Villages Medical Auxiliary Since 1976

Office: 408-238-4230 Hours: Monday to Thursday, 9:30 a.m. to 2:30 p.m. Service Coordinator: 408-238-4029



2018 VMA Calendars Available

With about two weeks left in 2017, there is no better time than now to get your 2018 VMA calendar! Wall calendars featuring wildlife photos by Lou Alexander are available in the VMA office located in Cribari Center for \$15. All profits go to VMA programs.

Ongoing Programs in December

The VMA offers a variety of weekly and monthly programs.

Blood Pressure Clinic—drop in and have your blood pressure checked by qualified Villager residents. Every Wednesday, 10:30 a.m. -11:30 a.m., Forum Room

Caregivers for Memory Support Group—a group designed to provide emotional, educational and social support for caregivers facilitated by Villager, Judy London, Ph.D. December 21, 1030 a.m. to 12 p.m., Patio Room.

Diabetes Support Group—a place to share experiences and techniques for successful management of diabetes. December 27, 10 a.m. to 12 p.m., Redwood Room.

For further information about programs please contact VMA Social Service Coordinator Cristina Freyer, cfreyer@ncphs. org, 408-238-4029.

The VMA wishes you and your family a very Merry Christmas!

Notice of Proposed Change to Association Architectural Rule D-4 Windows/Sliding Doors/ Screens; Installation and Replacement

The following proposed changes to The Villages Association Architectural Rule D-4 Windows/Sliding Doors/Screens; Installation and Replacement were conditionally approved by the Association Board of Directors at its November 14, 2017, study session. However, before formal approval consideration, the proposed changes must be noticed and published 30 days as required by California Civil Code 4360. To that end, the proposed changes will be considered for formal approval at the January 30, 2017, monthly meeting (9:30 a.m. at the Clubhouse). The Board will hear and consider comments regarding the proposed changes both at the January 16 study session and also at the January 30 monthly meeting. Response to the proposed policy changes may be made by one or more of the following methods: 1) Participation in the discussion of the proposed changes at the Association Board of Directors study session, 2) via written comments delivered to the Board through Maria Hernandez (mehernandez@the-villages.com) in the General Manager's office.

The purpose of the proposed changes (wording changes) is to add clarification of the frame and fin width requirements to the windows. Also, the frame color selection guideline chart needs to be updated to provide more detail and clarification.

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

AC RULE: D-4 Windows/Sliding Doors/Screens

Installation and Replacement

Installation and replacement of windows, sliding glass doors/screens and French/glass doors (new or additional) may be permitted upon compliance with required conditions. The installation and replacement of windows, sliding doors/screens, and French/glass doors require an owner alteration agreement application and approval by the AC. All work shall be done by an insured licensed contractor.

a.) An Owner Alteration Request, signed by the owner, including complete plans and specifications, must be submitted to the Committee for approval. The application shall include written comments by the owners of adjoining villas, (within field of view, as applicable and as designated by the Committee). In obtaining comments from adjoining villa owners, the applicant shall provide plans (plan view and/or elevation view as applicable) in sufficient detail to enable those owners to assess the visual and/or aesthetic impact of the modification. Comments from these adjoining villa owners will be given full and careful consideration by the Committee. Final plans shall be drawn to scale upon substantial paper and of sufficient clarity to indicate the location, nature and extent of the work proposed and show in detail that it will conform to provisions of this rule.

The plans must include:

- 1. A floor plan showing the location of all windows, sliding doors/screens, and French/glass doors to be installed.
- 2. A photo or drawing of the windows, sliding doors/screens, and French/glass doors.
- 3. Manufacturer specifications, construction details and section profiles. Trim material and dimensions. Window/door surround molding (fin) must be maximum 3" in width, see figures C & D.
- b.) The external appearance both physical and color of windows, sliding doors/screens, and French/glass doors must be attractive, in harmony, or similar in color with the basic building as well as the general area.
 - 1. Non-glare materials or paint must be used.
- 2. In multi-story buildings, the color of the exterior frames of windows, sliding glass doors/screens, or French/glass doors must be consistent within the building.
- 3. Upon approval of an exterior color of windows, sliding doors/screens, and French/glass doors, all additional windows, sliding doors/screens and French/glass doors installed on the building will be limited to similar colors unless otherwise approved by the AC.
- 4. A change from the current exterior frame color of windows, sliding doors/ screens, and French/glass doors within a multiple unit building will require a change to a similar color of all the units within the building. The change in color of the frames may be accomplished by replacement of the windows, sliding doors/ screens, and French/glass doors or by painting the exterior frames. A change in exterior frame color does require an application and approval of the AC.
- 5. A uniform color of windows, sliding doors/screens and French/glass doors frames must be maintained throughout each villa (front, side and back of the building).
- 6. It will be the responsibility of the applicant seeking approval from adjoining villa owners to inform them of the color limitations and to include the documentation with the application.
- 7. The proposed alteration shall not extend beyond the boundaries of the Limited Common area, with the exception of bay windows, <u>box windows</u>, <u>and garden windows</u>. <u>and It</u> shall meet the setback requirements established by the City of San Jose Planning Department.

See attached "GUIDELINES FOR COLOR SELECTION: Page 6 3 for acceptable colors.

c.) After the Committee approves an application, if a building permit is required, the applicant shall apply to the city of San Jose for a building to assure that the alteration is in compliance with all applicable building codes. All work shall be

done by an insured licensed contractor. The exterior window/door surround trim molding (fin) must be a maximum of 3" width, see figures B, C & D. When the exterior façade of the structure includes wood trim or stucco bands adjacent to the window/door the surround molding must be cut so that it fits inside the wood trim or stucco band (see figure A). Any caulking used to seal the new window/door must be painted to match the adjacent color of the existing structure.

d.) It is the responsibility of the applicant to obtain the necessary City Building Permit prior to starting the alteration. The applicant shall provide a copy of the application approved by the AC when applying for a Building Permit. If the City requires modification of the plans, the applicant must submit the modified plans to the AC for approval prior to the initiation of the modification. In any event, the applicant must submit a copy of the Building Permit to the AC prior to starting work. Upon completion of the modification and as a condition of the AC final inspection, a copy of the Building Permit shall be filed with the AC Administrator.

e.) Periodic repainting of the alteration shall be done by the Association or its agent at the same time the building is repainted. If the alteration is an addition or requires special maintenance, the repainting shall be done at the owner's expense in accordance with the provisions of the Governing Documents and Policies of the Board.

f.) The applicant shall be responsible for maintaining the structural integrity of the modified building.

g.) If the Association is, for any reason required to restore the building to conform to its original plan, the cost of such restoration shall be borne by the owner. A document to this effect will be recorded in the Office of the Santa Clara County Recorder to provide constructive notice to possible future owners.

h.) By signing the OWNER ALTERATION REQUEST to which this rule is attached, the applicant agrees that if the alteration is damaged in any way the Association will rebuild the damaged portions. The rebuilding must be done in accordance with the provisions of the Governing Documents and Policies of the Board and insurance currently in place. If the alteration is rebuilt for any other reason, it must be done at the owner's expense.

GUIDELINE FOR COLOR SELECTION #D-4 (Windows/Sliding doors/screens)

<u>PURPOSE</u>: Many residents have indicated a desire to upgrade or provide energy saving improvements to the exterior of their villas or homes. Recognizing the differences in architectural styles, materials and colors within the various districts, the Architectural Committee (AC) has developed the following guidelines of acceptable colors for the replacement of windows and sliding doors/screens.

BASIS OF COLOR SELECTION

- ARCHITECTURAL APPEARANCE: Architectural harmony with rest of the building and the general neighborhood should not be compromised.
- 2. <u>IMPACT ON PROPERTY VALUE</u>: The selection of a color must not have a negative impact on the property value and the surrounding area.
- 3. PRECEDENT SETTING CHANGES: Changes that become prevalent in an area are acceptable if they result in a general upgrade of the standard for the neighborhood. Changes that adversely affect the character of the neighborhood are not acceptable. As an example, the change of windows and/or sliding doors/screens on only one unit within a two story, multi-unit villa, would not be considered an upgrade to the property.

	CRIBARI	DEL LAGO	FAIRWAYS	GLEN ARDEN	HERMOSA	HIGHLANDS	MONTGOMERY	OLIVAS	SONATA	THE HEIGHTS	VALLE VISTA	VERANO
WINDOW REPLACEMENT												
White			Yes	Yes				Yes	Yes		Yes	
Almond	<u>Yes</u> Note 1 <u>5</u>	Yes			Note 1		Yes			Note 1		<u>Yes</u> Note 14
Dark Bronze	<u>Yes</u> Note 2 <u>5</u>	Yes Note 3			Note 2	Yes	Yes			Note 2		<u>Yes</u> Note 2 <u>4</u>

NOTES:

1. Single story only: Almond and Bronze

2. Multi story units (or ALL windows in the entire building the same color): Bronze only

3. Grids required when viewable from the street

4. Grids optional

5. No grids allowed

Clubs & Events

Arts and Crafts' 2017 Annual Juried Show Democratic holiday concert





Kristin Lindseth and other participants view artwork.

Marilyn Murata's sumi-e ink.

A huge congratulations and thank you goes out to all participants for our Juried Show on December 1.

Our esteemed jurist, Kristin Lindseth, pictured here with a few artisans, spent quite a bit of time making tough decisions critiquing and judging for awards for all our participants. Also shown is a sumi-e ink entry from Marilyn Murata.

Plenty of color, subject matter, and interesting usage of media were not sparse. Kristin gave equal time to each and every participant's work. She also provided some very wanted input at the reception for a few who asked for her personal review. The Arts and Crafts Association would like to thank Kristin and all who attended our event, and special thanks goes to all the many volunteers who gave their time and expertise to make this happen. We very much appreciate your participation.

Community Chapel—A Christmas Cantata

The Villages Community Chapel invites all Villages residents and guests to a presentation of our Christmas Cantata, "The Heart of Christmas" on Sunday, December 17 at 10 a.m. in the Cribari Auditorium. Holiday cheer and refreshments will follow in the Conference Room at 11 a.m. This is a wonderful way to connect to the true meaning of Christmas. We suggest that you come early as seating is on a first come basis. All are welcome.

