

The Villager

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November 7, 2019

The News this Week

- WOW! Are you ready? (See article on page 3)
- Proposed Club Rule Change (See article on page 3)
- Proposed Association Rule Change (See article on page 3)
- ·Homeowners' Proposed Rule Change (See article on page 12)
- Proposed Association Policy Change (See article on page 12)

Hot Tickets

- · Veterans Day Celebration and Concert (See items on pages 1 & 28)
- · Harp Extravaganza
- (See article on page 1)
- Crafters Club Holiday Boutique (See article on page 1)
- Comic Impressionist Ken Block (See article on page 10)









Community TV channels:

CHANNEL 26: Club & Event notices

CHANNEL 27 Currently playing:

Living with Wildfires

(See page 9 for broadcast times on the above items and for other programming.)



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U.S. Army speaker added for Veterans Day celebration

The Villages Music Society and Veterans Club's 33rd annual celebration of Veterans Day will take place at 2:30 p.m. on Veterans Day, Monday, November 11. It will be held at the LDS Church gymnasium, 4977 San Felipe Road, San Jose CA 95135. In its 33rd year, it is the second largest annual event in San Jose on Veterans Day.

The speaker this year will be Sergeant Major Scott J. Holzerland of the 351st Civil Affairs Command. SGM Holzerland has served at every echelon within the human resources community from company to the U.S. Army Human Resources Command as well as broadening assignments including instructor, recruiter and detailee to the Central



Sgt. Maj. Scott Holzerland

Intelligence Agency.

He is currently serving as G1 Sergeant Major providing oversight of human resources support to the 2000 soldiers and family members of the 351st Civil Affairs Command. SGM Holzeland's awards and decorations include the Bronze Star, the Joint Meritorious Service medal, and numerous other medals of merit.

All veterans will be recognized and presented

Platform participants include the Village Voices; the Villages Concert Band; the Villages Handbell Ensemble, guest instrumentalists and Sgt KC Armstrong, this year's special musical guest who has just retired from the U.S. Army Chorus in Washington DC. He will be joined by the Village Voices in singing "God Bless the USA." He sang this stirring solo last July 4th with the US Army Band before millions of onlookers on the Washington D.C. Mall as the Blue Angels flew overhead.

A regular duty Marine Color Guard will present the colors and we will also be joined by San Jose Council person Sylvia Arenas and County Supervisor, David Cortese.

Browsing at the Holiday Faire



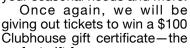
The annual Holiday Faire was held Saturday, November 2 in Cribari Auditorium. The popular Arts & Crafts Association event is usually the first event leading up to the holidays. **Photo by Lou Alexander**

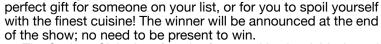
Crafters Club Holiday Boutique is Saturday, November 23

By Diane Goodrich

As the holidays approach, skip the lines at the malls, forget about the hustle and bustle activity in the shops, and come

enjoy a stress free, jolly Holiday Boutique in Cribari Center where you can browse and find all of your seasonal needs and more.





The Crafters Club elves (vendors) are working hard this time of year, making seasonal, handmade, unique merchandise, just for you. Our festive tables will be bursting with Christmas greeting cards, wreaths and ornaments, holiday boxes, specialized Christmas jewelry, artwork, and seasonal whimsical pieces—like Marty's Santa tissue holders for example!

There are so many gift choices to complete your shopping lists, so please join us November 23-the Saturday before Thanksgiving - in Cribari Center from 10 a.m. to 2 p.m. and enjoy fun, music, free coffee and cookies, and all of your favorite things!

Harp Extravaganza November 16—a very rare treat!

Harp Extravaganza is coming to The Villages on Saturday, November 16 at 2:30 p.m. in Cribari Hall. A joyous two-hour program of music played by 20 harps has been designed to delight you. Relax and enjoy great master pieces, such as Suite #1 from Carmen, Handel's Water Music, the best of Tchaikovsky's Nutcracker Ballet, Claire de lune, the youth ensemble, special soloists and so much more.

Included in your ticket is a "Meet the Artists" reception following the concert in the Cribari Conference Room. Tickets (\$20 each) will be sold at the door on the day of the concert. Seating is open.

Also, get 10 percent off your dinner at the Clubhouse the same night as the concert. Be sure to make reservations and present your ticket at the dinner.



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.

Letters may be submitted electronically through the Pulse Submission Form on the Resident Portal: resident.

the villagesgcc.com/pulse, or emailed to Villager Managing Editor S. Hinrichs: shinrichs@the-villages.com.

E-mailed letters must include the text within the body of the e-mail and the subject line must read PULSE LETTER.

4 Pulse letters received this week.

1 Pulse letters not meeting Pulse Letter Guidelines.

3 Pulse letters published this week.

Note: Pulse authors are solely responsible for the statements and opinions contained in the Pulse letters. The Villager does not verify the accuracy of all statements.

Fire liability concerns about Villages Solar Electric Power Station.

What liability does The Villages have pertaining to The Villages solar electric commercial power station? When PG&E turns OFF the electric grid, where does the power generated by The Villages solar electric generator go? Does that power stay on the grid and expose The Villages to local fire related lawsuits? If The Villages solar power station starts a fire outside of The Villages what is The Villages liability?

-William Swintek

We live in a world where we ALL make "risk vs. reward" decisions.

For example, do we buy a new car, using dollars from our depleting savings or risk repairs or worry of a break-down?

At the recent Board meeting, the Board, in an overabundance of caution, determined that the risks were too high to permit the AARP Tax-Aid program to continue to use Villages facilities to do tax assistance to lower income Villagers and local community members. The risks the Board considered are improbable, based on the history of the program. For the last 10 years, this program has assisted Villagers and non-Villagers alike. There have been no known problems with security issues from non-Villagers.

This program has assisted over 200 Village households (many more than 200 individuals) and posed little risk to the Villages.

I would urge Villagers to consider these facts and if they agree, to let the Board know that the program is a great outreach to the Villages and outlying communities and should be reinstated.

—Libby Nelson

Once upon a time, many, many, many months ago there was a fire at adjoining condominiums. Soon after the fire a green fence was put up with the unfriendly sign "Construction Zone, All Personnel Keep Out." And a huge rust and graffiti-covered dumpster blocked half of the street, an eyesore that made it difficult for the drivers in the opposite condominiums to enter and exit their garages.

Help! Help! Help!

-Thomas Roy Harney

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.

More BOARDS & COMMITTEES, MANAGEMENT and COMMUNITY NOTICES on pages 4, 5, 12 & 16

IN MEMORIAM

Raymond Townsend Sr. July 10, 1936—October 22, 2019

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 or email ktran@the-villages.com.

 $\bf Sports:$ Sports copy is acceptable after deadline only by permission of the Managing Editor, 408-223-4655.

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 408-223-4657. Display advertising information is available on The Villages web site at: www.thevillagesgcc.com.

Delivery: The Villager is published on Thursday and distributed to all residents Friday morning. Extra copies of the latest editions are usually available in The Villager office and in the Library.

Call 408-223-4655 to report missed deliveries.

POLICIES

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

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

The Villages Communications Advisory Committee "To inform and connect Villagers" develops operational plans, reviews rules and policies, and advises the General Manager and Club Board on issues pertaining to The Villager, including Pulse letters, Channel 26, Fast Lane and the web site. Residents having relevant concerns may attend meetings or call committee members by phone: Chair Larry Miller at 408-238-1030, Diane Carr at 408-528-8456, Debbie Champion at 408-960-6994, Barbara Karayn 202-641-6339, Lou Lively-Singh 408-838-5555, Pamela Oliver-Lyons 408-693-9250, and Alice Tyler at 408-223-1735.

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 408-223-4657 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:

Jan Champion President
Theodora Morse Vice President
Frank Langben Secretary
Rick Casey Treasurer
Mike Falarski Director
Jim Neill Director
Bob Wilk Director

Villager Personnel:

Tim Sutherland General Manager/Publisher
Mary Majerle-Tatum Director of Community Activities
Scott Hinrichs Managing Editor
Joanne Guillen Design/Layout Editor

Kory Tran Associate Editor
Adrienne Reed Advertising Customer Service

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

Boards & Committees

WOW! Are You Ready for November 18?

On Monday, November 18 at 10 a.m. in the Clubhouse ballroom, join us for the next Welcome to our Website (WOW) event. Bring your laptop, tablet or smartphone to explore how to use these Villages self-service features.

See how to:

- Make a Clubhouse restaurant reservation
- Pay your HOA dues
- Place a Maintenance work order
- Notify the Public Safety gatehouse of incoming visitors

Why do this? Not only will it make it simpler for you, reducing the number of phone calls lets our staff work more efficiently.

At the WOW event, our one-on-one training makes it easy to set all this up on your phone or tablet. Simplify your life!

We schedule a WOW event every eight weeks, but even if you have attended a previous event, feel free to come back for a refresher. We are here to help! Light

The Villages Association Regular Monthly Meeting Agenda

Tuesday, November 12 at 9:15 a.m. in Foothill Center

- Call to order
- Roll Call
- President's Report
- Treasurer's Report
- · General Manager's Report
- Committee Reports
- Members' Forum
- · Consent Agenda
- Unfinished Business
 - 1. AC Solar Conditionally Approved Application (final)— 8124 Cabernet Ct.
 - 2. AC Solar Conditionally Approved Application (final) -8603 Vineyard Creek Ct.
- New Business
 - 3. Valle Vista Retaining Wall
 - 4. Del Lago E-2 Lake Renovation Project FY 20205. Glen Arden Retaining Wall Geotechnical Report
- 6. Fire Fuels Action Plan Update
- Announcements
- Adjournment

Notice of Proposed New Association Architectural Rule Security Surveillance Camera's Installation, Maintenance and Removal

After additional legal and Architectural Committee review, proposed new The Villages Association Architectural Rule Security Surveillance Camera's Installation, Maintenance and Removal was conditionally approved by the Association Board of Directors at its October 29, 2019, monthly board meeting. However, before formal approval consideration, the proposed new rule must be noticed and published 30 days as required by California Civil Code 4360. To that end, the proposed new rule will be considered for formal approval at the December 10, 2019, monthly board meeting. The Board will consider oral and written comments regarding the proposed new rule at the December 10, 2019, board meeting. Response to the proposed new rule 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 board meeting, and 2) via written comments delivered to the Board through Maria Hernandez in the General Manager's office at mehernandez@the-villages.com .

Proposed New AC Rule Security <u>Surveillance Camera's Installation, </u> **Maintenance and Removal**

The purpose of the proposed new rule is to provide a process for the installation of security surveillance camera systems.

Installation of security surveillance camera systems may be permitted upon compliance with required conditions. The installation requires an Owner Alteration Request and approval of the Architectural Committee. (Continued on page 16)

Notice of Proposed Changes to Club Rule 1.40 Villages Board Recognized Clubs and Organizations

At the October 29, 2019, Club board meeting, the Board approved to publish for 30-day notice proposed changes to Club Rule 1.40 Villages Board Recognized Clubs and Organizations prior to formal approval consideration at the December 10, 2019, board meeting.

The purpose of the proposed changes is to provide clarity and direction to clubs, and potential clubs, by listing reasonable requirements for clubs to meet to gain Board Recognized status and listing the benefits of Board Recognition.

The Board will consider oral and written comments regarding the proposed changes at the November 12, and December 10, 2019, monthly meetings. Response to the proposed rule changes may be made by one or more of the following methods: 1) Participation in the discussion of the changes at the November 12 and December 10 board meetings, 2) via e-mail with comments sent to the General Manager's office at least seven (7) days prior to the meetings (jmeadows@ the-villages.com), and 3) via written comments to the General Manager's office delivered at least seven (7) days prior to the meetings.

Note: Because the proposed rule changes required rewriting and reformatting of the current rule, and highlighting specific additions and deletions would make the rule difficult to read, proposed Rule 1.40 as rewritten, is presented for review. You can find current Rule 1.40 in your Club rules document, on The Villages website, or in Building A.