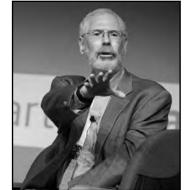
SIR 38: 'Secret History of Silicon Valley'

Tuesday, December 19, Steve Blank will be the guest speaker at the SIR 38 luncheon in the Fairway Room at the Clubhouse. Steve will speak about "The Secret History Of Silicon Valley."

Non-SIR members wishing to attend the presentation should arrive at the Clubhouse at 12:30 p.m.

Steve is a retired serial entrepreneur and currently teaches at Stanford. His path has taken him from repairing fighter planes in Thailand during the Vietnam War (a member of the Society of Wild Weasels), to spook stuff in undisclosed locations, and he was lucky enough to arrive at the beginning of the boom times of Silicon Valley in 1978.

After 21 years in eight high technology companies, he retired in 1999, took some time to reflect on his experience, and wrote a book about building early stage companies. He then continued



Steve Blank

writing and moved from being an entrepreneur to teaching entrepreneurship to both undergraduate and graduate students at U.C. Berkeley, Stanford University, Columbia University, NYU and UCSF. His extensive list of writings, achievements, awards, and public service can be found his website at https://steveblank.com/about

Give yourself a gift—Jazzercise

By Barbara Tommaney

As the holiday season approaches we are occupied with planning gifts and treats for our family members and friends. But do we ever consider giving ourselves the gift of fun, friendship, and fitness? Do so this year by joining the Jazzercise Club. It's a gift that lasts the whole year long. We meet Monday, Wednesday and Friday from 8:30 to 9:30 a.m. in the Cribari Auditorium, leaving you the full day for your other activities. Come to the first session as our guest and to see how much fun exercising to popular music can be.

Jazzercise Lite is led by an experienced professional and starts with a warm-up routine, followed by an aerobic segment, strength training, and final cool-down movements. All tailored for you. A full month of classes in December costs \$36. And if your schedule is too busy you can opt for a partial month of classes at a reduced rate. We look forward to meeting you. If your have questions, call Herito at 408-238-7511 or Kay at 408-223-7948.





Villagers enjoyed an excellent holiday concert by Quimby Oak Middle School students' band and chorus. This event was sponsored by the Villages Democratic Club.

Saturday Library Book Sale

By Jim Beyer

Get your holiday shopping done! The Villages Library is having another book sale this Saturday, December 16. The hours will be 10 a.m. to noon. We have beautiful coffee table books for \$2 and lots of 2016 and 2017 gently used best sellers that would make great gifts. There is also a great selection of puzzles, audio books and videos. So please stop by for all of your holiday shopping needs!

Christmas Open House at the Stable

Come celebrate the holidays with our wonderful horses here at The Villages barn on Sunday, December 17 from 10 a.m. to 1 p.m. The horses will be in their festive attire and ready for lots of attention. We look forward to seeing you there rain or shine!



Join Global Meditation for Universal Peace

Group Meditation for Universal Peace, sponsored by the Global Village Club, will take place this month on December 20 and 27.

This guided meditation is open to anyone interested in meditation, from beginner to expert. We begin with a brief introduction about meditation, followed by gentle stretches, and then 20 minutes of meditation.

While many of us enjoy meditating alone, meditating with others can enhance our spiritual growth significantly. In addition to helping people learn how to meditate, a meditation group can bring a tremendous amount of healing to everyone who attends.

Group Meditation for Universal Peace usually takes place Wednesday evenings at 7 p.m. in the Patio Room. December leaders are Darlene Korb, Pamela Thompson and Mary Edmunds.

All are welcome and there is no fee for participating.

FROM THE BOOKSHELF

By Wate Bakker

"In The Midst of Winter" by Isabelle Allende: Richard Bowmaster, a lonely university professor hits the car of Evelyn Ortega, a young, undocumented immigrant from Guatemala during the biggest Brooklyn snow storm in living history. Later Evelyn comes to his house, seeking help. At a loss, the professor asks his tenant, Lucia Maraz, a fellow academic from Chile, for advice. As these three lives intertwine, each will discover how they have been shaped by tragedies they witnessed and Richard and Lucia find unexpected, long overdue love. Classic Allende! Fiction 2017.

"The Way It Was" by Eliot Weisman and Jennifer Faloppi: This book illuminates the final, waning years of Frank Sinatra's life. With Weisman's help Sinatra orchestrated in his final years some of the most memorable moments of his career—the duets album, his top selling album, massive tours and a short lived reunion of the "Rat Pack" among many other events. Sinatra fans rejoice especially if you know how it feels to get older and can't find the peace and quiet you so richly deserve. 2017, biography.

"You Are The Universe" by Deepak Chopra and Menas C. Kafatos: This is a book coauthored by a pioneer in integrative medicine and personal transformation and a professor in computational physics. The authors try to prove, quite literally, that we are the universe, i.e. when we look at the night sky, full with stars and galaxies, we are looking in a mirror. They try to guide the reader into a realm where each of us has the power to transform our personal existence, while at the same time fashioning a bold new story about how time, space, matter and energy came into existence. According to the authors this proposition is based on cutting edge thinking about the quantum universe. Since most of us are not well versed in the highly mathematical field of quantum mechanics, we will have to take the authors at their word (or not). May the force be with you. Nonfiction, 128, humankind, 2017.

"Unbelievable" by Katy Tur: From day 1 to 500, Tur, a correspondent for NBC news, documented the ups and downs of Trump's campaign and fact checked his statements and often found them wanting. Trump tried to charm her and intimidate her. None of it worked, as facts are stubborn. So was Tur. She was part of the first women-led politics team in history. The Boys on the bus became the Women in the plane. This is her darkly comic, fascinatingly bizarre story of how America sent a former reality show host to the White House. Nonfiction, 2017, 920.

Brandeis: 'University on Wheels'

By Cy Axelrad

On Monday, January 8 from 11 a.m. to 3 p.m. at the Villages Clubhouse, we will welcome Professor Rajesh Sampath, a dynamic speaker, an Associate Professor of Justice, Rights and Social Change at the Brandeis University Heller School.

Professor Sampath has published over 85 articles on ethics, religion, current policies, economics of Africa, healthcare, aligning Global economics and many other interesting areas of controversial journalism.

He has come from Brandeis University on the East Coast. His informative talk is entitled "Is Extreme Poverty A Human Rights Violation?"

This is a wonderful luncheon starting with Minestrone Soup and followed with a choice of: Chicken Caesar Salad, Grilled Petrale Sole, or Vegetable Napoleon.

All of this is ended with a great dessert Chocolate Raspberry Cake. Please send your check for \$36—payable to BNC, to Jean Maxheimer, 2055 Folie Blanche Dr. San Jose, CA 95135. You may put your meal choice on the back of your check. If you have any questions, please call Jean Maxheimer at 408-223-9892.

Bingo to return in February

The Afternoon Bingo game for January has been canceled. We hope to see you in February. Enjoy your holidays. Any questions? Contact Betty Stednitz at 408-300-1989.

Celebrate the New Year on top of our hill

On Monday, January 1, he Hiking Club will once again celebrate New Year's Day at the top of our tallest hill, at 2,300 ft. elevation. Rich Bainbridge will lead the long hikers to the top, starting from Foothill Center, leaving at 9:45 a.m. It will take about 1 1/2 hours to make it to the top, so the celebration will start at about 11:30 a.m. at the top of the hill. Please bring snacks and suitable libations to share with friends and fellow hikers. Total hiking distance is 4-5 miles round trip, depending on which trails we take. For a more leisurely pace and a slightly shorter distance, hikers can also start at the upper garden parking lot. The easiest route is Skyway trail to Indian trail to Rawhide trail, then to alt Rawhide (left where the trail splits) to go up the switchbacks. Time your start to make it to the top by 11:30 a.m. — perhaps starting between 9:30 and 10 a.m.

Katy Peretti will lead the Ramblers on the lower hill trails to the picnic tables at the intersection of Sky and Indian trails, a distance of about 1.5 miles one way. The Ramblers will meet at the parking lot of the upper gardens on Village View drive at 9:30 a.m., and expect to be at the picnic area about 11 a.m.

In case of bad weather the celebration will be held at Foothill Center at 11:30 a.m. For more information, please contact Richard Bainbridge at 408-960-8335 (oma.opa@comcast.net) or Katy Peretti at 408-531-0917 (kmperetti@aol.com).

'Will California survive climate change?'

Will California survive climate change? Mark your calendars: Special guest Gary Latshaw, Ph.D, will address the Democratic Club on Wednesday, January 3. He will present his ideas and research on the answer to that question.

Governor Brown has stated our recent fires are the "new normal." And recently a group of young people is suing the federal government about fossil fuels ruining the environment and being in denial of man-made climate change.

This meeting will take place in Foothill Center. The schedule will be as follows: 3 p.m. refreshments, 3:30 p.m. presentation.

Global Village: 'Can Poetry Change Your Life?'

The Global Village community will meet next on Wednesday, January 3 at the Cribari Patio Room at 7 p.m. The topic will be: Can Poetry Change Your Life?

"It has changed my life for sure," said Franz Spickhoff. He will briefly tell you his story from his first encounter with William Blake 40 year ago, from falling in love with the poems by T. S. Eliot to publishing his own poetic musings entitled, "You're Eating My Words" two years ago on Amazon. He will describe some lessons he learned along the way. There will be time for a Q & A and time for you to share your encounter with poems or proverbs or words that have touched you or changed your life. Bring them to our meeting. Here are a few two-liners from poems by poets that have captured his imagination and inspired his own poetry:

"The heart breaks and breaks And lives by breaking." - S. Kunitz "What we call the beginning is often the end And to make an end is to make a beginning." - T. S. Eliot

Chinese Club: Estate Planning info session

By Chong "Albert" Chan

Many of our members have expressed desire to learn more about important issues affecting their senior living. Thus, the Chinese Club has developed a series of teaching sessions to help them get a better handle on 1) Estate Planning, 2) Dental Care, and 3) Vision Care, respectively. The first of these series is going to be held at the Montgomery Center on Saturday, January 13 from 10 a.m. to 12-noon. Our speaker is Connie Yi, a well-established attorney as well as a licensed certified public accountant (CPA), who provides comprehensive estate planning, trust administration, probate advice and counsel around the Bay Area. Her depth of experience with tax and international estate issues helps her clients identify the most effective way to protect their personal wealth and share it efficiently with those they choose. Connie is here not to give a sales pitch of her services. Her focus is to empower our members with the basic but crucial knowledge needed to make better decisions regarding their estate matters. The teaching session will be conducted mainly in English. But for some of our Chinese members who are more comfortable conversing with Chinese, Connie is fluent with the Mandarin and Cantonese dialects and thus can address questions and/or issues with such dialects.