1.40 Villages Board Recognized Clubs

The Club Board (Board) encourages residents to form resident clubs (club) among themselves to share their interests. The following benefits (1) are available to those clubs which meet the listed

required minimum standards (2). 1. Benefits of Board Recognition for a club:

- A. Master Calendar access for reservation of facilities, subject to appropriate availability
- B. Fast Lane for announcements
- Channel 26 for announcements D. Resource Guide listing
- E. Telephone Directory listing
- F. The Villages website listing
- G. New Resident Orientation

2. The Board requires these minimum standards be met by each club:

- A. The club must not engage in any illegal activity, or violate any rule of the VGCC, Association, or Homeowners Corporation.
- B. The club must be open to all residents who meet membership requirements. Only residents can be members of clubs. Non-residents may be invited guests of a resident
- club member at all club activities, subject to any club restrictions on guests. Non-residents cannot vote, be directors, or hold office.
- D. A club must have written operating rules (or Bylaws) which must include these provisions and be approved by a majority of the membership:
 - 1) If the club requires election of directors, the election must be open to all members, and each member must be given an equal opportunity to run for such position. Directors can only be removed by vote of all members.
 - 2) The club must notify all members of all meetings.
 - 3) All meetings must be open to all members unless an executive session is required for reasonable purposes as specified in the operating rules.
- E. The club must have at least 20 active members attending a minimum of 80 percent of the clubs functions because of the high demand on our limited facilities.
- F. The club must register annually with VGCC Community Services in Building B with a written list of their current officers and directors (if any), and the names and addresses of every current active member.
- No club, nor any club member, shall by any means whatsoever invite the general public to any club activity.
- H. Clubs may not obtain bids or estimates from contractors for suggested changes to Club facilities. 3. The club must be fair and reasonable in all matters. Clubs are prohibited from political opinions or endorsements with the exception of the partisan political clubs' political activity within their own club. If the Board determines the club has not acted fairly or reasonably in any particular matter or has not complied with any section of this Rule, the Board may revoke its Board recognition status and cancel all benefits.
- 4. To receive Board recognition as a club, submit an application to the Community Activities Office with a list of members and addresses, proposed operating rules or Bylaws and expected facility use. A set of model Bylaws is available in the Community Activities Office.

MANAGEMENT



Thanksgiving Buffet

Thursday, November 28, 2019 12:30 p.m. and 3:30 p.m.

Seating in Clubhouse Restaurant and Banquet Rooms

Fruit, Cheese Display Fruit Tray & Fruit Kabobs

Imported & Domestic Cheese Display

Salad Bar Station

Ouinoa and Heirloom Tomato Salad Mozzarella, Basil & Tomato Skewers Apple Pecan Spinach Salad with a Maple Cider Vinaigrette Caesar Salad with Croutons Mixed Greens, Baby Spinach with Radishes, Cucumbers, Cherry Tomatoes, Mushrooms with Assorted Dressings

Seafood Station

Poached Peel and Eat Shrimp Ahi Poke Shooters Cracked Crab Claws Smoked Salmon Display with Condiments and Baby Bagels

Carving Station

Slow Roasted Prime Rib Slow Baked Bone-In Ham

Chafers

Fresh Roasted Turkey with Sage & Thyme Dried Cranberry, Apple, and Walnut Stuffing Pesto Salmon with Lime Butter Sauce orseradish Smashed Potatoes with Giblet Gravy Candied Yams

Homemade Cranberry Sauce Brussel Sprouts with Pancetta and Brown Sugar Green Beans Amandine

Desserts

Maple Cornbread with Bacon Bits Pumpkin, Pecan and Apple Pies Assorted Cakes to Include Carrot, Black Forest, Strawberry, Chocolate Cakes, Mini Cheesecakes, Petit Fours and Assorted Dessert Bars

Beverage Station

Rose Sangria Cocktails with Cranberries & Apples Coffee, Juice, Champagne and Sparkling Cider

\$45.95 Plus Service Charge & Tax

Children ages 5 to 12 \$19.95 Plus Service Charge & Tax Children under 5-Free of Charge All Charges Made to Account House Number Prior to Event

Reservations Are Now Available

Final Guest Changes Due by Monday November 18.

For reservations, call 408-754-1337 or e-mail theclubhouse@the-villages.com Information Needed: Full Name, House Number, Phone Number and Number in Party Including Adults and Ages of Children. Please be certain of your guest count as space is limited.

All Meals are Charged to Account House Number Prior to Event RESERVATIONS REQUIRED Seating in Restaurant and Banquet Rooms will be Utilized

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Community meeting on County's New Voting System

Please plan on attending a meeting on Santa Clara County's new voting system on Thursday, November 14, from 3:30 to 5 p.m. in the Cribari Auditorium. This event is hosted by Supervisor Dave Cortese, the Santa Clara Registar of Voters Office, and Senior Academy.

Supervisor Cortese and the Registrar of Voters will provide valuable information on how the county is modernizing voting and providing voters with greater flexibility and convenience after the passage of the Voter's Choice Act in 2016.

Beginning with the March 3, 2020 Presidential Primary Election, voters in Santa Clara County will choose where, when and how to vote. This new change will bring enhanced voter assistance, new equipment, and more days to vote. Attend the presentation to learn more about how these changes will be implemented, how you will be able to vote in the next election, and what you can do to get your voice heard. Refreshments will be served.



Correction: Last week's Villager erroneously listed the day of this event as Monday-it is Thursday, November 14, as noted in the above article.

Questions for Comcast?

Comcast/Xfinity will continue with their customer service to the residents through December 19, 2019! This is Comcast driven and at no cost to the Villages. Comcast representatives will be on site from 11 a.m. to 1 p.m. Thursdays in the Cribari Conference Room on the following dates: November 14, and 21, and December 12 and 19.

This is your chance to ask your questions about your existing service or if you want to upgrade your service they are there to help.

POST OFFICE NOT

On Monday, November 11, the Villages Post Office will be closed in observance of Veteran's Day. Normal business hours will resume the following day, 9 a.m. to noon.



The What I Love About The Villages column is a place where you can share your positive comments about The Villages community. (To be in compliance with VGCC Rule 1.30, please do not name businesses or other commercial, religious or political entities.)

If you have an uplifting comment to share about some aspect of life at The Villages, please email your contribution to Villager Associate Editor Kory Tran: ktran@the-villages.com, Villager Managing Editor Scott Hinrichs: shinrichs@the-villages.com or submit it in the Villager Article Submission area on the Resident Portal: resident.thevillagesgcc.com/villager/artsub/

I LOVE ABOUT THE '

My wife Madelaine and I attended the Piano Open Studio Silver Anniversary Concert on November 3. While I was sitting there listening to the beautiful music coming from the pianos and from an accordion, I thought how blessed we are to live in The Villages with such talented people. I am sure those performing at the concert that day had practiced many hours just to give us, the attendees, a memorable and joyful experience through the sound of their music. Madelaine and I have been to many Piano Club concerts here at The Villages, and we are always impressed by them. Being a stage actor myself, I know how hard it is, even with practice, to be in front of a group of people and perform for them. And they do it gratis, for just the applause. The Piano Club concerts are just another reason Madelaine and I enjoy living in the Villages.

-Nick Yanaccone

EVF Clothing drop-off coming January

Watch the Villager for the next clothing drop off for the July 4th EVF clothing sale. All women "gently used" clean clothing will be accepted except lingerie, bathing suits, pajamas, suits, blazers, T-shirts with advertising and high heeled shoes.

We will also be accepting men's casual clothing—golf attire, polo shirts and casual jackets. Several drop off dates will be scheduled prior to the sale.

More BOARDS & COMMITTEES, and COMMUNITY NOTICES on pages 12 & 16

GOVERNANCE MEETINGS

THE DACs

Cribari DAC to meet November 12

The Cribari DAC will have a meeting on Tuesday, November 12 at 7 p.m. in the Cribari Conference Room. The local Fire Station crew will be there for a fire prevention presentation. As with the September meeting, they will be subject to leaving if they receive an emergency call.

Valle Vista DAC to meet November 13

The Valle Vista DAC will meet Wednesday, November 13 in Vineyard Center from 4 to 6 p.m.

Highland DAC to meet November 14

There will be a Highland DAC meeting on Thursday, November 14 at 6 p.m. at Vineyard Center.

Del Lago DAC to meet November 14

Please join the del Lago DAC meeting on November 14, 9:45 a.m., at the Montgomery Center. The Guest Speaker, ABOD Director David Cook, will provide an update on the Pickleball Project.

Heights DAC meeting rescheduled for Nov. 19

The Heights DAC meeting has been rescheduled for Tuesday, November 19 at 6 p.m. at Montgomery Center.

Sonata DAC to meet November 21

The Sonata DAC will meet Thursday, November 21 at the Vineyard Center at 9 a.m.

More COMMUNITY NOTICES

SRS SENIOR RESOURCE SERVICES

Long-term insurance costs continue to rise

Long-term care insurers have been imposing significant rate increases for nearly a decade now, and the rate increases continue.

The problem has the attention of the insurance regulators in each state, who must approve premium increases. The regulator's national group has created a task force to address the issue, although it is doubtful the effort will provide much relief.

The chairman of the task force reminded consumers there is an inherent tension as a regulator. You want to protect consumers against rate hikes, but you also want to make sure the insurance carriers remain solvent and able to pay future claims.

Why are premiums swelling so much? There are several factors, but two of the more serious problems involve the predictions insurers made about two decades ago. 1) Insurance carriers underestimated how long policyholders would live, and 2) they overestimated the number of people who would drop their policies, which would mean insurers would not have to pay claims.

What should you do if you receive a large increase in premiums? A recent Wall Street Journal article had the following suggestions. If you can afford the increased premium, it may make sense to pay the higher rate. Buying a similar policy would likely cost far more now and you may no longer be considered insurable.

If you are uncomfortable absorbing the full increase, look at continuing the policy but reducing the benefits. If your policy pays benefits for more than five years, consider shaving the length of time the policy pays, statistically few people need coverage for that long. Most people will only need assistance for less than two years.

Alternatively, you could reduce the inflation rate of the increase in daily benefits. Or, if that is not enough, freeze the daily benefit amount.

If you simply cannot afford to pay any longer, you might not have to walk away with nothing. You may be able to convert your old policy to a new one that is worth the amount of premiums you already paid.

Your insurer might have given you several options with your invoice. Don't be shy about calling and asking if there are other options and suggesting some of the above.

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.

BOARD MEETINGS

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

Association

Club

The Villages Association Board of Directors November monthly meeting will be held Tuesday, November 12, at 9:15 a.m. in Foothill Center.

The Villages Association Board of Directors December monthly meeting will be held Tuesday, December 10, at 9 a.m. in Foothill Center.

The Villages Golf and Country Club Board of Directors November meeting will be held Tuesday, November 12, at 1:30 p.m. in Foothill Center.

The Villages Golf and Country Club Board of Directors December meeting will be held Tuesday, December 10, at 2 p.m. in Foothill Center.

Homeowners

The Villages Homeowners' Board of Directors Special Meeting Re.: Appointment of Director to fill vacancy on Board, and ACC Committee appointments, will be held Wednesday, November 20, at 9:30 a.m. in Foothill Center.

Food & Beverage Committee meetings suspended

For the foreseeable future, the Food and Beverage Committee is suspending its meetings.

It's that time again!

As we get ready for the fall and winter seasons, let's not forget to check our smoke alarms, carbon monoxide detectors and furnace filters.

First, test the alarms to make sure they are in working order. If in doubt, replace them with new alarms. Second, replace all existing batteries with new ones. The exception to this is if you have just installed an alarm that uses a lithium (8-10 years) battery. Third, change the filter in your heater, it will give you cleaner air and help extend the life of your heater.

Remember, the time it takes to check your alarms and furnace filters and keep them in working order could save your life.

SRS Alert:

Warning about PG&E program

Last week's article was about PG&E's Energy Savings Assistance Program. This is an excellent program for low income people. We have been told by several Villagers that a contractor is assuring them that the only qualification for the program is to be on social security. This is not true. You must meet a total income pre-taxed limit of \$33,820 or less. Income for qualifying includes all sources of income – interest, dividends, social security, pensions. Do not sign an application stating that social security is your only source of income unless it is a true statement.