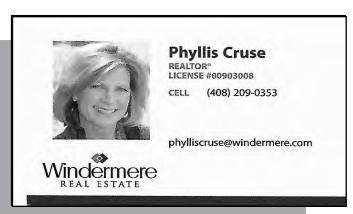
Non-members of the Chinese Club are also welcome to attend. However, due to space limitation, i.e. there are only 50 seats at the Montgomery Center, members may have first priority in seating arrangement if there is a shortage of seats.

The VMA wants your used golf cart!

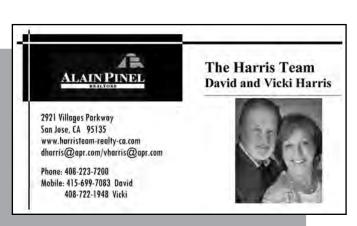
The Villages Medical Auxiliary (VMA) takes donations of gas or electric golf carts (working or not). They are sold and the proceeds used to support the VMA's mission to assist residents to live independent, active and healthy lives.

Your golf cart donation qualifies as a charitable contribution under Internal Revenue Code 501(c) (3). You'll receive a receipt that you can use when completing your taxes.

Need a golf cart? The VMA's donated golf carts are available for Villagers to purchase. Contact the VMA office (408-238-4230) to add your name to the waiting list.











More CLUBS

Holiday Band Concert...

(Continued from front page)

appeal transcending its ethnic origin; "Carol of the Bells," a fresh interpretation containing Latin sounds and classical symphonic quotes; "Sleigh Ride," a much-beloved Christmas standard; and "A Holiday Sing-Along," encouraging the audience to join the band in song.

Our Villages Handbell Ensemble also graces us with Sing We Now Of Christmas, "Noél Nouvelet," a traditional French Christmas and New Year's carol; and Caroler's Hoedown, a unique, entertaining arrangement combining secular and sacred tunes while incorporating an abundance of techniques.

And finally, the Ohlone Brass Quintet joins us with renditions of five more Christmas songs: "The Coventry Carol," "You're a Mean One, Mr. Grinch," "Welcome Christmas," "Santa Baby," and "Grandma Got Run Over by a Reindeer"!

You really won't want to miss this concert! But remember to bring those bells, for who knows?—if you forget your bells, you might have to resort to jingling just your keys!

Mark calendars for 'Anything Goes' play

Auditions for our upcoming Tony Award-winning musical comedy, "Anything Goes," were completed earlier this week. This was a very successful event. The cast will be announced in an upcoming Villager article. We sure have a lot of great acting talent at the Villages.

There will be three performances—Friday, April 6 at 7:30 p.m.; Saturday, April 7 at 2:30 p.m.; and Sunday, April 8 at 2:30 p.m. in the Cribari Auditorium.

The Internet Movie Database (IMBd) provides a great overview of the plot: "A young man falls in love with a beautiful blonde. When he sees her being forced onto a luxury liner, he decides to follow and rescue her. However, he discovers that she is an



English heiress who ran away from home and is now being returned to England. He also discovers that his boss is on the ship. To avoid discovery, he disguises himself as the gangster accomplice of a minister, who is actually a gangster on the run from the law." What could possibly go wrong? Obviously, mayhem ensues. It has music that is ever popular, a plot that is full of laughs and an overall experience that you will long remember.

Please mark your calendars and get ready for a very funny, light hearted musical comedy—a very entertaining night out with family and friends.

Hiking Club to honor Stan Pegram with hikes

The Hiking Club will hold two hikes in honor of Stan Pegram. Stan was one of the most faithful and active members of the hiking club, even during his protracted illness. Wate and Johanna Bakker will lead long and rambler hikes in memory of his friendship and contributions. Both hikes will start at the upper garden parking lot at 10 a.m. Johanna's hike will be about 3 miles with 300-400-ft elevation gain. Wate's hike will be about 4 miles long with a 1000-ft elevation gain. After the hike we will share a meal with Stan's family in the Foothill center, starting at 12:15 p.m., to reminisce about Stan's time at the Villages and celebrate his life with us.

Coloring Party to resume in January

The Adult Coloring Party, sponsored by the Villages Arts and Crafts Association and originally scheduled for December has been canceled. The Coloring Party will resume in January.

Temporary foster homes needed—can you help save a dog's life?

One of Silicon Valley Pet Project's most pressing needs is to find foster homes for our rescue dogs. We can't save the lives of dogs at risk in our local shelter without you—our foster families. Becoming a foster parent for SVPP means you will care for a dog in your home for a temporary period of time until we can find it a forever home. In return for your loving care, we provide food, supplies, and medical care. We will pair you up with the best match, as well as a "foster buddy" who will get answers to your questions and make sure you feel supported at all times. Please help if you can, even for a short period of time. For more information, please contact Jane Derow at janed@svpetproject.org or 408-440-0665.

Hiking Calendar (Continued from page 7)

Foothill Center at 8:30 a.m. and do the following trails: Past the Stables to Rawhide, up to Ohlone (Indian), crossover to Skyway and visit the Indian Grinding Rock. Then down on Skyway and up on Bay and down on Richter and then taking Joe Marsh to the Upper Gardens and passing through Valle Vista and back to Foothill Center. Hike will take less than three hours and be less than 3.5 miles with an elevation gain of about 700 ft. There will be an option to take Turkey off of Rawhide, eliminating a half mile and with 300 ft. less elevation gain, but also missing out on seeing our historic Indian Rock. Bring water, and poles are recommended. Following the hike we can meet and relax at the Bistro.

Wednesday, January 24 (Rambler): Sy Gelman (408-532-1239) will lead a rambler hike along Los Alamitos Creek Trail. Starting from Almaden Lake the trail follows Los Alamitos Creek on mostly level ground. Hike mileage is 3-4 miles. Auto mileage is about 30 miles round trip. Lunch nearby is an option.

RELIGION

CATHOLIC COMMUNITY

Our Christmas Eve Mass will be Sunday, December 24, at 5.p.m. in Cribari. There will also be our regular Sunday morning Mass at 8:15 a.m. to fulfill our obligation. Please mark your calendars

If you are not receiving your **Green envelopes** please check at the back table. We will have some there for you.

We are taking donations for running our **Shelter** and are also asking people to donate their time in helping. Please call Leona Karayan at 408-223-2325 or Bob Dolci at 408-223-1855. They will be happy to hear from you.

We are still looking for voices for our **beautiful choir**. You do not have to sing solo, just sing along with the choir. You will be sure of a seat at Mass especially at Christmas. Call Mary Mazer at 408-528-1732.

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

Food and Clothing Drive: Please be generous with you donations of non-perishable foods and clothing for the needy at Christmas. Thank you all so much for your donations.

Sunday Altar Set-Up: If Pope Francis or Bishop Patrick were coming to the Villages to say Mass, we would have many people offering to dress the altar. We actually have a much more important guest who comes every Sunday—our Lord and Savior Jesus Christ. Dressing the altar for Him is a huge privilege. We need two people to fill a vacancy we now have. Geri Wilk would love to hear from you at 530-307-9131. This is one wonderful area of **Stewardship.**

If you are new to the Villages and would like to find out more about our Ecclesial Community, contact Karen Kosmala at 408-223-2620.

If you would like to have a Mass said for someone contact Jean Ghiossi at 408-844-3461.

There is Friday Mass at 9 a.m. the first three Fridays of every month in the Conference room. It is preceded by the Rosary at 8:30 a.m.

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

8:15 a.m. The Villages Sunday 8:30 a.m. Chapel 9 a.m. Gathering Space Hall 9:30 a.m. Grange Hall 10:30 a.m. Chapel 11 a.m. Gathering Space Hall 12:30 p.m. Chapel Youth Mass Chapel 6 p.m. Cribari Conf. Room Friday 9 a.m. Preceded by the Rosary at 8:30 a.m.

SEARCH THE SCRIPTURES

Search The Scriptures class will meet Monday, December 18 from 9:30 to 11 a.m. at Foothill Center. This will be our last class of the year. Do not ask me where the rest of the year went. So many changes—so little time! We wish all Villagers and families the blessings of the Season. Hope to see all our members and many new ones in the coming year.

Need a Bible or have questions? Call Patt at 408-532-8685.

EPISCOPAL

Episcopal Church Services on Sunday, December 17

Third Sunday of Advent at The Villages - Montgomery Center at 8:30 a.m.

Come worship with us as the Very Rev. Gerad Flynn celebrates the Holy Eucharist and we transform the club room into a house of God. "There is a place at God's table for everyone." Join us after the service for fellowship and breakfast in the Clubhouse. All are welcome.

at Trinity Cathedral - 81 North Second Street, San Jose at 10:30 a.m.

The Very Rev. David Bird will officiate as we celebrate the Holy Eucharist with full choir and organ accompaniment. Come and hear the bells!

COMMUNITY CHAPEL

By Pastor Bill Hayden

There are times when people entertain the thought, "I just want to be left alone." How do we interpret that statement? Do they really want to be left alone or are they saying that they need some time for themselves? Are they saying that they don't want to be bothered with you? I can't imagine a person desiring loneliness and isolation over personal contact with another person.

This time of year, some people feel the deep pains of loneliness, isolation and rejection. A person can be surrounded by friends and family but still have a sense of loneliness. This is a great opportunity for you and me to bring a little sunshine into their lives, by phone calls, sending cards or better yet, a visit. "A merry heart does good, like medicine, But, a broken spirit dries the bones." (Proverbs 17:22 NKJV). I see, during my visits to senior living and rehabilitation centers, people feeling isolation and others feeling rejection. Well-meaning family members have had to place a parent into a facility to get care but some seldom visit after placing them there.

Life happens and the longer we live the closer we get to being the next person who feels lonely, isolated or rejected. Be the game changer. Take the opportunity to be a blessing to someone; for after all, when you choose to take action, in the end, you bless yourself.

Now that you have read this message, what are you willing to do for others who you know may need a visit or a weekly call? You can make a big difference in another person's life if you have the will to do so.

Let's stop the tide of loneliness, isolation and the feeling of rejection that others may be challenged with especially during this season.

We have the perfect event to share with someone. "Our Christmas Cantata" is this Sunday, "The Heart of Christmas," December 17 at 10 a.m. at the Villages Community Chapel in the Cribari Auditorium.

Invite or bring someone you know to this very uplifting "Celebration." You'll be glad that you did! Seats are filling up so make sure you come and take your seat!

The chapel is a place for needs to be met, faith to be affirmed and people to love. We would love to meet you. If you would like to make an appointment with Pastor Bill, please call the office at 408-238-3079.

To learn more about the Villages Community Chapel visit our website at http://www.villagescommunitychapel.org/

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Sports News

SWINGERS

By Pam McCarthy

Note: All italicized sentences to be sung. "It's beginning to look a lot like Christmas!"

How can one begin to talk about golf when the melodies of the season are echoing through our very busy wandering minds?

"Jingle Bells...Zinfandels...Pass The Cabernet!" What a beautiful day we had to play golf!

"Ohhhh! The weather outside was delightful, my golf was so frightful."

Hmm... "Golf clubs roasting on an open fire."

Whoops back to the subject...The glorious sunshine made it possible for us to be in short sleeves before our round was finished. Tuesday was the first day of our winter schedule and staggered Tee Times. There were several cancellations. There was some confusion about the process. Speaking of confusion, keep your eyes open the "cuddly as a cactus Mr. Grinch"...he must have made off with our scorecards and so the day's results will be posted in next week's Villager. But, not to worry... "He knows when you're sleeping, He knows when you're awake, He knows if you've been bad or good so be good for goodness sake!"

While you are "Walking through the Villages Wonderland" be mindful of the grounds. "Good tidings we bring to you and your kin"...Winter Rules are in effect until further notice and are defined as 6 inches of relief, pick, clean and place through the green—no nearer the hole. "Do you hear what I hear?"... The Hotline is back at 408-223-4663. Call for daily updates about the Course and any maintenance they may be doing. On January 16, the Swingers have a "Guest Day" and we can invite anyone we wish to play around of golf with us. If there are not Tee Times available during our time slots when you go to sign up call the Pro Shop and Scott promises he will work you in.

Amazing! 2018 is almost here. We had very fulfilling 2017 under the leadership of Pam Short with her boundless energy and tenacity. We look forward to rolling out the Red Carpet for our new Captain, Nancy Carson and her countless talents. It is a great pleasure to be a part of the Swingers and this dedicated group of ladies whom we are blessed to call friends.

Happy Holidays, Ladies!

"All I want for Christmas is my hole-in-one, my hole-in-one..."

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SHONIS

By Marge McCandless

Twenty Shonis went out on a very cold morning to try to win the Captain's Trophy for December. It will look so nice in the home of Jeanie Kane—under the Christmas tree perhaps? Congratulations to you, Jeanie. Congratulations also to Nancy Chesterton who caught the only birdie, which she found on Hole #5.

When you read this column we will already have enjoyed our annual Holiday Luncheon on December 12 and found out which talented ladies won the trophies for 2017. We will also have welcomed our new Board Members and received our new handbooks. Just in case you were not able to attend, be sure to get your new book as soon as possible. It is a good idea to look for your name as a starter or scorer and to write the dates in your 2018 calendar.

One more note: be sure to spend your 2017 winnings in the Pro Shop before the new year.



Jeanie Kane, Shoni Captain's Trophy winner for December. Photo by Vivian Wilczak

18-HOLE WOMEN

By Barbara Swiontek

Fifty-two Ladies rose from their warm toasty beds on December 7 to challenge the morning cold. Although the day started on the nippy side, it evolved into a warm, pleasant experience—70 degrees at the end of the round—with an abundance of good golf highlighted by Alice Glazer's hole-in-one on #11.

The birdie parade included Sue Daughtrey, Marlee Puppo, Lyn Strong, and Kathy Apgar—all on #11 with Judy Rodriguez on #13, and Barbara Nilsen on #15. The chip-in pot was shared by Jean Shimada on #4, Helen Varenkamp on #8, Alice Glazer on #10, Lyn Strong #11, Judy Rodriguez on #13, and Reine Fedor on #16.

Yearly awards included Most Improved Janis Le Compte (6 strokes), Overall Captain's Trophy Annie Bassford, Club Champion Patti Hayes with most birdies (21) and Bonnie Hagen with fewest putts (30 average). On the hole-in-one front, Sue Daughtrey, Willie Crosslin and Alice Glazer each had a hole-in-one this year.

Kathy Kyne received the award for Most Outstanding Service. Additionally, the 2018 officers were introduced: Captain Chris Leisy, Co-captain Vivian Brown, Secretary Connie Guttadauria, Treasurer Jay Lee, Tournament Chairs Judy Rodriguez and Diana Hallock, Play Day Chairs Kathy Struck and Geri Wilk, Handicap Chair Inge McQuiddy, Membership Chair Pat Sear, Rules Chair Vicki Krattli and Director Mary Chaboya.

Still another highlight of the day was the response for Christmas toys. There were board games, furry plush animals, cars and trucks, books, etc.—enough presents to bring many smiles on Christmas Day. Thanks to all!

And last, but not least—kudos to Hannah Summerhayes for her support throughout the year.





Past and present board—Pat Sear, Diana Hallock, Judy Rodriguez, Vivian Brown, Chris Leisy, Cindy Fuller, Mary Chaboya, Kathy Kyne and Inge McQuiddy.



Kathy Kyne — Most Outstanding Service award.



Alice Glazer—Hole in one on #11

At left: Winners Annie Bassford, Patti Hayes and Janis Le Compte

MEN'S GOLF CLUB



By David Bacigalupi (baci1786@aol.com)

Holiday Tournament Results: Our Holiday Tournament was held last Saturday, December 9. We played two-man teams, both balls Stableford format with everyone playing from the #3 tees. Congratulations to Gary Walden and Bill DeVincenzi for being the Overall Winners with 62 Stableford Points. First Flight winners Arnold Bernal and Dennis Conway had 59 points. Second Flight winners Nick Corsello and David Bacigalupi had 62 points and Third Flight winners Ernie Robles and Bob Robles had 60 points. See all the results in the Scoreboard section elsewhere in this Villager.

NCGA Dues For 2018: The NCGA has increased their dues for 2018 from \$36 to \$39. All Men and Ladies with NCGA memberships who wish to cancel must contact Membership Chairman David Gonzales at dmg001@sbcglobal.net before December 31, 2017. Men's Club members must maintain their NCGA membership through the Villages Men's Golf Club even if they are members elsewhere. Members no longer golfing who don't want to pay the NCGA dues can become an Associate Member. See below.

Men's Club Dues For 2018: Due to inflation (i.e. cost of meals, tournament donuts etc.), the Executive Committee voted to increase the Men's Club dues to \$30 starting in 2018. Billing will be in January

Welcome Associate Members: Associate Members are eligible to participate in all non-golfing events of the Men's Golf Club (Summer Barbecue, General Meeting lunch, etc.). Associate Members pay the same Men's Club dues, (except Hole-in-One fees, as they are opted out of this program) but are no longer required to pay NCGA dues. Former Men's Club members who are no longer playing golf and therefore dropped out are invited to re-join as Associate Members to share in the camaraderie. Contact Membership Chairman David Gonzales at dmg001@sbcglobal.net to apply.

Executive Committee Meeting: The Men's Golf Club Executive Committee meets the first Tuesday of the month at 8:30 a.m. in the Cribari Patio Room. Our next meeting of the Men's Club Executive Committee will be on Tuesday, January 2. The meetings are open to all members. Also, remember to visit our website at www.villagesmensgolf.com for the latest information.

Miscellaneous: The golf course hotline at 408-223-4663 can advise you of course conditions, cart path status and ongoing maintenance events for the day. Don't forget to convert your Sweeps Credits at the Pro Shop to a gift card before December 31! Use them or lose them. *Please* help our course conditions to continue to improve, respect the roped off areas and yellow flags where new turf is trying to grow.

TENNIS TALK

By Phyllis and John Mueller

Sneakers stayed in the closet Saturday night as tennis players put on their best and went out strutting to our very own "Island Wave." Knees creaked, backs strained, but dance they did! Couples no longer have to dance cheek to cheek as the girls can circle solo dance with the rest of the gang. No racquets needed here.

Installation of new officers was held. Melinda Dobbs is the incoming President, Tracy Scott is Vice President, Dennis Vaillancourt is Secretary, and Diane Whitworth is Treasurer. The 2018 Roster will be out first of the year. Thanks to Mike Tuft, outgoing President, for a job well done!

As we all know, the Villages Tennis Club is a unique organization that is based on hitting that little yellow ball over the net with different degrees of expertise! We start playing with people we do not know. We don't care because it is the "game" that is foremost in our minds. Next thing, we start finding out people's names and numbers so we can organize games. After awhile, we even find out where people live and



Outgoing President Mike Tuft, Incoming President Melinda Dobbs, Secretary Dennis Vaillancourt, and Vice President Tracy Scott.



Girls from Table #2: Sandy Parker, Jones, Jane Hoff, Farida Fletcher, Anna Hewitt, Judy Bushey.

Photos by Phyllis Mueller

what they did before retirement. Sometimes we have amazing things in common or in one case found out we even went to high school or college together. We even share yearbooks to prove our relationship. We join leagues, play inter-club and ride in cars together.

We share our dreams and sorrows. We help each other when sick or in trouble. We take food over to people's houses when needed. We form long time friendships. We give scholarships to high school tennis players. We raise money, donate to good causes. We care about each other. All because of the little yellow ball! Just make sure it is a Penn!

Do you need to make any changes in your status in the 2018 Tennis Club Directory? If so, please contact Penny Barcellos at pbarcel99@att.net. The deadline is December 15.