Nalini Aiyagari MBA CalRe#01248710

"Always Exceeding Expectations"







I have been a Villager for 20 years My Client commented: "She proved to be the most reliable, hardworking, knowable honest agent I have ever dealt with" DS

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Calendar of Events

Friday, November 8

,		
8:30 a.m.	Jazzercise	Α
8:45 a.m.	Catholic Mass	CR
9 a.m.	Game Day RED	, SEQ
9:30 a.m.	Ceramics	CER
9:30 a.m.	Open Studio	AR
9:30 a.m.	Tai Ji Quan	VC
10 a.m.	Quilters	Р
1 p.m.	Table Tennis	MMP
1:30 p.m.	Opera Lovers Movie	VC
3 p.m.	Hand Bell Rehearsal	CR
6 p.m.	Mexican Train Domino	MC
6:30 p.m.	Chinese Club Karaoke	RED
7:15 p.m.	Brandeis Discussion	CR

Saturday, November 9

9 a.m.	Table Tennis	MMP
9:30 a.m.	Ceramics	CER
9:30 a.m.	Concert Ticket Sales	L
9:30 a.m.	Ukulele Singing	SEQ
11 a.m.	Men's Golf Lunch	CH

Sunday, November 10

ounuu,	, ituruiibui iu	
7:15 a.m.	Catholic Choir Rehearsal	CR
8:15 a.m.	Catholic Mass	Α
8:30 a.m.	Episcopal Services	MC
9 am.	Table Tennis	MMP
9 a.m.	Chapel Choir Rehearsal	CR
9:30 a.m.	Chapel Prayer	F
10 a.m.	Comm. Chapel Service	Α
11 a.m.	Chapel Fellowship	CR

Monday, November 11

	J ,		
8:30 a.m.	Jazzercise		Α
9 a.m.	Game Day	RED,	SEQ
9:30 a.m.	Ceramics		CER
10 a.m.	Jewish Group Boa	rd	MC
10 a.m.	Drawing Class		AR
10 a.m.	Line Dance		MMP
10:30 a.m.	Grief Support Grou	ир	Р
1 p.m.	Open Studio		AR
1 p.m.	Stitchery		Р
1:30 p.m.	News Junkies		CR
4 p.m.	Bocce Membersh	ip	FC

EVENT LOCATIONS

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

4:30 p.m.	Dance Class	Α
6:30 p.m.	Duplicate Bridge	RED
7 p.m.	Yoga - Restorative	MMF

Tuesday, November 12

IUGJU	IY, NUYGIIINGI IZ	
9 a.m.	Game Day RED,	SEQ
9:15 a.m.	Assoc. Board Meeting	FC
9:30 a.m.	Ceramics	CER
10 a.m.	ADL/Parkinson Class	Α
10 a.m.	Ukulele – Advanced	Р
10 a.m.	Line Dance	MMP
10 a.m.	Crimson Charmers	MC
11:30 a.m.	Walking Class – Indoors	Α
11:30 a.m.	Yoga	MMP
12 p.m.	Acrylics & Oils Studio	AR
1 p.m.	Bocce Club Board	Р
1:30 p.m.	Club Board Meeting	FC
2 p.m.	Crafters Club	VC
2 p.m.	Senior Acad. Course	CR
3:45 p.m.	Voices Board Meeting	F
5 p.m.	Music Society Board	F
6:45 p.m.	Band Rehearsal	Α
7 p.m.	Art Film	VC
7 p.m.	Amateur Radio Club	FC
7 p.m.	Cribari DAC	CR
7 p.m.	Brandeis Study Group	MC

Wednesday. November 13

WGUIIG	Suay, Novcilluc	
8:30 a.m.	Jazzercise	Α
9 a.m.	Game Day SEQ,	RED
9:30 a.m.	Ceramics	CER
9:30 a.m.	Critique & Open Studio	AR
9:30 a.m.	Ladies Bible Study	Р
9:30 a.m.	Table Tennis Meeting	BGA
9:30 a.m.	Tai Ji Quan	VC
10 a.m.	Total Body Fitness	Α
10:30 a.m.	Hadassah	MC
1 p.m.	Table Tennis	MMP
1:30 p.m.	Movie – The Wife	CR
3:30 p.m.	EVF Board	Р
4 p.m.	Valle Vista DAC	VC
4:30 p.m.	Dance Class	Α
6 p.m.	Mexican Trains Domino	MC

Friday, November 15

Bridge Club

Highland DAC

Global Village Comm. CR

Swimming Pool Comm. CR

Commun. Committee F

Walking Class – Indoor A Comcast Cust. Service CR

Chapel Choir Rehearsal CR

Sr. Acad. Elec. Process A

18 Hole Women Party FC

BGA

CER

MC

AR

FC

MMP

VC

MC

BGA

RED

MC

VC

MMP

RED, SEQ

Village Voices

Thursday. November 14

Game Day

Ceramics

Del Lago DAC

Watercolor Class

Investment Club

12:30 p.m. 18 Hole Women Lunch CH

Chapel Bible Study

VGC - Programs

Camera Club Class

Ukulele Club

Table Tennis

Finance Comm.

7 p.m.

7 p.m.

9 a.m.

9 a.m.

9 a.m.

9:30 a.m.

9:30 a.m.

9:30 a.m.

9:45 a.m.

10 a.m. 10 a.m.

11 a.m.

1 p.m.

1 p.m.

2 p.m.

3 p.m.

3 p.m.

4 p.m.

6 p.m.

6 p.m.

6 p.m.

3:30 p.m.

11:30 a.m. Yoga

,		
8:30 a.m.	Jazzercise	Α
8:45 a.m.	Catholic Mass	CR
9 a.m.	Game Day RED,	SEQ
9 a.m.	VGC - Golf Course	BGA
9:30 a.m.	Ceramics	CER
9:30 a.m.	Tai Ji Quan	VC
10 a.m.	Line Dance	MMP
10 a.m.	Quilters	Р
1 p.m.	Table Tennis	MMP
1:30 p.m.	Juried Art & Reception	CR
3 p.m.	Hand Bell Rehearsals	AR
3 p.m.	Matinee Theatre	Α
6 p.m.	Democratic Club	VC
6 p.m.	Mexican Trains Domino	MC
6:30 p.m.	Alison Sharino Dance	CH
7:15 p.m.	Jewish Services	FC

Missed your Villager?

If you missed delivery of your weekly copy of *The Villager*, please call 408-223-4655 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 408-223-4681; kpatterson@the-villages.com, or go to Building B to sign up in person.



LIBRARY USED BOOK SALE

The Villages Library Book Sale is open for business all year long on Wednesdays and Saturdays at 10 a.m. to noon.

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
ı	11/16	Miss Saigon		NOW
ı	12/4-6	Reno		SOLD OUT
ı	12/7	Beach Blanket Babylon Holiday Show		SOLD OUT
ı	12/9	Christmas Lights	11/7	11/11
ı	12/10	Union Square		SOLD OUT
ı	12/11	Christmas Creche Exhibit		NOW
ı	12/19	Christmas Lights	11/21	11/25
ı	1/14	Warriors vs. Dallas Mavericks	TBD	TBD
ı	1/17	Ken Block - Comic/Impressionist	11/7	11/11
ı	2/2	Super Bowl Party	11/7	11/11
ı	4/13	Warriors vs. Portland Trail Blazers	TBD	TBD
ı	4/24	Les Miserables	1/23	1/27
ı	5/15	Riverdance	2/27	3/2
ı	4/13	Come From Away	3/27	3/30
		_		-
				_

Support the advertisers who support our publications!

When you choose to use the services and/ or purchase the goods of an advertiser in *The Villager*, Villages Telephone Directory or Resource Guide, tell them that you saw their advertisement in one of our publications.

Club Calendars

M

HIKING CLUB SCHEDULE

Unless otherwise indicated, all hikes meet at Cribari Center at 8:30 a.m. and depart at 8:45 a.m. Bring water, snacks, poles and lunch as necessary. Wear layered clothing appropriate to the current weather. In addition to scheduled hikes, the following hikes occur regularly: **Every Wednesday** - Villages Hill Hike. 8:45 a.m. from Foothill Center. **Every Saturday** - Villages Hill Hike with Russ Glines 8:30 a.m. from Foothill Center.

Wednesday, November 13 (Rambler Hike): Golden Gate Park. Sy and Laura Gelman (408-532-1239) will lead ramblers on a 4-mile hike in the eastern part of San Francisco Golden Gate Park that most tourists miss. We will visit the Arboretum, a working carousel, walk around Stowe Lake and pass by several museums. Afterward is an optional lunch at one of Sy's favorite restaurants on 9th Avenue. Round trip is 130 miles. We will meet 9 a.m. at Cribari for a 9:15 departure.

Saturday, November 16: Rich Bainbridge will lead a hike up our hill starting at the upper Garden. The route and Distance will depend on the weather and hikers.

Wednesday November 20 (Rambler Hike): Alum Rock Park. Gary Holmquist (408-531-9779) will lead a hike in Alum Rock Park. We will start at the Eagle Rest Picnic area and proceed up the Valley trail. We will then return on the South Rim Trail. Round trip mileage is about 5 miles with an elevation gain of 800 feet. There will be an optional lunch afterward at Lee's Sandwiches on Berryessa.

Saturday, November 23: Rich Bainbridge will lead a hike in Vargas Plateau Regional Park. The hike will be about 4 miles, with an option of several more miles on an out and back trail. **Wednesday, November 27 (Rambler Hike):** Montgomery Hill.

Wednesday, November 27 (Rambler Hike): Montgomery Hill. Gary Lohr (408- 912-5124) will lead a hike from Cribari Center though Montgomery Hill Park to Falls Creek Drive, then back through the park and ending up at Le Boulanger for coffee and then return to The Villages. The round trip is about 3.5 miles.

CAMERA CLUB

Monday, November 18: Stuart Nafey presents a demo on light painting from 7-9 p.m. in Foothill Center. Bring your cameras to experiment with the lights.

SENIOR ACADEMY CALENDAR

Thursday, November 14 - Community meeting on new voting system in Cribari Auditorium 3:30 to 5 p.m. Hosted by Supervisor Dave Cortese, Santa Clara Registrar of Voters Office and Senior Academy. Refreshments will be served.

Wednesday, November 20 - Sri Lanka, Land of Serendipity is a free event. David Couzens will share his three-week journey through this land of eight UNESCO World Heritage sites.



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Vicki and David Harris #01167363/01908982 408-722-1948 vharris@apr.com

2921 Villages Parkway, 95135



COMPASS

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

Ceramics Room: Open Studio Monday through Friday. See website for times.

November 12: Art Film. Tuesday 7 p.m. Vineyard Center. Double Feature. "Giuseppe Arcimboldo" and "Grandma Moses." Each film will be 30 minutes. Host Pam Lyons.

November 25: Monday, 3 p.m., Art Room, Regular Monthly Meeting of the A&C Advisory Board. **December 10:** Second Tuesdays *Free* Art Night. 6:30 p.m. Art Room. "Second Annual Gift Wrapping: It's a Wrap Party!" Hosts, Mary Goodnough, Ciel Duke and Jane Hink. Bring your gifts ans wrap them all in our welcoming group. All gift wrap, tape, ribbons, etc. furnished. Wine and cheese snacks.

December 20: All expense reimbursements due to Treasurer. All reimbursement checks must be cashed.

Open Studio: Mondays 10 a.m. to noon with Jane Hink. Wednesdays 10 a.m. to noon with Barbara Gottesman. Fridays 9:30 a.m. to noon with Joan Fury.

Stitchery Group: Mondays. Patio Room 1 – 3 p.m. Call Roberta at 408-218-8372.

POLE WALKERS CALENDAR

Meet at 8:30 a.m. at the Clubhouse Parking Lot unless otherwise indicated Every first and third Monday – Meet at the Gazebo First Wednesday of the Month - Walk to Le Boulanger Second Wednesday of the Month - Walk to the Farmers Market Third Wednesday of the Month - Walk to New Seasons Fourth Wednesday of the Month - Walk to McDonald's Fifth Wednesday of the Month - Walk to the Farmers Market First Friday of the Month - Walk Highlands, meet at Gazebo Second Friday of the Month - Walk Hermosa, meet at Fairway Third Friday of the Month - Walk Olivas, meet at Solera Fourth Friday of the Month - Walk Del Lago, meet at Clubhouse Fifth Friday of the Month - Meet at Montgomery Center

For more information, contact Remy at 650-776-8850 or remypessah@gmail.com



MUSIC SOCIETY: TAKE NOTE

Save the Date

All events are \$15 and in Cribari Auditorium unless otherwise noted. Ticket sales on the Saturdays stated below are in Cribari Lobby from 10 a.m. to noon.