IRONMEN

By Bill Travis

It was a great day to play golf on Thursday. We began our winter schedule and teed off at 1 p.m. The weather was sunny and mild. It was also the occasion of our December Turkey Shoot with the top finishers receiving gift cards. We had a good turnout and the results are as follows:

Net Sweeps and Turkey Shoot winners for this week are:

First Place Lee Thompson with a net score of 25

Second Place Tony Illich with a net score of 26

Third Place tie between Tom Rossi and Don Bookwalter each with a net score of 29.

There were four birdies today:

David Hathaway on hole 3, Tom Rossi on hole 9, Lee Thompson on hole 6, and Jerry Weltzin on hole 8.

Our deep thought and/or humor for today is: "I'd like to see the fairways more narrow. Then everybody would have to play from the rough, not just me." - Seve Ballesteros

PINSEEKERS

By John Eige

On this first Pinseekers day of December, we were on the new routine of having tee times spread out between 8 and 10 a.m. It seemed to work out OK, but I missed the old gathering of a crowd of us all, just before the shotgun start.

The winners were:

- 1. Ron Speer with a nice 33 net, outdoing all the rest.
- 2. In a three-way tie with 35s, Martin Hoek, Tak Okabe, and Phil Robinson.
 - 3. Dave Cook, just over par with a 37.
- 4. In another three-way tie with 40s by Bob Iacopi, Richard Petroski, and Tim Short.

No big news this time, so enjoy the Holidays, and be thankful that we are in the beautiful Villages Golf and Country Club, and avoiding the raging fires in parts of California (so far).

FROM THE PRO



By Scott Steele, PGA Head Golf Professional

Colored Flags: Remember now that winter is here, the golf course can and most likely will be affected by the weather. Remember to check the flag at the Driving range to see what color it is for the day.

Green Flag means the course is open and carts access is permitted

Yellow Flag means that there is a frost delay and no play is allowed until lifted

Red Flag means that golf carts are restricted to the cart paths only due to wet conditions

Black Flag means that the golf course and practice areas are completely closed due to dangerous or abnormal conditions

Maintenance Hotline: It's a good idea to stay informed now that the weather is more unpredictable; along with the colored flag at the driving range, you can also call the Maintenance Hotline for a daily update on golf course conditions. Every morning maintenance will update the hotline to let you know about the color of the flag, course conditions, cart access status and any maintenance going on that day. Please call 408-223-4663 to access the hotline.

Roped-off & Flagged areas on golf course: Please remember to avoid driving on the newly seeded areas on the golf course. We had some surplus seed from the fall overseeding process, and while the weather is still cooperative, we are using this surplus seed to fill in some bare areas on the golf course. These bare areas being re-seeded are in the rough under trees and in areas of excessive cart traffic. Please be aware of these areas; they are identified with yellow flags and/or stakes and rope. While the seed is germinating, please

(Continue on page 21)

TABLE TENNIS

By Alan Waltho

The final rounds of the Table Tennis Club's progressive tournament are complete and provided many close games and a few surprise results. At the conclusion of the advanced round we had a four-way tie for first place. We therefore added an additional round robin on Friday, December 8 to decide who between the four would be the overall winner. Congratulations to Ali Goksel for winning this final round and to Chong Chan for giving a significant challenge while coming in second place. Medals for the first and second places in each category will be awarded at the Holiday dinner on January 26 so be sure not to miss this event. Also watch out for the repeat of this tournament sometime in February.

The very ancient ball machine has been showing signs of its age and we have an alternative machine in place while we try and resurrect the old machine. The new machine offers a wide variety of top and bottom spin and can be aimed from any location on the table so be sure to give it a try.

Don't forget to sign up for the Holiday dinner at 6:30 p.m. on Friday, January 26 at the Clubhouse. For an all-inclusive price of \$36 per person you get a choice of the dinner entrees below:

Chicken - Balsamic Glazed Chicken Piccata with Lemon and parsley sauce, rice pilaf and seasonal vegetables.

Fish - Stuffed Filet of Sole with mornay sauce, brown rice and seasonal vegetables.

Beef - Villages Lemon Pepper Tri-tip with choice of Potato and seasonal vegetables. **Vegetarian** - Eggplant Parmigiana with marinara sauce, mozzarella cheese and pasta.

All meals include wine or soft drinks, rolls, mixed green or Caesar salad, desert and coffee or hot tea. If you have not already signed up, please register with your choice of meal at alan.waltho@comcast.



Happy 50th Anniversary Tom & Diane Stoiber

With Much Love,

Zaden, Devin, Samantha, Elizabeth, Caitlin,

Tan, Michelle, Steve & Hazel

More COMMUNITY NOTICES

SENIOR RESOURCE SERVICES

Living trust—but assets not in trust

By Irwin Katzman, attorney at law

Many Villagers set up a living Trust to save the time and expense involved in having their estate passed to heirs by a Probate Court proceeding

Recently a Villager asked me to review a Trust that another attorney had prepared for her several years ago. Upon review, I concluded that the written Declaration of Trust was in good order—a little more wordy than needed, but nevertheless, quite legal. It was properly signed by the Trustor and notarized. In this case the Trustor had designated herself as Trustee, and named her daughter as "Successor Trustee" in case of her death or incapacity.

I then asked the Villager what property she had put into the Trust, and got a blank stare. Her assets consisted of her condominium, furniture and personal possessions, some shares of stock in a brokerage account and a bank account. The brokerage and bank accounts were set up in her own name without mention of the Trust. The recorded deed to the condominium showed the owner to be herself "as a single person."

I explained that Trust provisions apply only to property that is actually owned by the Trust. Under current California Probate law, if the total of real and personal property (not including motor vehicles, motor homes, and certain other items) owned by an individual is more than \$150,000, then a Probate proceeding is required in order to pass their estate to heirs after death. Since her condo was probably worth in excess of \$700,000, and her savings account, stock account, furniture and personal possessions amounted to more than \$300,000, unless ownership of these assets was transferred to the Trust while she was still alive, her estate would have to go through Probate and the Trust would be useless.

What to do? In order to transfer ownership of the condominium to the Trust, it was necessary for her to sign a proper Deed, and have her signature notarized. The Deed then had to be recorded in the Office of the Santa Clara County Recorder.

Ownership of bank accounts, shares of stock and brokerage accounts do not require a deed and need not be recorded. Personal property of such nature may be transferred to the Trust by a written request to the bank, brokerage, or stock transfer agent involved. Ownership of furniture and personal possessions may be transferred to the Trust by a simple written declaration signed by the Trustor. Now that the proper transfers of ownership have been completed, the Villager can rest assured that her Trust will accomplish the purpose that she intended.

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 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 Notice:

Request an insurance review

SRS has two resource volunteers with property and casualty insurance expertise. These volunteers are willing to come to your home and review your policy. The volunteers check your current policy for needed coverage, for compliance with The Villages CC&Rs and for unnecessary duplication of the Villages coverage.

Any suggested changes should then be discussed with your personal insurance broker.

After hours Maintenance Emergencies

The Maintenance Services Department's general work hours are Monday through Friday, from 8 a.m. to 4:30 p.m.

If you experience a maintenance emergency outside of those hours or during a holiday, please call Public Safety at 408-223-4665.

The Public Safety Department will then contact the Maintenance Area Supervisor and/or the appropriate contractor.

Together, they will help to resolve your maintenance emergency.

More COMMUNITY NOTICES on page 28

Tuesday, December 5

SCOREBOARD

Thursday, December 7

BRIDGE

Monday, December 4:

Lorrie Scott/Mary LeGrand 2. Tahera Khalil/Kausalya Iyengar
 Marie Chong/Sumi

Wednesday, December 6:

Lorrie Scott/Jonna Robinson 2. Maureen Waltho/Alan Waltho
 Mary LeGrand/LouAnn Partridge

Thursday, December 7:

1. Mary LeGrand/Marilyn Ribardo 2. Jan Kiernan/Sumiye Minami 3. Cathy and Ray Struck

MEXICAN TRAIN DOMINOES

Wednesday, December 6

Remy Pessah 219 Theresa Meditch 326 Earl Magoun 518 Shirley Bellavance 519

Friday, December 8

Maribeth Berlie 252 Vicky Linscott 252 Barbara Varner 305 Charlene Lee 314

PINOCHLE

Wednesday, December 6

Pat Luebcke Donna Vivoli Harvey Gogol Al Diamond

Friday, December 8 Phyllis Ogden Sagen

Harvey Gogol
Al Diamond
Shara Ferrara

18-HOLEWOMEN SWINGERS

INGERS SHONIS

mursuay, Decem	ibei i	ruesuay, Decem	DEI J	ruesuay, Decemb	ei J
Flight One:		Flight One:		Flight One:	
Monica Saneholtz	86 76	Christy Reid	55 37	Sheryl Driskell	35 11 24
Sue Daughtrey	92 72	Kay Gray	54 38	Barbara Karayn	37 12 25
Vicki Krattli	94 76	Beverly Murphy	58 40	Joan Wiseman	38 11 27
		Susan Sunzeri	58 43	Nancy Chesterton	40 13 27
Flight Two:				•	
Mary Ann Diridon	94 73	Flight Two:		Flight Two:	
Auralie Citrigno	95 73	Susan Bacigalupi	62 40	Bonnie Evans	43 17 26
Betty Sharps	98 75	Judy Frey	61 41	Linda McCarley	43 16 27
Bette Samdahl	100 77	Pat Smith	63 42	Lorrie Scott	43 16 27
		Akemi Christiansen	63 43	Teddy Morse	45 17 28
Flight Three:					
Reine Fedor	97 71	Flight Three:		Flight Three:	
Alice Glazer	100 72	Linda Piersol	54 31	Jeanie Kane	46 24 22
Patti Bell	103 74	Judi Falarski	63 38	Sandy Zades	47 24 23
Janis Kiernan	99 74	Karen Kosmala	64 40	Geri Zeri	46 19 27
		Batool Shaikh	66 41	Johanna Bakker	45 18 27
Flight Four:	404 70				
Mary Jo O'Neill	101 70	Flight Four:			
Jane Ruona	112 76	Donna Kaplan	62 36		
Sumi Minami	108 77	Maria Civello	74 38		
Barbara Swiontek	118 78	Laura Volz	68 39		
		Virginia Myatt	68 40		
Flight Five:	04.00				
Ann Crews	94 69				
Maxine Amundson	97 64				
Kathy Apgar	98 67				
Vivian Brown	95 72				

Tuesday, December 5

MEN'S CLUB

2017 Holiday Tournament

Overall Champions: 62 Gary Walden & Bill Devincenzi

Flight One:

- 1. 59 Arnold Bernal & Dennis Conway
- 2. 54 Rob David & Vince Rossi
- 3. 53 Gary Chappell & Terry Doland
- 4. 51 Jan Champion & Jim Brigham
- **5. 47** Tom Nedney & Ken Peters

Flight Two:

- 1.62 David Bacigalupi & Nick Corsello
- 2. 62 Gary Hitome & Wayne Bodamer
- 3.59 Jeff Buckingham & Ray Leisy
- 4. 58 Paul Swinson & Bob Spoor
- 5. 54 Willy Weisend & Larry Peterson

Flight Three:

- 1. 60 Ernie Robles & Bob Robles
- 2.58 Gary Sharps & George Olson
- 3. 57 Winston Bannister & Jerry Isbill
- 4. 56 Hugh Fahrner & Jerry Block
- **5. 55** Jack Mccarthy & Paul Lewis

Closest To Hole #11

Flight One: Dennis Conway 6 feet 4 Inches Flight Two: Hal Hallock 17 feet 3 Inches Flight Three: Ernie Robles 8 feet 10 Inches

From the Golf Pro

(Continued from page 19)

keep cart traffic away from these yellow flagged areas and roped-off areas. And certainly please do not remove any flags, ropes or stakes from their position. We appreciate your cooperation!

Golf Course Etiquette: Let's remember that when we are playing golf, we are sharing the course with many other members. Please try your best to leave the course as you found it. If you play from a greenside bunker, please kick the sand off of your shoes before treading onto the putting green so golfers behind you do not have to putt through sand. If you leave a ball mark on the green, please repair it so that golfers behind you do not have to putt over your mark. And please remove your tees from the teeing ground, broken or intact, after teeing off on any given hole. Thank you for your cooperation!

Pro Shop Holiday Specials:

Now through December 31 Order Any Dozen Titleist Golf Ball (Except New AVX) and get **free personalization**...Up to three lines of imprint at 17 characters/line maximum in black, blue, red, green, or pink imprint. Come by the Golf Shop to get your order in ASAP!

Now through December 31 purchase one-dozen Titleist ProV1s for \$39.99 (regularly \$54)! Now through December 31 purchase one-dozen Taylor Made TP5 or TP5x for \$39.99 (regularly \$52)!

Make the switch to the most complete Tour Ball...Come by the Golf Shop to pick up your TP5/TP5x golf balls now! They won't last long!

Golf Course Schedule: Now that the holidays are upon us, remember that if the weather is nice, the golf course will be busy. Be sure to try to call to reserve a tee time in advance, especially if you want to bring out some guests. If I remember correctly, we will be very busy during the week prior to and the week after Christmas; so please plan ahead.

On Sunday, December 24 the golf course will open at 7:18 a.m. The Pro Shop will be open from 7 a.m. to 1 p.m., and closed at 1 p.m. in observance of Christmas Eve.

On Monday, December 25, the Pro Shop and Clubhouse will be closed all day in observance of the Christmas holiday. If you endeavor to play golf that day, please be aware of potential *frost* on the golf course and wait until the temperatures exceed 45 degrees and there is no visible frost on the golf course. Playing on frost will kill the grass. Thank you!

Happy Holidays...See you at the course!

Landscape & Maintenance

MAINTENANCE SCHEDULE

Cribari

5196-5245 and 5258-5308—Landscape maintenance and weed control in progress.

5309-5363 and 5400-5432—Landscape maintenance and weed control, 12/18-12/22.

Trash Enclosures—Bumper and stopper installation in progress. Cribari Hills; 5185-5209—Window washing in progress; with Cribari Knolls to follow.

Cribari Place; 5102-513—Power washing, prep and paint in progress. Cribari Place—Partial power washing and painting of carports in progress.

Cribari Place - Dry rot repairs in progress.

Cribari Bluffs—Dry rot repairs in planning.

5205—Water remediation and reconstruction in progress.

Inspections and repairs of stair treads in planning.

Del Lago

3127-3206—Landscape maintenance and weed control in progress. 3101-312—Landscape maintenance and weed control, 12/18-12/22. Day time watering in progress.

Turf rejuvenation program; spraying and slice seeding in progress.

Estates

8832-8841—Landscape maintenance and weed control in progress. 8842-8853—Landscape maintenance and weed control, 12/18-12/22.

Fairways

4020, 4022 and 4024—Landscape maintenance and weed control in progress.

4002, 4004 and 4006—Landscape maintenance and weed control, 12/18-12/22.

Glen Arden

7723-7739—Landscape maintenance and weed control in progress. 7741-7748 and 7750-7757—Landscape maintenance and weed control, 12/18-12/22.

Heights

8490-8501 — Landscape maintenance and weed control in progress. 8502-8509 — Landscape maintenance and weed control, 12/18-12/22. 8501 — Water remediation and reconstruction in progress.

Hermosa

8334-8339 and Median Strips—Landscape maintenance and weed control in progress.

8005-8032—Landscape maintenance and weed control, 12/18-12/22. 8334-8335 and 8398-8399—Roof and gutter replacement and stucco repairs in progress.

Colombard Ct.; 8338-8339—Roof replacement scheduled to start 1/2/18, weather permitting.

Highland

7560-7581 and 7595-7598—Landscape maintenance and weed control in progress.

7528-7538 and 7541-7559—Landscape maintenance and weed control, 12/18-12/22.

Turf rejuvenation program in planning.

Montgomery

6295-6331 and 6358-6361-Landscape maintenance and weed control in progress.

6001-6045—Landscape maintenance and weed control, 12/18-12/22. Whaley Dr.—Sewer repairs in planning.

Olivas

8723-8735 and 8751-8762—Landscape maintenance and weed control in progress.

8736-8750, 8769-8775 and 8778-8782—Landscape maintenance and weed control, 12/18-12/22.

Gutter cleaning scheduled for 12/11-12/23.

Sonata

2032-2048 — Landscape maintenance and weed control in progress. 2012-2024 — Landscape maintenance and weed control, 12/18-12/22.

Update on the Maintenence Work Order Process

The Maintenance Services Department is pleased to inform you that we have implemented a new email notification system for work order requests. In order to institute this new process, we ask you for your help. We plan to update our database to include your email address. Please send an email to: workorder@the-villages.com and provide us with your name, address, phone number and email address so we can enable the emailing status of your requested work orders.

Thank you for your efforts and support!

- Maintenance Services Department

Roof & Rain Gutter cleaning schedule for 2017-2018

The following is an approximate start and completion date for subject to rain gutter cleaning at all the Villages, weather permitting.

Village	Start Date	Completion Date		
Olivas	December 11	December 23		
Montgomery	December 27	January 6		
(Lower & Upper	r)			
Del Lago	January 8	January 20		
Fairways	January 22	January 27		
Cribari	January 29	February 17		
Verano	February 19	March 3		
Highland	March 5	March 17		
Glen Arden	March 19	March 24		
Heights	March 26	March 31		
Club Buildings	March 28	March 31		

Should you have any further questions, please do not hesitate to call the Maintenance Services Customer Service line at 408-223-4670.

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 it 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.

Ceramic Products

Ceramic mugs and dishes, ceramic pots, clay pots, etc.—Not Recyclable These items are considered garbage and must be placed in the garbage bin.

Valle Vista

9001-9010—Landscape maintenance and weed control in progress. 9011-9014 and 9031-9036—Landscape maintenance and weed control, 12/18-12/22.

9052—Leak detection in progress.

Verano

7300-7326—Landscape maintenance and weed control in progress. 7331-7356—Landscape maintenance and weed control, 12/18-12/22. Turf rejuvenation program, slice seeding, in progress. Via Granja; 7300-7307—Dry rot repairs in progress. 7321-7322—Retaining wall replacement in progress.

Club Centers

Monitoring of lake levels in progress.

Turf/grub activity damage control in progress.

Chemical treatment, animal trapping of skunks and raccoons, and lawn repairs at various districts, in progress.

Mowing scheduled for every other week, weather permitting. Cribari, Foothill and Montgomery Pools—Closed for the winter. Clubhouse renovation project to start 1/2/18-1/5/18.

Golf Course #4 doors on the 5th tee replacement in progress.



BRIDGE HAND

NORTH

- 10 7
- A 6 5
- AK1086
- J 6 3

WEST

- K8543
- Q 10 9 8 7

EAST

- J962
- J73
- J 9 5

SOUTH

- ΑQ
- KQ10942
- Q 4 2
- 54

Dealer: South Vulnerability: None

Bidding: South West North East 1 Heart **Pass** 2 Diamonds Pass 2 Hearts **Pass** 4 Hearts All Pass

Contract: 4 Hearts by South Opening Lead: 10 of Clubs*

Dealer has 1 possible loser in Spades, maybe 1 in Hearts, and 2 in Clubs.

Strategy: Take out trumps and run the Diamonds

West leads the 10 of Clubs, South plays the Jack from the board, East, wins with the King, continues with the Ace, then a low Club, and South trumps. He plays the King of Hearts, then leads a Heart to the Ace on the board, next a Heart to the Queen in his hand. He switches to the Queen of Diamonds, continues with a low Diamond to the Ace on the board, next the King of Diamonds, then the 10, sluffs the Queen of Spades from his hand, and now claims since his last three cards are trumps. Well done. The contract is made with one overtrick.

Leading from an interior sequence is far better than leading away from a King which often allows a Queen to take the trick.

(With Tom Zades—contact him at: tomzades@gmail.com)

Along the Way—a trip down Memory Lane

WHERE IN THE WORLD IS

Here's how it works: Take along a copy of The Villager on your next

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

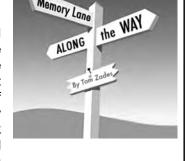
vacation-it's not heavy-and have your picture taken holding up the

paper with a well-known landmark or celebrity. Just tell them it's for the

THE VILLAGER?

local paper for all to see.