Friday, November 8: "Quartet," a movie directed by Dustin Hoffman, presented by the Opera Lovers in Vineyard Center at 1:30 p.m. No charge. The scene is a home for retired musicians at an annual concert to celebrate Composer Giuseppe Verdi's birthday. Contact Bonnie Preston at 408-531-1513.

Monday, November 11: Veterans Day Concert of combined Villages Concert Band, Village Voices, and Villages Handbell Ensemble at 2:30 p.m. at LDS church on San Felipe Road. No charge. (See related article.)

Saturday, November 16: The "Third Annual Harp Extravaganza!" at 2:30 p.m. Tickets sold at the door (\$20).

Sunday, November 24: Ghaderi-Focks Duo, violin and piano, performs at the Friends and Family concert at 2:30 p.m. Ticket sales on Saturday, November 9, and 23. Hear classical master pieces, popular music, theater genres, and their own arrangements.

Rehearsal/Meeting Schedule

Villages Concert Band: Tuesdays at 6:45 p.m. in Cribari Auditorium. Information: Larry Miller 408-238-1030.

Villages Handbells Ensemble: Fridays at from 3 to 5 p.m. in Cribari Conference Room. We are recruiting former and beginner handbell ringers. Information: Kathi or Earl Levin at 408-270-5458. **Opera Lovers:** Opera presentations the second Fridays of the month at 1:30 p.m. in Vineyard Center. Information: Bonnie Preston 408-531-1513.

Piano Open Studio: Tuesdays 2 p.m. in Cribari Auditorium. Listeners are welcome. Information: Estelle Kabbani at 408-406-7447.

Village Voices: Wednesdays from 7 to 9 p.m. in Foothill Center. Information: Aileen Reid 408-809-4884.

Gift Cards available at the **Clubhouse and Pro Shop!**

HE (LUBHOUSE

For Reservations or Information: 408-223-4687

\$13.95

\$16.95

\$14.95

2800 Villages Fairway Drive, San Jose CA 95135

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

WHAT'S COOKING?

theclubhouse@the-villages.com

Happy Hour at the Bistro & Bar: Happy Hour times are from 1

p.m. to 5 p.m. in the Bistro daily.

Come down and join us for

Early Bird Specials: Get a 10-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.

Clubhouse Reservations: It's easier than ever to make restaurant reservations.

Go to:

e-mail or text.

www.clubhousereservation. com and sign-up to make restaurant reservations quickly and easily. Confirmations are automatically sent to you via

Thanksgiving Buffets: Please see the ad on page 4 for menu and reservation information.

Reservations now being taken.

Thanksgiving T-Go Meals: Please see the ad on page 16 for menu and ordering infor-

Orders now being taken.



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

LUNCH SPECIALS SERVED ALL WEEK

Pesto Tortellini **Lunch Specials**

Cheese-Filled Tortellini Pasta in a Pesto Sauce *Tuesday 11-12* **Trout Almandine**

to

Grilled Boneless Trout with Lemon Butter Sauce served with Rice and Vegetables

Greek Salad with Chicken

Grilled Chicken on a Bed of Romaine Lettuce with Artichoke, Pepperoncini and Black Olives, Cherry Tomatoes

and Feta Cheese **DAILY SOUP SPECIALS**

Tomato Basil Tuesday, November 12 Soup:

Wednesday, November 13 Chicken Vegetable Quinoa Soup:

Thursday, November 14 Three Bean Soup: Soup: Friday, November 15 Clam Chowder Saturday, November 16 Soup: Chef's Choice Sunday, November 17 Soup: Chef's Choice

DINNER SPECIALS SERVED ALL WEEK

Seafood Piccata

Sautéed Prawns, Scallops and Green Lip Mussels in a White Wine, Garlic, Caper and Lemon Butter Sauce

-served with Soup or Salad

Chicken Cacciatore

\$22.50

\$26.95

Braised Airline Chicken Breast with Mushrooms, Peppers, Onions and Olives in Tomato Basil Stew

-served with Soup or Salad

Steak Salad \$26.50

Sirloin Strips, Roaste Onions, Roasted Peppers and Roasted Potatoes over Mixed Greens with Balsamic Dressing—served with Soup or Salad

ACTIVITIES

Monday, November 11

• Private Event—Sunset, Oak and Fairway Rooms—5 p.m. to 11

Tuesday, November 12

NO EVENT

Wednesday, November 13

NO EVENT

Thursday, November 14

 Women's 18 Hole Luncheon Guest Day—Fairway and Oak Rooms — 12:30 p.m. to 4 p.m.

Friday, November 15

-Sunset, Oak and Fairway Alison Sharino Band Rooms — 6:30 p.m.to 10:30 p.m.

Saturday, November 16

- Private Event—Sunset, Oak and Fairway Rooms—6 p.m.to 11
- Private Event—Cribari—4:30 p.m. to 6 p.m.
- Private Event Pickup—Pickup—5 p.m.

Sunday, September 18 NO EVENT

S. Bes . e**x**OX ■THE BISTRO & BAR= Open Daily: 7a.m. to 8:30 p.m. Breakfast: Monday through Friday 7 a.m. to 10:45 a.m. Saturday and Sunday 7 a.m. to 2 p.m. **Lunch:** Monday through Sunday 11a.m. to 2 p.m. Appetizer/All Day Menu: 11 a.m. to 8:30 p.m. **Dinner:** Monday through Sunday 5 p.m. to 8:30 p.m. Casual a la carte dining. No reservations required. -Breakfast -Vegetarian -Starters -Pizzas -Appetizers -Desserts -Grill Items Des. Full Bar available with Beers on Tap.

More CLUBHOUSE ITEMS on pages 4, 9 & 16



Sunday 11-17

NO CORKAGE TUESDAYS



Bring your favorite bottle of wine and your favorite people any and every Tuesday to the Clubhouse Restaurant.

No corkage will be charged with a dinner order. Onebottle limit per two guests.

Standard size bottles only.

Clubhouse Restaurant Only



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 Restaurant.





The Clubhouse Prime Rib

Carved Tableside Friday and Saturday Nights





Join Exec. Sous Chef Silvester Melendez Serving you Tableside

Featuring Brandt Natural, Hand-Selected, 21-Day-Aged, Corn Fed Prime Rib

Reservations: www.clubhousereservation.com 408 223 4687

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"

Reservation is Required

Every Wednesday at 6 p.m.

Thanksgiving Day Holiday Hours

The Bistro will be open for business 7 a.m. to 6 p.m., featuring breakfast from 7 a.m. until 10:45 a.m.; the All-Day Menu from 11 a.m. to 6 p.m. The bar will be open until 6 p.m.

The Clubhouse Restaurant will be closed for the Thanksgiving events.



Clubhouse Restaurant / Bistro To-Go Curbside Service Program

The service features:

- Lower service charge of 10%
- · Reserved parking spot
- Delivery to your parked car
- Dedicated attendant
- · Dedicated phone number

RESERVED FOR

THE CLUBHOUSE RESTAURANT AND BISTRO



CURBSIDE PICKUP

Phone Ordering

1. Call 408-370-8553

2. Place Order

Menus can be found online at: www.thevillagesgcc.com/restaurant-menu

Order Pickup

1. Call 408-370-8553 and tell employee you have arrived

2. Food will be delivered to your vehicle

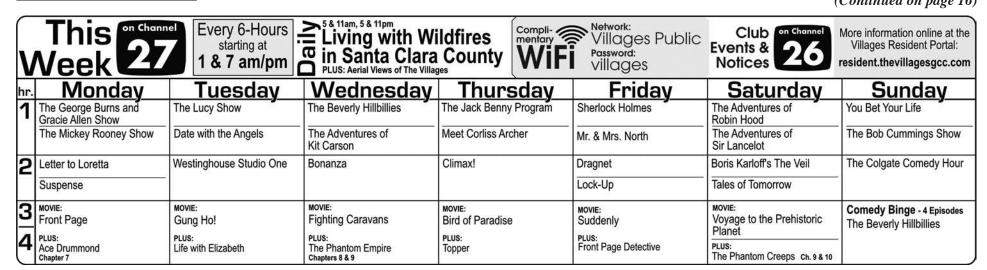
Prime Rib a natural choice

The prime rib being served every Friday and Saturday evening comes to us from the Brandt Farms.

The Brandt family has been in the livestock and farming business since the early 1900s and started feeding cattle commercially in 1945. With the onset of consumer concerns regarding

hormones and antibiotics in the early 1990s, the Brandt family made a decision to go against the industry standard and raise

(Continued on page 16)



COMMUNITY ACTIVITIES

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

	Board and Con	nmittee M	leetings
Date	Meeting	Time	Place
11/12	Association Board Meeting	9:15 a.m.	Foothill Center
11/12	Club Board Meeting	1:30 p.m.	Foothill Center
11/12	Cribari DAC	7 p.m.	Conference Room
11/13	Valle Vista DAC	4 p.m.	Vineyard Center
11/14	Finance Committee	9 a.m.	Building A
11/14	Swimming Pool Committee	9 a.m.	Conference Room
11/14	Del Lago DAC	9:30 a.m.	Montgomery Center
11/14	Communications Committee	10 a.m.	Forum
11/14	VGC - Programs	3 p.m.	Building A
11/14	Highland DAC	6 p.m.	Vineyard Center
11/15	VGC – Golf Course	9 a.m.	Building A

See Irving Berlin's Life and Music presented by Fred Stern

On Wednesday, November 20 at 7 p.m. in Vineyard Center, Fred Stern will present his final program on the life story and wonderful music of Irving Berlin. All Villagers are welcome to attend. Admission is free.

Using video clips and commentary, Fred will cover such Irving Berlin hits as "Annie Get Your Gun," "There's No Business Like Show Business," "They Say It's Wonderful," and "It Only Happens When I Dance With You." We know you will enjoy Fred's special presentation. Please mark your calendar now for November 20. Don't miss this delightful evening of entertainment.

Comic/Impressionist Ken Block on January 17

Comedian/Impressionist Ken Block is re-scheduled for Friday, January 17! If you wish to keep your table and reservation you held for the October 11 show...please email or call Ruth DePonzi.

Ken Block is one of the most versatile Comic/Impressionists on the scene today. If you need proof, check out his website at kenblock.net like we did! With over 100 impressions ranging from singers, comedians, politicians, television and movie stars in his repertoire you are sure to be entertained. Ken has a versatile combination of comic impressions, standup comedy and musical parodies perfectly suited for our audience at the Villages.

Ken will be coming from Florida to entertain us on Friday, January 17 at the Clubhouse. Cocktails begin at 5:30 p.m. dinner at 6 p.m. with Ken taking the stage following dinner.

We will enjoy a wonderful buffet with Chicken Marsala, Filet of Salmon Buerre Blanc and Chateaubriand Carving Station along with assorted rolls, Caesar Salad, Fresh Fruit, Mediterranean Pasta Salad, Rice Pilaf, Seasonal Vegetables, Dessert, Coffee and Hot Tea.

Get a table together and sign up in the Community Resource Center, Building B beginning on Monday, November 11. The cost per person will be \$84.

Super Bowl Party!

Super Bowl Party at the Clubhouse on Sunday, February 2, 2020, come on down! Wear your colors, bring your neighbors, bring your family and root for your favorite team! Game time is 3:30 p.m. and we watch on giant 10x10 HD screen. Freshly popped popcorn and pretzels will be available for the duration of event.

Grill station at the Sunset Patio complete with grilled burgers and hot dogs served with tomatoes, lettuce, onions, relish, banana peppers, cherry peppers and cheeses; BBQ grilled chicken breast; potato salad; corn on the cobb; baked beans; desserts included with assorted pies and cakes. Food will be available from 1 to 3 p.m. and then get ready for game time!!!

At check-in, you will receive one Football Pool square for door prizes!!! Receive one premium draft beer per person (21 years and over only). Full bar (no-host) will be available for your pleasure. Water, coffee & hot tea, iced tea and lemonade station for your enjoyment!

Register in the Community Resource Center, Building B beginning Monday, November 11! If you wish to reserve a table just let Rebecca know at the time you are registering! The price is \$46 per person!