It is fascinating to reflect on how the human mind develops. I have described elsewhere how sorry I felt for those poor people pictured in the newspaper. I thought they had to stay in that same position for the rest of their lives. I was four years old at that time. I was perhaps 8 years old when I dealt with the mystery of the mandolin pick. Dad brought his mandolin along on a family camping trip. It was one of those that had a bowl-shaped back to help make the sound richer. While playing with it, I dropped the pick and lost it. In my young mind, I must have thought it was invaluable and irreplaceable. Fortunately, Dad had a spare.



I searched all over and contemplated the mysteries of life. How could it possibly have vanished into thin air? A week later at home I was holding the mandolin, and lo and behold, there was the pick, right on the floor at my feet. How in the world had it gotten from the campground to the floor at home? Was there another dimension to life that I was not aware of? Did certain inanimate objects have mysterious abilities? Dad said that the pick must have fallen into the bowl of the mandolin earlier, and just happened to fall out as I was playing with it at home. I immediately saw the folly of my thinking, and said, "Oh. Right!" As a grandparent, I tend to encourage imagination and mystery, knowing that the real world will assert itself in due course.

HENRY S. CHANG, D.D.S. GENERAL DENTISTRY

- Cosmetic Dentistry Implant / T.M.J. Disorder
 - Emergency Care Senior Discount

3151 S. White Rd. (at Aborn) Suite 203 238-7646

\$25 00

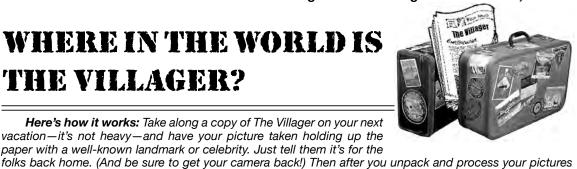
Towards Initial Appointment New patients only with coupon.



1624 E. CAPITOL EXPWY. (AT SILVER CREEK RD.) EMAIL: INFO@EVERGREENPTONLINE.COM







In early August Bob and

Kathleen Dolci of Village

Montgomery spent a week cruising the Alaskan inland passage where they were

enthralled by the sight of

several glaciers, abundant

wildlife, and snow-capped

mountainous terrain. After

arriving in Ketchikan, the first item on their agenda was taking The Villager

photo, followed by boarding

a scenic tour train to White Pass, site of the Alaska/

British Columbia border.

During their vacation they

also took in the sites in Vancouver and Victoria

including Butchart Gardens.

Classified Advertising

To Place a Classified Ad

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

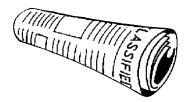
Ad copy is due Monday at 10 a.m.

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.

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.



Villages Business Directory

Pampering Pet Sitter / EZ Grooming: 408-270-2907

Your Villages Dog Walker & Pet Sitter 949-500-7095

Dog Walker

Kristel: 274-1882

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

Mobile Notary 408-425-0614 drmaxa@comcast.net Maxine

Reverse Mortgages Charles McKain: 408-823-1915

Reverse Mortgages Phil Hawkinson: 408-274-3333

> Mary Kay Consultant Denise: 408-406-0452

FOR LEASE Nicely Updated Upper Cribari

2 Bedrooms, 2 Baths Light and Bright \$2,500 Call Jill Curry Hewitt Real Estate 408-223-3220 BRE# 01700460

WOW! BRIGHT AND READY TO MOVE IN

Montgomery Unit 1 Bed/1 Bath Plenty of Storage Space List Price \$375,000

FOR LEASE
PRISTINE AS NEW!
Lower level Cribari
GOLF COURSE VIEWS
New Appliances
No Steps entry option
Washer and Dryer
2 Bedroom 2 Bathroom
\$2,700/Mo

JABEZ Realty 408-661-0203 N. Jeanette Campa Broker/Owner/Villager RE Lic # 01327014

12/14

REAL ESTATE

THE VILLAGES
REALTY TEAM
408.270.4400
OPEN 7 DAYS A WEEK
"The Leaders in Villages
Real Estate Sales"
Contact us anytime!

We make house calls, too!

We have buyers waiting for the right home in all price ranges.

If you are contemplating selling anytime soon, give us a call.

Wanted

Single Level 2 Bed/ 2 Bath in Cribari

CASH BUYER - Will allow Seller time to relocate. If you are contemplating selling anytime soon, give us a call. 408-440-7617

For Rent

Village Cribari

Beautifully Remodeled
Downstairs Unit!
2 Bed/ 2 Baths, 1,223 SF
White Cabinetry, Granite
Counter Tops and Newer
Appliances in Kitchen!
Double Pane Windows,
Custom Glass Interior
Doors and Spa Tub!
Newer Water Heater,
Furnace and A/C.
Interior Washer & Dyer.
\$450,000

For Sale

Village Highland Caledonia SFR

6-9 Month Lease 2,034 SF, 2 Bed/2Bath Family Room Kitchen, Large Patio, 2 Car Garage \$3800/mo

Call Dee: 408-440-7617

The Villages Realty Team

Dave & Suzanne Tofte,
Dee Ramirez, Doris Bates
and Suzanne Gardner
The Villages Property
Management Team
408-270-4400

We're located outside the gate, 2 doors down from B of A. We can and will help you! BRE#00864784, 00716638 00683945, 01820253, 01217393

VILLAGES RENTAL 4017 Wimbledon Court

2 bed / 2 bath
2 car garage
\$2950
Call Judy McAlister
Intero Real Estate
BRE# 01763596
408 292-5117
www.judymcalister.com

12/14

Housing Wanted

Villager seeks Room to

Rent ASAP.

Call 408-238-1767

Carpet Cleaning

Ferguson Carpet/Tile/ Upholstery Cleaning

Beauty

LADIES-

Tired of drawing

your eyebrows on?

Transform them to

Permanent!

With permanent makeup.

ADVANCED,

ACCOMPLISHED

PRACTITIONER offering

fair price with discount

through December 2017.

Discount code VIL123.

permanentlypretty.net

408.506.1373

References Licensed 408-369-8595 Truck Mount Deep Cleaning

12/21

12/21

Appliances

Appliance Repair Maintenance

Trained, Licensed
Insured Repair Specialist
All Major Brand Appliances
Richard: 408-439-9645
www.armrepair.com

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Automotive Repair

Complete Auto Care Tate Family

Serving Villagers 30+ years! Free local pickup & delivery 477 S. Market St., SJ 408-293-8915, 7 – 5, M-F

Beauty

Mary Kay products. Skin care and more.

Quick service. Susie: (408) 513-4624

12/21

Classic Clean Carpet Cleaning 408-268-7050

Serving The Villages for over 30 years

Non-Allergenic Soap Free, Fast Drying Senior Citizen Discount www.classicclean.biz

1/4

Computers

Need Your PC/MAC & Network fixed today? On-Site! By Engineers

Trade in your old PC/Mac with new!

Call 408.866.5121
Accredited BBB A+
Since 1989,
Any Issues Hardware
or software
1400 satisfied clients
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com

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Computers (cont.)

COMPUTER REPAIR 500+ Villages clients

99.9% problems fixed RESIDENT Peter: 408-528-8422

2/22

Draperies

The Drapery Lady

Custom Draperies, Blinds, Shades & Shutters. Over 25 Years Experience 408-981-1874

2/8

Flooring

Slaughterbeck Floors, Inc. Lic. #298783

30+ years experience Hardwood-new, repairs, refinish, prefinished Carpet-Laminates-Vinyl-Luxury Vinyl Very familiar with concrete installation systems and preparation. Showroom location: 730 Camden Avenue @ Winchester Blvd. Campbell, 95008 408-379-5813 Monday-Friday 8 a.m. to 5 p.m. Saturday 10 a.m. to 2 p.m. www.Slaughterbeckfloors.com

MARK'S FLOORS HARDWOODS-LAMINATES

MarksFloors@att.net Carpets-BATHROOMS-TILE-KITCHEN FLOORS-SHOWER WALLS Over 2,500 Villagers Installed

See Villager Phone Book Page 19

Mark: 408-569-5046 LIC. #720423

3/1

Heating & A/C

Master Maintenance Air Conditioning / Heating /

Water Heaters Installations, Repairs Preventative Maintenance Phone 408-242-3082 Lic. #767008 Villagers References Villages Resident

Housecleaning

The BEST **Housekeeping Service!**

Thorough cleaning at affordable rates! Pet Friendly! Villages References! QUEEN OF CLEAN! Debra: 408-300-2327 (c) Office: 408-279-1075 12/14

LAURA'S CLEANING SERVICE

Weekly, Bi-weekly, Monthly Available Call 408-376-1626 12/21

Lucy's House Cleaning Professional Work

Very Trustworthy 24 years of experience (Villagers' references available) Licensed, Free Estimates 408-315-0469

PINK LADIES HOUSE CLEANING SERVICE

\$25 OFF FIRST TIME FOR VILLAGERS LICENSED, INSURED 408-717-2327

12/7

Edington Enterprises The Cleaner House Cleaner

Affordable & Reliable Over 20 Years experience. Pet sitting, Window Cleaning. References. Brad: 831-338-3230 1/4

Landscape

GREENESCAPES Complete Landscaping

Drip Irrigation Specialist Hauling & Cleanups Phone 408-680-3037

Moving/Storage

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408-227-1744 jameslzorn@yahoo.com Agents for National Van Lines

Painting

PAINTING

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7 min. from the Villages

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REED: 408-219-1330

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McNerney's Painting

Service

Interior/Exterior

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408-358-5450

Painting (continued)

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Wallpaper Removal Cabinets Licensed, Bonded, Insured 30 Years Experience Honest, Clean Work. 408-520-7652 408-509-9400 (cell)

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PAINTING NEAT, RELIABLE, HONEST

LICENSED, BONDED, **INSURED** Drywall repair, Texturing, Remove Wallpaper, **Acoustic Ceilings** References Available Lic. #679462 Gerald: 408-332-4605 12/14

Plumbing

ALVCO PLUMBING Serving the Villages

for over 20 years #B585720, C-36 408-279-5531

Remodeling

KELLER CONSTRUCTION Quality Craftsmanship

Guaranteed! Kitchens, Bathrooms Lic.# 950188, Insured 408-799-8854

3/3/18

3/22

3/29

Remodeling Contractor Quality Home Construction

Kitchen & bath specialist

Tile, natural stone, plumbing, Electrical, doors, trim, cabinets

> 30 years experience Cell# 408-391-2400 License# 675611

5/24

Repair/Handyperson

REPAIR/ **HANDYPERSON**

JEFF GUIBOR 408-931-3317 ieffquibor@hotmail.com

Maintenance Interior/Exterior Kitchen, Bath Plumbing Electrical Painting Carpentry Lic. 749783 Free Estimates

Credit Cards Accepted

Thom - The Handyman with Cadillac Service

Exclusively Villages Plumbing, electrical, misc. Vietnam Veteran 408-206-3018

1/4

NEED SOMETHING FIXED? Call Guy DePonzi

408-482-1466 Electrical, plumbing, carpentry, etc.

Bobby Builder Contractor

All household repairs Villages resident Recessed lighting, sheetrock, bathrooms, electrical, plumbing, decks, doors, tile, floors, stucco, fences, framing, windows, demolition, water damage Lic #714761, Insured 408-497-0476 www.BobbyBuilder.com

Furniture Refurbishing/ Reconditioning

Light upholstery - Painting -Handyman Contact Yves (408) 335-8840 Villages Resident

Senior In-Home Care

SENIOR IN-HOME CARE

OUTSTANDING AND EXCELLENT Vista Verde Home Services

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Senior In-Home Care (continued)

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Provides the Best **Quality Care** in the Privacy of Your Own Home. Our Professional Caregivers Are Trained to Assist With Flexible Care Options: Live-In / Hourly / 24/7 Care www.BayHomeCareServices. com 408-766-9194

12/7

Transportation

Airport Transportation Call Carol: 238-6775

Always Reliable

Gabe's Window Cleaning Inside & Out Tracks

Screens \$150 408-393-3177

Window Cleaning

12/7

FREE STUFF

FREE: Pristine 3 Drawer 42" White Dresser

Call 650-308-6141

12/14

RIDES ANYTIME Gina: 408-483-5241 (cell)

408-238-1982 Anywhere, Always Available!

McKee Window Cleaning Villagers Favorite

Experienced, Honest, Insured Rick McKee: 408-761-4803

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2003 Hyundai Sonata 17,000 miles

Pristine Condition

\$1500 firm

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WANTED

SENIOR IN-HOME CARE

Caregivers CARE - ON - CALL

Bonded and Insured All Caregivers Certified, Experienced, Supervised Affordable Rates Hourly, Live-in Free Assessment References Available 408-857-1872

1/25

CAREGIVERS AVAILABLE LIVE-IN / HOURLY

AFFORDABLE RATES EXPERIENCED, HONEST **REFERENCES** MANAGED BY VILLAGES RESIDENTS 650-207-2442 408-835-7355 408-532-6501

Caregivers 24/7 Healthcare

Excellent Services,

Affordable Rate

Experienced, Hard-working,

Trustworthy

408-896-7405

408-896-7404

1/18

2/1

NANCY'S RIDE SERVICE 408-396-6603

Appointments, errands, airport Fellow Villager

RIDES

Remy / Joe: 408-677-7301

Villages Resident Airports, Errands Prompt, Dependable

the Village Screener for repairs. Free pickup, delivery. 408-978-7926

ITEMS

For Sale

If your window screens

need repair, call Kirk

1//5

WANTED: Old stereo components, reel to reel tape decks. RECORDS, turntables, RADIO TUBES. 937-626-3689.

12/14

12/14

CAREGIVER

20+ Years Experience

Helping Seniors with Dementia, Alzheimer's, Parkinson's, Diabetes, Stroke, Hospice, Incontinence, Disabilities, Companionship, Etc. Hourly / 24-Hourly / Live-in 425-283-3242

12/14

EssentialCare Quality, Affordable

In-Home Care Licensed, bonded, insured. Honest, reliable, certified caregivers Hourly/Live-in Free consult/assessment. 408-368-6918

RIDE SERVICE APPOINTMENTS,

AIRPORT, ERRANDS VILLAGE RESIDENT Gene: 408-966-7703 408-835-7355 genemune@yahoo.com

Transportation: Airports,

Appointments, Errands

Dependable, Prompt

Call Lorraine / Carol

408-239-1039

Lighted China Cabinet Base: 6 Drawers/Shelves \$600 OBO 408-274-2464

12/14

Wanted: Gold Jewelry, Sterling Diamonds, Coins

& Rolex Watches Tom 1-408-607-7142

1/4

Cash For Cars We Buy Cars

Running or Not 408-449-6941

12/7

24/7 HealthCare **Experienced, Certified** Caregivers

Affordable and Insured Hourly and Live-in rates 408-991-4564

3/22

HIRING CAREGIVERS IMMEDIATELY

HOURLY/LIVE-IN EXPERIENCED, HONEST, REFERENCES AVAILABLE 408-835-7355 650-207-2442 u

MARK'S FLOORS

Tile/Tiling

TILE BATHROOMS FLOOR — SHOWER WALLS

Mark: 408-569-5046 LIC. #720423

Airport Transportation

Rise above the UBERnary! "HAVE CAR, WILL TRAVEL"

Airports, Appointments, Villager, Mark: 510-480-8198

u

Sofa/Sleeper, Full Size Like new

La-Z-Boy

\$235

Oval Oak Dining Room Table

with 2 leaf extensions and 6 chairs Very Nice \$350

Call 408-531-8828 12/14

HIRING/HELP

Caregiver needed 24 hour care 510-299-0469

12/14

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

The Villager Classified Advertising Pricing

Category \$1.25 per word (minimum of 10 words) **Real Estate** Services \$1.25 per word (minimum of 10 words) (See below for Services sub-categories.) \$1.25 per word (minimum of 10 words) **Notices Personals** \$1.25 per word (minimum of 10 words) **Cars & Carts** \$1.25 per word (minimum of 10 words) \$1.25 per word (minimum of 10 words) **Help Wanted** (Employment notices) \$1.25 per word (minimum of 10 words) Wanted **Items for Sale** Villagers: 75¢ per word (minimum of 10 words) Non-residents: \$1.25 per word (minimum of 10 words) (Personal items only) Free Stuff Villagers: 75¢ per word (minimum of 10 words) Non-residents: \$1.25 per word (minimum of 10 words) **Obituaries** \$1.25 per word for the first 50 words; then 30¢ a word after that. Photo of the deceased \$25 Free flag for veterans **Villages Business Directory** \$7.50 per week (Business Directory available to Villages residents only. Listings must be compact enough to fit on two lines only.) **Lost & Found** First 15 words of first ad are free; after 15 words: \$1.25 per word (Subsequent ads after first week are billed at \$1.25 per word)

Specials (Additional add-ons to regular ad pricing)

Placement in box\$15 per week (boxes limited to one-column width)Premium placement\$20 per week, placement anywhere with special box

(Anywhere in Classified Ad section, not including first column or above section heading)
(Premium ads will have a bolder border. Placement space is on a first-come-first-served basis.)

CLASSIFIED ADVERTISING GUIDELINES

To submit ad copy, renew, cancel, or make changes to your ad: Call or email Kory at 408-754-1341 or Ktran@the-villages.com; Call Scott at 408-223-4655; fax to 408-274-2843; or mail to:

Villager Classified Ads, Building B 5000 Cribari Lane, San Jose, CA 95135.

(Downloadable forms available on the Villages website at **www.thevillagesgcc.com**. Ad copy is not taken over the telephone. Call Kory or Scott to verify receipt of fax.)

Payment:

All ads are to be paid in advance by check or money order—no cash. 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 or mail to the address above.

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.

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. The Villager reserves the right to refuse ads containing offensive or questionable content.

The Villager Classified Ad Form

Address:	two words. Please print clearly. See other side for pricing information and specific details for your ad. For more information, please contact Kory at ktran@the-villages.com or 408-754-1341.
Phone:	
Select Category: REAL ESTATE NOTICES PERSONALS CARS & CARTS HELP WANTED WANTED ITEMS FOR SALE FREE STUFF OBITUARIES LOST & FOUND 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: Single Line Box (\$15 in addition to ad) Premium Box (\$20 in addition to ad) Housecleaning Legal/Professional Plumbing Noving/Storage Painting Pet Care Repair/Handyperson Window Cleaning Tax/Finance/Insurance Transportation	Amount per week: \$ # of weeks:
(Other suggested custom heading)	Total Amount: \$ Bill:

FOUNDATION FOCUS

Alternatives to Cash Donations

By Ed de Jong, EVF CFO

The vast majority of donations made at this time of year are in the form of cash or personal property. However, a worthwhile alternative to consider, is a donation of stock. If you have stock that has appreciated in value, you can easily donate it to EVF and, if you itemize, you can deduct the full fair market value rather than the lower amount that was paid. If it is publicly traded, the value can easily be determined on the date of transfer. This is an advantage in cases where the value exceeds \$5,000 since other non-cash donations in excess of \$5,000 must be appraised, which can prove quite expensive. Appreciated stock should be transferred directly, through your broker in order to avoid capital gains tax. However, if you plan to donate stock with an unrealized loss, you should sell the stock first and donate the proceeds to EVF. That way, you can deduct the loss against other capital gains or offset against other forms of taxable income up to \$3,000. You should contact your broker as soon as possible if a direct transfer is to be made, since there will be transfer forms to complete. Also, please notify us of pending transfers so that we can issue appropriate receipts.

Another way of giving is through a donation of IRA with-

Clubhouse chairs for sale — \$30 each!

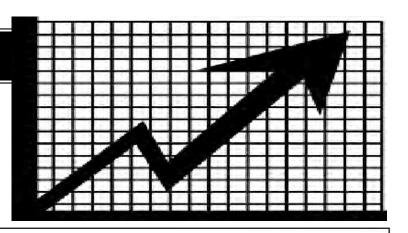


Chairs will be available for pickup Tuesday, January 2 to Friday, January 5.

If interested, please contact John Yu at 408-223-4676 or email: jyu@ the-villages.com drawals that must be taken as a result of the required minimum distribution rules. If the RMDs exceed your cash flow requirements, you can avoid tax on the distributions by having

your custodian make a direct transfer to EVF

For information about the Foundation visit our web site at www.evfsi.org





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UMBARGER RD.

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