Community Events

- 1	\mathcal{J}			
ı	Date	Event	Time	Place
	11/9	Men's Golf Lunch	11 a.m.	Clubhouse
ı	11/11	Bocce Membership Meet	4 p.m.	Foothill Center
	11/12	Art Film	7 p.m.	Vineyard Center
	11/13	Movie – The Wife	1:30 p.m.	Conf. Room
	11/14	Comcast Cust. Service	11 a.m.	Conf. Room
ı	11/14	18 Hole Women Lunch	12:30 p.m.	Clubhouse
	11/14	Sr. Acad. Election Process	3:30 p.m.	Auditorium
	11/14	18 Hole Women Party	4 p.m.	Foothill Center
	11/15	Juries Art Show & Recep.	1:30 p.m.	Conf. Room
ı	11/15	Matinee Theatre	3 p.m.	Auditorium
ı	11/15	Alison Sharino Dance	6:30 p.m.	Clubhouse

Holiday Lights in San Francisco

The very popular Holiday Lights tour of San Francisco will be Monday, December 9! Sign up beginning Monday, November 11, in the Community Resource Center, Building B beginning at 8:30 a.m. Space is limited!

The Royal Coach bus will depart from The Villages at 2:45 p.m. and pick up our tour guide, Craig Smith, at the Hyatt Regency in San Francisco and see the beautiful outdoor ice skating rink (view only)! Enjoy dinner at Pompei's Grotto...entrée choices of Grilled Salmon, NY Steak, Shrimp & Scallops, Spaghetti with Dungeness Crab or Pasta Angelina (vegetarian). Please have your selection ready when you register for this outing. Meal includes Bruschetta & Fried Calamari, Soup or Caesar Salad, Bread, Dessert, and choice of draft beer or wine (one only), coffee/tea or soda.

Our next stop is Ghirardelli Square for a free chocolate sample, and then we're off to see the beautiful holiday lights on California Street, Union Square, the Civic Center and various other displays along the route. There will also be a stop to view the wonderful LED light display on the Bay Bridge before heading off to South San Francisco for a short walk along two streets to see 34-40 houses lit up for the Holiday Season.

Departure for home will be between 8:30 to 9 p.m. The cost for this trip, inclusive of transportation, dinner and the tour is \$101 per person. (A gratuity for Craig is not included, and neither is one for the bus driver.)

Art of Living with Parkinson's

Research shows that PLWP (People Living with Parkinson's) can slow the progression of the disease by exercising three days per week. The Villages Parkinson's Exercise Program offers physical and functional fitness training classes on Tuesdays (Functional Fitness - Auditorium - Monday 10 to 11 a.m.), Wednesdays (Tai Chi – various locations, see Calendar of Events - 9:45 to 10:45 a.m.) and Thursdays (Walking for Better Balance -Auditorium – 10 to 11 a.m.). All classes mix the ADL (Activities of Daily Living) training elements of coordination, dexterity, standing, sitting, pushing, pulling, lifting, stretching, squatting, twisting and lunging with physical fitness exercise designed to improve posture, strength, endurance, balance, gait, speed, agility and flexibility. Humor and music are motivation tools used to keep PLWP striving to maintain a quality life. Start anytime! Register in class! For 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.

Yoga for body, mind and golf!

Yoga is good for every body. Yoga training improves strength, flexibility, endurance, muscle tone and helps add to more muscle. Research indicates that golfers who practice yoga can significantly improve their mental and physical performance and maintain an edge over fellow golfers. The class is held on Tuesdays and Thursdays, from 11:30 a.m. to 12:30 p.m. in the Montgomery Multipurpose Room.

The cost is \$90 for a class card, issued and punched in class. Start anytime! The first class free! Register in class. Check the Calendar of Events to verify location. For information call Jane at 408-315-1179. Sponsored by the Community Activities Office.

Organizations: Storage inventory needed

Inventories from Board Recognized Organizations are due in a month. The Villages offers storage space to many organizations. It is important that The Villages has an up-to-date record of the inventory of stored items from each organization in the event of a loss. This information is included in the returned Master Calendar for 2020. Inventories are due by December 1, 2019 so they can be included in The Villages insurance renewal package.

Warriors Fans!

Are you ready to go to a game? Here are the dates that we have booked... January 14 vs. Dallas and April 13 vs. Portland. Watch *The Villager* for more details!



Don't miss..

THE WIFE
Wednesday, Nov. 13
1:30 p.m.



Starring Glenn Close, Jonathan Pryce, and Max Irons. A wife questions her life choices as she travels to Stockholm to see her husband receive the Nobel Prize for Literature. Rated R.

Wednesday, November 23 – "A Dog's Way Home": Starring Ashley Judd, Jonah Hauer-King, Edward James Olmos. A female dog travels four hundred miles in search of her owner throughout a Colorado wilderness. Rated PG.

Wednesday, December 11 – "Overboard": Starring Eugenio Derbez, Anna Faris, and Eva Longoria. After a spoiled, wealthy yacht owner is thrown overboard and loses his memory, a mistreated employee convinces him that he is her working-class husband. Rated PG-13.



Upcoming Evening Movie

The following movie is shown free of charge at Vineyard Center at 7 p.m. on the dates and times designated. For information, contact the Community Activities office.

Monday, November 18 - "A Dog's Way Home": Starring Ashley Judd, Jonah Hauer-King and Edward James Olmos. A female dog travels four hundred miles in search of her owner throughout a Colorado wilderness. Rated PG.

Monday, December 16 - "Indivisible": Starring Sarah Drew and Justin Bruening. The extraordinary true story of Army Chaplain Darren Turner and his wife Heather. When war etches battle scars on their hearts, they face one more battle: the fight to save their marriage. One marriage, one family, under God. Rated PG-13.



32nd Annual Christmas Creche Exhibit

If you have not seen the Christmas Creche Exhibit at The Church of Jesus Christ of Latter Day Saints you don't want to miss it! Our trip is planned for Wednesday, December 11! We will depart from the Villages east parking lot at Cribari Center at 10 a.m. to Stanford Shopping Center to finish up that last-minute Christmas shopping and have lunch before enjoying over 250 nativity scenes from all over the world. We will return to The Villages by 6 p.m.

starting Monday, November 4. The cost of this outing is \$35 per person. Bring a friend and enjoy this special day!

Lock box placed on light and fan switches in Fitness Center

The Fitness Center is a popular amenity with more than 47,000 user accesses annually. The facility is a temperature-controlled environment. Many Fitness Center users have taken it upon themselves to adjust the fans for personal comfort. This resulted in some users being too warm and some users being too cool. Sometimes the television on and off switches were mistaken for the fan controls or turned off due to personal television broadcasting preferences. After many, many complaints, management determined the controls needed to be put under lock and key. Since the lock box has been installed the fan speeds have held steady at medium speed and the televisions have not been accidentally turned off.

Walking for Health & Balance

People who are inactive in general have a higher incidence of falling and chronic health problems. Researchers suggest that sitting for long periods of time is equivalent to smoking a pack of cigarettes a day. Walking is the best and most popular exercise for older adults to stay physically, mentally and functionally fit. This class helps restore confidence and develops the renewed standing and walking skills needed to move safely. Chair Fitness is also offered: Don't let your health conditions, cane or walker stop you! Talk to your doctor and join the class. Whether you use a walker or wheelchair, need post-surgery re-habilitation or just want to get some good exercise, this class is for you. The first class is *free!* Start any time! Register in class! The cost is \$90 for a class card, issued and punched in class. This ongoing class is held **Tuesdays 11:30** a.m. and **Thursdays 10 a.m.** in **Cribari Auditiorium.** For information call Jane at 408-315-1179. This class is sponsored by the Community Activities Office.

Learn Latin Jazz with Village Dolls (Dancers)!

In November, The Village Dolls (Dancers) will learn a sassy Latin Jazz routine. The choreography will be jazz-based with Latin influences. It will incorporate salsa, cha cha cha and tango movements.

Classes are Mondays and Wednesdays from 4:30 to 5:30 p.m., beginning on **Monday, November 4** in the Cribari Conference Room. The full schedule with locations will be available in class. The fee is \$48. Register in the Community Resource Center, Building B.

If interested, you are welcome to stay between 5:30 and 6 p.m., to learn a Broadway piece to Wooden Soldiers. This piece will be performed in collaboration with the Village Voices during the Annual Holiday showcase on December 6, 7 and 8. Questions? Please contact instructor Bernice at 408-506-3348 or Bernice.Toy@gmail.com.

Each month we will have fun with a different dance style: Broadway, Jazz, Hula, Flamenco, Lyrical, Ballet, Latin...the choice is yours. As a group, we will vote on the dance style for the following month's choreography.

30-Minute PM Restorative Chair Yoga

This Restorative Chair Yoga class teaches both standing and seated postures that are suitable for all fitness levels. It reduces stiffness, tightness, aches, pains and provides tools for handling memory and emotional challenges. Yoga is one of the best tools for countering the negative impact of aging. With regular practice you will improve balance, strength, flexibility and your overall well-being to help you feel good about yourself. Modifications are made to accommodate all fitness levels. Classes are held Mondays in the Montgomery Multipurpose Room and Thursdays in the Vineyard Center, from 7 to 7:30 p.m. Please wear comfortable, loose-fitting clothing. Check the Calendar of Events to verify location. 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 coordinated by the Community Activities Office.

Tai Ji Quan: Better Balance

The Tai Chi class is adding Tai Ji Quan: Moving for Better Balance® (TJQMBB) training to our Basic Tai Chi format. TJQMBB is an effective, practical, evidence-based balance exercise training program which focuses on helping older adults restore



posture and balance control. The training emphasizes helping you avoid falling in a loss of balance situation. It will add tools for improving sensory, motor and cognitive functions and will improve your ability to safely perform daily activities.

Register in class. First class is free! Time change: Wednesdays and Fridays at 9:30 a.m. to 10:30 a.m. in the Vineyard Center. The cost is \$90 for a class card, issued and punched in class. For information call Jane at 408-315-1179. This class is sponsored by the Communities Activities Office.

More BOARDS & COMMITTEES

Notice of Proposed Changes to Association Policy APr 103-01Board and Member Meetings

The following proposed changes to The Villages Association Policy APr 103-01 Board and Member Meetings were conditionally approved by the Association Board of Directors at a Special Open meeting held October 15, 2019. The purpose of the policy change is to schedule study sessions as needed.

Before formal approval consideration, the proposed changes must be noticed and published 30 days as required by California Civil Code 4360 and Association Policy APo 101. To that end, the proposed changes will be considered for formal approval at the December 10, 2019, board meeting. The Board will consider oral and written comments regarding the proposed changes at the November 12 and December 10 board meetings. Response to the proposed rule 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 board meetings, or 2) via written comments delivered to the Board through Maria Hernandez in the General Manager's office at mehernandez@the-villages.com.

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

Study Sessions

Regular monthly study sessions will be scheduled immediately preceding the monthly Board meeting. Additional study sessions may be called as needed. Study sessions will be called as needed.

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

Except in the case of an emergency meeting or Executive Session meeting, notice of the time and place of a Board meeting including agenda items shall be posted at Cribari Center and via Fast Lane at least four (4) days in advance of the meeting and may also be posted on community television, and published in The Villager.

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

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

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

Notice of Rule Change to Villages Homeowners' Corporation Architectural Control Rule 3.7.6 Property Maintenance

At the October 9, 2019, quarterly meeting, the Board approved the following change to Rule 3.7.6 Property Maintenance. The purpose of the change is to include fire fuel reduction maintenance. New rules document to be distributed to single-family homeowners in November. Additions are underlined.

3.7.6 PROPERTY MAINTENANCE:

Homeowners must maintain their home and landscaping in a manner that presents a neat and attractive appearance. Owner is required to maintain the fire fuel reduction program (defensible space) as developed by the State Board of Forestry, and California Department of Forestry. General guidelines for fuel control are identified in pages four through eight in the Guidelines document. The ACC may cite a homeowner for failing to meet this standard. If the situation is not corrected within a reasonable time the ACC will refer the matter to the HOC Board for their action.

Maintenance involving repair or replacement of home exteriors and landscaping that are of the same material, dimension and color as the original do require an Alteration Request. The ACC may revoke the administrative fee if no alteration is completed.

EVF FOCUS

Pickleball Speakeasy a rousing success

By Diana Hallock, EVF Director

Over 175 Villagers and guests filled the Clubhouse to celebrate the 1920s, Las Vegas and Halloween all in one event! The gaming tables, poker, craps, 21 and roulette were standing room only for the entire evening as was the dance floor.

The Evergreen Villages Foundation (EVF) partnered with the Villages Pickleball Club to bring Vegas-style gaming, great appetizers, the silver sounds of singing from Leo Ruth and Connie Hendrickson, amazing decorations from the McCarthys and Hallocks, and a room full of raffle prizes. Kudos to Anahid Gregg for all the Speakeasy artwork and for tracking the registration.

(Continued on page 15)

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 www.vmavillages.org



Coming in November

Blood Pressure Clinic: Come have your blood pressure checked. Wednesday, November 6, 10:30 a.m. - 11:30 a.m., Forum Room.

Grief Support Group: a facilitator from Hospice of the Valley leads this monthly grief group. Monday, November 11, 10:30 a.m. - 12 p.m., Patio Room. Monday, November 25, 10:30 a.m. - 12 p.m., Patio Room.

Diabetes Support Group: a place to share experiences and techniques for successful management of diabetes. Wednesday, November 20, 10 a.m. - 12 p.m., Forum Room

Caregivers Support Group: a group designed to provide emotional, educational and social support for all caregivers facilitated by Villager, Judy London, Ph.D. Thursday, November 21, 10:30 a.m. - 12 p.m., Patio Room

Coming in December

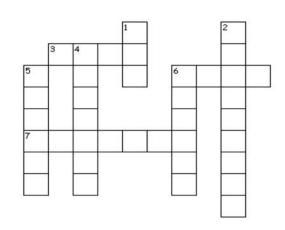
Hearing Aid Clean & Check: Free to Residents. Please register with Service Coordinator. Tuesday, December 10, 9: 30 a.m. - 12 p.m., Montgomery Center.

With shorter days upon us, we encourage all those who love to walk to wear a reflective vest! Please stop by the VMA office to pick one up.

If you have any questions or need information regarding our upcoming programs or the services we provide, please contact VMA Service Coordinator Cristina Freyer at cfreyer@ sequoialiving.org or 408-238-4029.

JABEZ Realty - 408-661-0203

10/31/19 Answers: 1. Society, 2. Evergreen, 3. Stables, 4. Putting, 5. Wehner, 6. Tennis



Across 3. Horse

Down 1. Hole in

7. Amateur

Cabernet Senior

Assisting Villagers when Selling, Buying and Leasing

N. Jeanette Campa Broker/Owner/Notary Villager/Neighbor

408-661-0203

CAL DRE 01327014



Answers: J. One, Z. Sauvignon, 3. Barn, 4. Academy, 5. Center, 6. Course, 7.

Clubs & Events

Opera Lovers presents "Quartet" today!



Today—Friday, November 8, Opera Lovers will present "Quartet" starring Maggie Smith and Tom Courtenay and directed by Dustin Hoffman in the Vineyard Center at 1:30 p.m. Other stars include Billy Connolly and Pauline Collins. This favorite movie is about a retirement home for professional musicians in England and their struggle to present the annual gala concert. It will be one hour with an additional "behind-the-scenes" chat by Dustin Hoffman. Questions? Call Bonnie Preston at 408-531-1513.

November Art Film Double Feature: Arcimboldo & Grandma Moses

By Pam Oliver Lyons

On Tuesday, November 12 at 7 p.m. in the Vineyard Center, the Villages Arts and Crafts Association will present "Arcimboldo: Nature & Fantasy" (2010), produced by the National Gallery of Art. This will be followed by "Grandma Moses" (1950) from The Museum of Modern Art Library. With the first, we conclude our 2019 art film year and with the second we give a glimpse into our upcoming 2020 American Artist series.

Both of these artists have a hint of the festive in their work. High Renaissance painter Giuseppe Arcimboldo was a favorite of Hapsburg and Holy Roman Empire rulers Maximillian II and Rudolph III. Arcimboldo poked fun at these high court subjects in his allegorical portraits. Each showed scientifically accurate foods, botanicals, animals, tools and insignia assembled into each person's likeness. He was wildly popular for 35 years until his death and then forgotten. In the 1920s he was rediscovered. Picasso and Salvador Dali were influenced by Arcimboldo's work. In 2011, the Louvre reported his exhibit received the most visitors.

American Primitive painter Grandma Moses speaks for herself, in this one of a kind recorded interview. Anna May Robertson Moses began painting at the age of 78 because her arthritis prevented her from doing farm chores. She painted 1,500 canvasses showing loving scenes of rural farm life.

At the start of your holiday season, we hope Arcimboldo will give you a chuckle and Grandma Moses a smile.

Democratic Club to meet next Friday

The next meeting of the Villages Democratic Club is on Friday, November 15 at 6 p.m. in the Vineyard Center. Yes, we are meeting on a Friday! Scheduling issues have meant a change from our usual Wednesday meeting time. Please mark your diary for the next meeting to meet and hear from Ann Ravel. As Director of Maplight's Digital Deception project, she is a leading light in the development and promotion of policies that tackle online disinformation in politics.

Ann brings a wealth of experience to this project. She was appointed by California Governor Jerry Brown in February 2011 to serve as the Chair of the California Fair Political Practices Commission (FPPC) where she sought to leverage technology to "enhance efficiency, improve governance and repair the relationship between the public and their government."

As Chair she pursued a year-long investigation into the methods used by anonymous donors to influence political

campaign. Ravel was appointed by President Obama to the Federal Election Commission (FEC) in 2013, and became Vice Chair in 2014 and Chair in 2015.

Ann Ravel

In May 2015, Ravel told the New York Times that it is "unlikely that the FEC will be able to regulate the coming 2016 presidential election."

We are fortunate indeed that Ann is a local native and will be in The Villages sharing her views on how we, as citizens, can fight to take back the control of our government - to minimize the impact of money in our system.

This event is sponsored by The Villages Democratic Club and is open to all Villagers and guests.

Glen Ardenites! RSVP for Holiday Party

Save the date of Thursday November 21 at 5 p.m. Your social committee was so thrilled with the success of First Annual Holiday Party, we decided to do it again. Please RSVP to Janet Atkins at 408-476-9198 or email ja42151@gmail.com

The Foothill Center will be transformed to a winter wonderland warmed by the friendships mingling. We ask everyone to bring a hearty appetizer to share or \$5 per person. Coffee and water will be provided. BYOB. Come join your neighbors as we celebrate this holiday season. Watch your "tube" for a flyer giving you all the details.

Amateur Radio Club to meet

By William Swintek

For the latest information relating to emergency communications and amateur radio activities at The Villages, attend the Villages Amateur Radio Club's monthly meeting on the second Tuesday of the month. The next meeting will be **November 12 at 7:30 p.m. at Foothill**



Center. 2 Meter Net Check-in 146.490 MHz at 7 p.m.

Villages Technology Explorers to meet November 18

The second Villages Technology Explorers (VTE) meeting will be held Monday, November 18 at 1:30 p.m. in Vineyard Center. It will take a deeper dive into ways we can guard our privacy and stay safe online.



It can seem like a losing battle. We continue to hear of new ways commercial firms, advertisers, governments, criminals and assorted other players have discovered to put our financial and personal data at risk. But taking risks is part of life. Driving is risky, eating is risky, drinking is risky. But sensible people take reasonable precautions to minimize their risks.

Tools For Minimizing Risks Online—There is good news for those who want to limit the dangers while continuing to reap the enormous rewards on life online. Our second meeting will focus on how to use some of the tools computer scientists are developing to keep us safe. These tools include: Password managers, Virtual Private Networks, New privacy and security features of the latest mobile operating systems, encrypted data.

Mark your calendars. For more information, contact Michael Clurman at mclurman@msn.com or 978-415-9116.



No Mac Users Group meeting in November

There will be *no* meeting during the month of November. The December meeting will be on the 4th due to the holidays. Any questions? Call Sterling Bundesen at 408-274-3457 or Karin Mills at 408-532-7456.



More CLUBS

FROM THE BOOKSHELF

By Sherle Frost

"Last Boat Out of Shanghai" by Helen Zia: The dramatic real-life stories of four young people caught up in the mass exodus of Shanghai in the wake of China's 1949 Communist revolution—a heartrending precursor to the struggles faced by emigrants today. Non-fiction, 951.04, China 1945-1949, 2019.

"The Bitterroots" by C.J. Box: Former sheriff's investigator Cassie Dewell is trying to start over in private practice. She's her own boss and answers to no one, and that's just the way she likes it after the past few tumultuous years. All that certainty changes when an old friend calls in a favor. She wants Cassie to help exonerate a man accused of assaulting a young woman from an influential family. Against her own better judgment, Cassie agrees. But out by the Bitterroot Mountains of Montana, twisted family loyalty runs as deep as ties to the land, and there's always something more to the story. Mystery, 2019.

"Tidelands" by Philippa Gregory: Cal McTeer is a young woman who has returned home to the small fishing village of Orphelin Bay after 10 years in juvenile detention. Upon returning to her hometown, she discovers that it is shrouded in mysteries the biggest of which is the commune of outcasts who live in a hidden pocket of the bay, the Tidelanders. She hopes to blow the lid off a generations-long conspiracy of silence around murder, drugs, and Sirens, Fiction, 2019.

"Lady in the Lake" by Laura Lippman: In 1966, Baltimore is a city of secrets that everyone seems to know-everyone. that is, except Madeline "Maddie" Schwartz. Last year she was a happy, even pampered, housewife. This year she's bolted from her marriage of almost 20 years, determined to make good on her youthful ambitions to live a passionate, meaningful life. Maddie wants to matter, to leave her mark on a swiftly changing world. Drawing on her own secrets, she helps Baltimore police find a murdered girl—assistance that leads to a job at the city's afternoon newspaper, the Star. Working at the newspaper offers Maddie the opportunity to make her name, and she has found just the story to do it: a missing woman whose body was discovered in the fountain of a city park lake. Mystery, 2019.

"A Better Man" by Louise Penny: Catastrophic spring flooding, blistering attacks in the media, and a mysterious disappearance greet Chief Inspector Armand Gamache as he returns to the Surete du Quebec. As the rivers rise, and the social media onslaught against Gamache becomes crueler, a body is discovered. And in the tumult, mistakes are made, leaving Gamache the one person to hold off the encroaching chaos. Mystery, 2019.

"The Last Widow" by Karin Slaughter: On a hot summer night, a scientist from the Centers for Disease Control is grabbed by unknown assailants in a shopping center parking lot. The authorities are desperate to find the doctor who has vanished. One month later, the serenity of a sunny Sunday afternoon is shattered by the boom of two ground-shaking blasts in one of Atlanta's busiest neighborhoods. Medical examiner Sara Linton and her partner, Will Trent, an investigator with the Georgia Bureau of Investigation, rush to the scene, and into the heart of a deadly conspiracy that threatens to destroy thousands of innocent lives. Mystery, 2019.



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'Tis the season...for watercolor!

Stunning Fall colors, pristine winter landscapes...there's no finer time of the year than now to capture all this beauty in Watercolor! Ciel Duke will be leading you through (at least) four watercolor landscapes that capture the essence of both fall and winter. "Since watercolor has the ability to translate scenic beauty into fresh, spontaneous, sparkling paintings, I find that these two seasons offer a wonderful opportunity to capture it all on paper," Ciel said, "...and add to that the possibility of gifting that special person on your holiday gift list with one of your very own paintings, or even reproducing your art for your holiday cards...it's perfect!"

Classes are Monday mornings, November 18, 25, December 2, 9 from 10 a.m. to 12:30 p.m. in the Art Room. The cost is \$75 with all materials included. Participants need to have some experience in using watercolor, as this is not a beginning watercolor class. Ciel's classes fill up quickly, so don't delay!



Class fees are \$75 for members; \$80 for non-members; \$75 plus \$10 to VACA for non-resident guests. All materials are furnished. Register at barb.gottesman@gmail.com as soon as possible.

SIR 38: Personal computing—then, now, and in the future

By Al Lumas

During the SIR 38 luncheon in the Fairway Room at the Villages Clubhouse on Tuesday, November 19, Bill Pomerantz, a Villages resident, will speak about the evolution and future of personal computing and its impact on our daily lives. Non-SIR members wishing to attend the presentation should arrive at the Clubhouse at 12:30 p.m.

The way we live today has changed significantly due to the development and availability of Personal Computing and really smart cell phones, new applications and features that are being released every day. In this talk Mr. Pomeranz will take us through the history, the items that are changing our lifestyles today, and a guess as to what's next. Those of us who live in The Villages grew up in a totally different time. We had a Sears catalog. We



Bill Pomerantz

made our calls on a dial telephone. We wrote our letters on paper in cursive.

Mr. Pomeranz is a retired aerospace executive who has followed the advancement of technology for many years. He has 45 years' experience in the organization, business development, marketing, project finance, international negotiation and management of high technology products at increasingly senior levels.

$\langle Save\ the\ Date: Republican\ Club's\ Holiday\ Party$

Please save the date for The Republican Club Holiday Party on December

We will gather in the Fairway room for special appetizers, champagne and a no host bar. Bring a friend, a children's book and enjoy the entertainment.



Library volunteers needed



The Villages Library needs new volunteers to keep the library open to accommodate all the villagers who enjoy coming every day. You do not have to have past library experience. All you need is free time and we will give you appropriate hands-on training. You have to be physically able to work as there is reshelving required. There is a small amount of walking and lifting. We ask that you be available a minimum of two hours a month to work.

If you are interested, please contact Jim Beyer at jimb390@comcast.net or 408-645-0876. You can also come into the library and leave your name and phone number.

Grateful Garment Project needs toiletry donations

Bv Gavle Kludt

As a member of the San Jose Host East Valley Lions Club, I collect the eyeglasses, cell phones and hearing aids each month from the VMA. In the last two years, working with the VMA, local churches and other community groups, we have collected and distributed over 10,000 items to Lions in Sight, local veterans' groups and domestic violence abatement programs. This year we have added the Grateful Garment Project to our service partners. The group works with victims of sexual assault, providing them with new clothing after their medical screenings as their clothing is used for DNA testing. They have asked if we can secure the small bottles of shampoo, conditioner, lotion, plus soap. toothbrushes and paste that are given to guests at hotels. Items should be new and unopened. They can be used by the assault victims to shower and clean up after their screenings are completed. If you have such items, you may call me at 408-531-1063 and arrange for delivery/pickup of these items. With holiday travel coming up, we would certainly appreciate you saving these items for the Grateful Garment Project. Thanks for your help.

EVF Focus...

(Continued from page 12)

Our Masters of Ceremony were Maxine Amundsen, Larry Martinson, Leo Ruth and Diana Hallock with music donated by Ed Knott. Our Keystone Kops were Jack McCarty, Noel Lanctot, and Hal Hallock. Of course, donations from John Yu of our Food and Beverage Department and Scott Steele from the Pro Shop delighted all our raffle winners!

While the end result was a great party and lots of fun, the purpose was to raise money for Pickleball. Pickleball courts mean more of our residents will be up, out, and active. EVF is proud to partner with many Villages organizations to enhance the facilities we all enjoy. For more information about EVF, go to www.evfsj.org. More party photos will be posted on the Pickleball webpage soon at www.villagespickleball.org. Thanks all for a great event!











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Thanksgiving To-Go Meals Available for Pickup Thursday November 28, 2019 Two Pickup Times: 11:30 a.m. and 2:00 p.m.

The Clubhouse will be offering To-Go meals on Thankgiving day. Meals will consist of:

> -Sliced Turkey with white & dark meat -Apple Walnut Stuffing -Turkey Gravy with Giblets -Mashed Potatoes -Green Beans Amandine -Rolls & Butter

\$19.95 plus tax Per Person Multiple Orders will be Packaged Family Style

> To place your order for To-Go Meals, please call: 408-754-1337 or e-mail: theclubhouse@the-villages.com

*Ordering Note: Meals are meant to be individual portion meals and not meant to be served as a buffet. If you wish to serve your meals as a buffet it is suggested you order 1.5 to 2 times the amount of guests you have.



All Order Must Be in By Monday November 18th









More BOARDS & COMMITTEES

Proposed Association Rule Change...

(Continued from page 3)

- 1. An OWNER ALTERATION REQUEST, signed by the owner, including complete plans and specifications, must be submitted to the Architectural Committee for approval. (Plans shall be drawn to scale upon substantial paper and of sufficient clarity to indicate the location, nature and extent of work proposed and show in detail that it will conform to the provisions of this policy). The application to install one or more exterior surveillance cameras shall include: (1) a statement that the owner has notified the owners of all adjoining villas of the installation plans and (2) any written comments by the adjoining villa owners regarding the installation plans. Owners' comments will be given full and careful consideration by the Architectural Committee.
 - 2. Definitions:
- a. Security surveillance camera systems that can be used are closed circuit wireless products only that are designed to provide the owner with video and/or audio surveillance for their property. The systems may also include recording devices to memorialize events.
 - b. Installation brackets are to be part of the 'kit' supplied by the manufacturer wherever possible.
- c. The security cameras are to be directed in such a manner as to provide security for the immediate area's outside of the residence only. Any cameras found that are mounted for other purposes must be removed immediately.
- d. Security doorbells are audio/video units that are connected to the existing door bell wiring. They may or may not be part of the security surveillance home security system.
 - e. Garage and/or attached private carport are a part of one individual villa.
- f. Detached covered parking structures are multi villa structures for parking of vehicles and/or golf carts for multiple villas.
 - 3. Installation:
- a. Security surveillance cameras are allowed to be installed in garage and/or private carports as defined in Definition 'e' above. Security surveillance cameras can NOT be installed in detached covered parking structures as defined in Definition 'f' above.
- b. All security cameras and security doorbells must be installed in such a manner as to minimize their visual impact on the walls and/or eaves of the villa.
- c. Wherever possible use manufacturer designed under eave brackets which are to be installed per the connection details for the brackets and faceplates. Wall mount systems cannot be used if the bracket will be exposed to the elements.
- d. The color of the unit must match as much as possible the color scheme of the villa. (i.e. white units for light colored walls and/or trim)
- e. Penetration of the mounting brackets on the building envelope shall be weatherproofed. All caulking used to weatherproof the installation shall be approved for exterior use. (i.e. Exterior silicone base caulking.)
- f. When the camera(s) are installed and if they include a video recording system the villa owner will notify Public Safety that the system is online at their address. (Standalone security doorbell systems do not need to be reported to Public Safety.)
- g. The location of the surveillance camera(s) is limited to the: a) front entry b) rear entry, and/ or c) garage-driveway exits and private carports. (No more than one camera shall be installed at each location unless justification is provided for cameras at multiple locations and the Architectural Committee approves such installation.)
- h. Installation of any camera in a private carport shall: (i) be done in a manner that minimizes recording beyond the boundaries of the owners carport and (ii) to the extent that equipment may record audio, require appropriate signage be installed notifying those in the area that they are be
- i. It is the responsibility of the owner to maintain the camera and the bracket systems in good condition. Camera(s) and doorbells are to be removed for villa maintenance and painting. The units will be reconnected by the owner.
- j. Damage to the camera, the security doorbell and the bracket systems by Village's personnel doing routine maintenance is the responsibility of the owner.
- k. Security door bell systems shall use the existing low voltage wires in the same location as the previous door bell. Any penetrations shall be caulked with exterior weatherproof caulking and painted to match the surrounding structure.
- I. The Surveillance camera(s) and security doorbells shall be removed in their entirety when it becomes non-operational and/or when the owner moves unless prior approval is received from the AC. All exposed wall and soffit penetrations are to be caulked with exterior weatherproof caulking and painted to match the surrounding structure.
 - 4. Submittal Requirements:
 - a. Floor plan showing the unit location.
 - b. Type of brackets being used (i.e., soffit bracket, wall bracket.)
 - c. Picture and connection detail of each bracket type to be used
 - d. Material color of the camera, door bell and connection brackets.

The Architectural Committee and The Villages Association are not responsible for privacy issues, either from the video or audio elements arising from the use of surveillance camera and doorbell systems. Our responsibility is limited to the installation, location, physical maintenance and removal of the system only.

Prime Rib...

(Continued from page 9)

their animals naturally. Today, Brandt Beef is proud to be feeding its animals a vegetarian cornbased diet for more than 365 days without hormones and antibiotic free.

The Brandt family is passionate about producing the most consistent, highest quality, 100-percent source verified natural beef on the market. By exerting complete control over the process, Brandt Beef has created a true natural "farm to fork" operation.

The cattle operation in Brawley, California is where alfalfa is grown and mixed with the corn to create a natural diet for Brandt Beef's animals. As stewards of the land, the Brandt family also employs several other sustainable methods to raise their animals naturally and preserve the land for future generations.

With this background, the prime rib served at your table is an unsurpassed dining pleasure.

RELIGION

CATHOLIC COMMUNITY

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

Advent Books: Distribution of the Advent Books will take place after the 8:15 a.m. Mass on November 24.

Christmas Cheers, a Christmas Concert for the benefit of the SFOA Music Department, featuring the Bytes and Notes Chorale, will be held at SFOA Gathering Hall on Saturday, December 14. Food sales start at 5 p.m. Doors open at 5:30 p.m. at which time there will be a silent auction. Tickets (\$25) can be purchased on the website, www.sfoasj.com. Contact the SFOA office or check the website for more information.

Annual Villages Community Thanksgiving/Christmas Food and Clothing Drive: This year's drive will continue until Sunday, December 20. Non-perishable food items, and new, or used clothing in good condition, can be brought to The Villages 8:15 a.m. Mass.

Home Visits: Fr. Matt Stanley has been visiting parishioners, who live in The Villages. If you would like to have him visit you at your home, please call Marilyn Rodman at 408-274-4521.

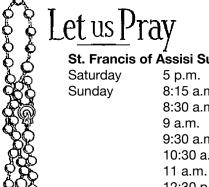
Eucharistic Adoration at St. Francis of Assisi is every Friday, 9 a.m. to 5 p.m. On First Fridays it will be in the Chapel, and on all other Fridays it will be in Garden Room A.

New to the Villages? To find out more about our Ecclesial Community, contact Marion Burry at 408-528-8231.

Mass Intentions: If you would like offer a Mass for someone, contact Jean Gillette at 408-270-5723. Please submit your request at least four weeks in advance if you want it listed in the Church bulletin.

Friday Mass at 9 a.m.: On the first three Fridays of every month there is a Mass in the Cribari Conference Room, which is preceded by the Rosary at 8:30 a.m.

Home Communion: For home communion, call Marilyn Rodman at 408-274-4521, 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:

Chapel 8:15 a.m. The Villages 8:30 a.m. Chapel Gathering Space Hall 9:30 a.m. Grange Hall 10:30 a.m. Chapel Gathering Space Hall 11 a.m. 12:30 p.m. Chapel

6 p.m. Youth Mass Chapel Cribari Conf. Room Friday 9 a.m.

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

Episcopal Church Services on Sunday at The Villages -Montgomery Center at 8:30 a.m.

Come worship with us as we celebrate the Holy Eucharist and we transform the club room into a house of God. We are part of Trinity Cathedral (downtown San Jose) and all are welcome to join us in the glorious celebration of God's word. Each week you will receive an uplifting and spiritual message from either Rev. Gerad Flynn or Rev. Penelope Duckworth. Join us after the service for fellowship and breakfast in the Clubhouse.

Lord, strengthen me with your blessing, teach me to live with eternity in view and tune my spirit to the music of heaven.

JEWISH GROUP

Friday night Shabbat Services will be held at 7:30 p.m. on November 15 at Foothill Center. We will have Rabbi Laurie Matzkin lead our services, followed by the program. Rabbi Matzkin will share with us how she was honored to study for 5 years of rabbinical school with the current Chief Rabbi of Uganda, Gershom Sizomu. After 16 years of friendship, she was honored to visit the Abayudaya Jewish community of Uganda this past summer, and participate not only in Rabbi Gershom's daughter's Bat Mitzvah, but also the Centennial Celebration of Jews in Uganda. Following Shabbat Evening services with the Villages Jewish Group, she will share a slideshow about her trip as well as background about this very unique Jewish community in Africa. Following the program we will have our usual Oneg Shabbat celebration.

All Villagers are welcome. In addition, one of the Jewish Group's goals is to support our San Jose community in its help with the needy. We will start by brining non-perishable food cans and packages for the Second Harvest Food bank to our monthly services. Joyce Mendel will then deliver the items to the food bank each month.

If you are interested in membership in the Villages Jewish Group, please contact Joyce Mendel at 408-238-7316.

COMMUNITY CHAPEL

What you do counts

By Pastor Bill Hayden

What have you done with what I have given you? The thought occurred to me that we have all been given gifts or talents in life to make this world a better place.

Some time ago, I met a mother and child at the market and the child was enjoying a piece of candy and I asked if I could have a bite. He looked at me and shook his head, while turning away from me. His mother tried to encourage him to share, knowing that I was kidding and looking for a response from her child. Yes, I know that we are living in a different age when children are being abducted but "the grandpa" kicks in every now and then and I cross that threshold. When you love families you want to add a little joy into their lives. So, I take the risk of being rejected and misunderstood by a few so, for the majority, it is a welcomed interaction with adult and child.

It's all too easy to walk through life with blinkers on and indifference in your heart concerning people. I asked myself, why does it have to be this way? Well, it really doesn't have to be that way, if we would only put ourselves in that person's shoes. If we would humbly walk with eyes wide open, we would see and hear the depth of others loneliness and sadness.

Take it upon yourself to be the first person to bring a little value and worth into another person's life. How much will it cost you? Five seconds to make a difference. Living in a caring and close-knit community makes it easier to reach the hearts of others who desire love, acceptance, and forgiveness.

Let each day remind you of the great opportunity and privilege we have been given to make this world a little brighter. Regardless of your abilities or inabilities, you can make a big difference in a person's life. Will you help me to make a difference with the opportunities that we have been given? "A man's heart plans his course, but the Lord determines his steps." Proverbs16:9 NLT

Please join us at the Villages Community Chapel in the Cribari Auditorium each Sunday from 10 a.m. to 11 a.m. 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 call the office at 408-238-3079 9 a.m. to 3 p.m. Monday thru Wednesday. To learn more about the Villages Community Chapel visit our website at villagescommunitychapel.org. You can hear previous and current Sunday Sermons.

VILLAGES HAIR GALLERY

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Full Service Salon Unisex **Beauty Supplies Beauty House Calls**

408-274-0100

2911 VILLAGES PARKWAY

Sports News

SHONIS





Teddy Morse

Kacy Walden

By Tom Zades

By our 9:30 tee off time on Tuesday, October 29, the sun was shining, the wind was still, the air was warming, and 17 Shonis and one qualifier enjoyed a round of golf on the beautiful Villages Short 9 course. We welcomed our newest Shoni, Deborah Edwards, and were pleased to have qualifier Barb Sunseri with us. Barb has played four games, including today's round. Her fifth game will be free, if she pays her dues, and she'll be a Shoni!

At the pre-game Halloween breakfast, the ladies, whether in costume or not, were glad to be socializing indoors while the weather warmed up. In the costume contest portion of the breakfast: First place went to Teddy Morse as a wacky, wavy blue Air Person (see photo). Second place went to Kacy Walden, the all black Headless Pumpkin Head, also pictured. Honorable mentions went to butterfly Kathy Tanaka and a devilish Vivian Wilczak.

There must be something special about hole #2. Last week there were two birdies on that hole: Lorrie Scott and Sally Nichols. Today hole #2 was the scene of two more birdies: Kathy Tanaka and Tricia Hardt. Bonnie Evans had a birdie on hole #5, and Julianna Wahlgren had a nice chip-in on hole #8. Butterfly Kathy was "on another planet" today with her net 18, 7 strokes ahead of the next best net score of 25 (Kacy Walden.)

Upcoming events include: Turkey Shoot November 19, where the low net scorer, using just two clubs and a putter, will receive a \$25 gift card towards purchase of their Thanksgiving bird; and the holiday party and installation of officers, December 10. The new winter schedule went into effect November 5: Sign-ups between 9:30 and 10:15 a.m. and tee off at 10:30.

For practice days and times on the Par 3 course contact Bonnie Evans (bhe52371@yahoo.com) or Teddy Morse (theodoramorse@ outlook.com). Some of our Shonis are interested in practice rounds on the Long 9. Contact Barbara Karayn or Tricia Hardt if you'd like to try the long course for a change of pace.

Chip shot: A young unaccompanied guest was paired with a long-time Villager. At one point, the youngster finds his ball behind a pine tree, blocking his access to the green. The Villager tells him "When I was your age I'd hit that ball right over the tree." Accepting the challenge, the young man hits the ball right into the tree. The Villager then says "Of course, when I was your age, that tree was only three feet tall."

Winter Golf Course Walking Schedule

Here are the days and times that walkers may enjoy walking on the golf course this winter:

Mondays until 11:30 a.m. and after 5 p.m.

Tuesdays until 8:30 a.m. and after 5 p.m.

Wednesdays until 6:30 a.m. and after 5 p.m.

Thursdays until 8 a.m. and after 5 p.m.

Fridays-Sundays until 6:30 a.m. and after 5 p.m.

Walkers please enter/exit the golf course at the abovementioned times. Please be safe. We appreciate your cooperation!

SWINGERS

By Marcy Boyles

A *lot* of ladies turned out for our annual Halloween Breakfast and Tourney. Thanks to Wendy Ledamun and her crew for delicious casserole breakfast. You outdid yourselves. The first place winner of the Costume Contest was Christine Zinn in an amazing homemade golf cart that actually beeped when she backed up. Coming in second, and not to be outdone, was Cynie Jackson in a Hershey's Chocolate outfit complete with bribing Allen, the judge, with chocolate. Format was using an orange ball provided by Scott. If lost, add 2 strokes. Ouch. Must have used orange ball score and one other low score. See the results on the Scoreboard page. Shout out to Karen Carlson with a chip-in on 2. Ended with a 6. Very hard to do. No birdies reported.

Halloween Tournament Results

Front 9 Flight:

- 1. Murphy /Curyea/Pierson/Reed 74
- 2. Carlson/Smith/Levander/Gergurich 74
- 3. Corsello/Jackson/Kosmala/Unger 75

Back 9 Flight:

- 1. Swenson/MacFarlane/Jones/Stewart 69
- 2. Swinyard/Stowers/Christiansen/Hoff 70 (68 +2 stroke lost orange ball penalty)
- 3. Barber/Driskell/Short/Carson 73

Closest to the pin on #11: Kim Christiansen 47 feet

A word of advice: If you drink, don't drive. And don't even putt!

Correction: Christine Zinn's first name was misspelled in the photo caption in the October 17 edition. We apologize for the error.





More Swingers photos on page 21.

TABLE TENNIS

Tournament time!

By Tony Berg

In the summer the responsibility for the table management in the Montgomery Multipurpose Room was taken over by the maintenance staff leaving dedicated time for Club members to enjoy using them rather than setting them up and putting them away.

This new regime is working well and is much appreciated by Club members.

Don't forget our fall Tournament on Saturday November 16 starting at 10 a.m.

This is a Tournament welcoming all skill levels and, whilst competitive, is also a social and fun event for our members.

Please be sure to sign up on the list in the MMR to help us plan for light refreshments for all participants and supporters.

For practice, the playing times are, as usual, in the Montgomery Multipurpose Room:

Wednesdays, Thursdays & Fridays: 1 p.m. to 10 p.m.

Saturdays & Sundays: 9 a.m. to 10 p.m.

(Wednesday 3 p.m. to 5 p.m. for newbies and social Ping Pong players.)

MEN'S GOLF CLUB



By Kyle Finley (kylefinley@outlook.com), website www.villagesgolfers.com

Veteran's Day/Annual Meeting Tournament: Our next Men's Golf Club Tournament is the Veterans Day Tournament this Saturday, November 9. Four-man teams will compete in a two (2) BB Net format. There will be coffee and donuts for this 8:30am shotgun start, followed by our Annual Meeting and Thanksgiving Luncheon (lunch paid for by the Men's Club).



Golf Rule 4.c.7(h) – If a putt passes over a hole without dropping, it is deemed to have dropped. The Law of Gravity supersedes the Rules of Golf. (courtesy of Larry Cormier)

Upcoming Events

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 will be on Tuesday, December 3. The meetings are open to all members. Also, remember to visit our website at www. villagesgolfers.com for the latest Men's Golf Club information.

BOCCE NEWS





First Place - We Take No Prisioners

At right: Second Place - Earthquakes



Third Place - Agitators

By Barbara Orlando

Congratulations go to the Fall Round Robin Tournament first, second and third Place winners. First Place winners were "We Take No Prisoners." Team members include Captain Wayne Weiler, Helga Spickhoff, David Cook, Adam Boyarski, Marilyn Johnson, Bud Meacham, Evonne Cook and Frank Garcia.

Second Place were the "Earthquakes." Team members include Noel Lanctot, Helen Paris, Betty Lanctot, George Paris, Linda Planting, Steve Gilbert, Captain Bob Iacopi and Martin Hoek. Third Place were the "Agitators." Team members include Art Lind, Jim Goss, Patrick McMordie, Captain Michael Sunzeri, Susan Sunzeri, Karen Carlson, Barbara Orlando and Jean Brady.

Awards were presented at the Awards Dinner which was held on November 2.

Thank you to Tournament Coordinator Paul Andersen, the many referees and volunteers who made this year's Fall Round Robin successful.

On November 1, the Villages Staff took on the Bocce Board and spent the morning competing and playing bocce in this annual event. A wonderful lunch was enjoyed by everyone. Thank you to all those individuals who contributed to this day's events.

This year's General Membership & Elections Meeting is Monday, November 11 at Foothill Center from 4 to 6 p.m. Help elect new board members for 2020. The following candidates would appreciate your support: Evonne Cook, Paul Andersen, George Paris, Remy Pessah, Bob Rosenberg, Marty Schlager and Jim Goss.

Remember during the months of November through January the courts are reserved on Thursdays at noon for anyone who wants to drop by and play bocce.

Tip from the Courts: Please remember that bocce is a social game and should be played and enjoyed with friends and teammates. Rules are used to keep it friendly and fun. Captain's responsibilities are to make sure everyone on their team is following the rules and that court etiquette is followed. Rules and Court Etiquette can be found on our website at www.villagesbocceclub.com.

IRONMEN

By Bill Travis

The Ironmen play every Thursday morning; check-in time is 9:30 a.m. and tee off at 10 a.m. Thursday, October 31, was sunny and mild. A great day for golf. And, we had another great turnout. The results are below.

First place went to Don Bookwalter with a net score of 26. Second place went to Charlie Wilson with a net score of 27. Third place went to Jack Bindon with a net score of 28.

There were seven birdies today!

Don Bookwalter had two of them, one on hole 2 and one on hole 3; Jack Bindon had two, one on hole 5 and one on hole 9; Dave Cook on hole 4; Dave Hathaway on hole 5; and Mike Kane on hole 2.

Closest to the pin on hole 9: Jack Bindon Deep thoughts:

"Columbus went around the world in 1492. That's not a lot of strokes when you consider the course." - Lee Trevino

"When it's breezy, hit it easy." - Davis Love III

PINSEEKERS

By Jack Bindon

Some scores were a bit higher this week but not all. We have a new player and a new first place winner.

First place, with a fine net 33, Greg Stewart. Good score, Greg! Second place with a nearly as good a score was Bob Iacopi with a net 34

Third place we had Mr. Consistency Martin Hoek net 36.

Fourth place we had a tie between Don Lee and Frank Garcia, both with net 37.

Bragging rights for low gross goes to our first place winner Greg Stewart for his 45.

Keep an eye on this guy, I think you will be seeing his name fairly frequently in the win column.

The temperatures are running a bit cooler now so bundle up, guys. It sure was a short summer!

TENNIS TALK

By Roy Pennington

The origin of tennis scoring is uncertain, and several theories exist. One dates back to medieval France where it is thought that the clock face was used to keep score on the court with a quarter move of the minute hand indicating scores of 15, 30, and 45. When the hand was moved to 60 the game would be over. However, to ensure that a game would not be won by a difference of a single point between the players, the idea of "deuce" was introduced to keep the scoring within the 60 minutes of the clock. Furthermore, a score of 40 was adopted instead of 45. If both players had 40, the first player to score would receive another 10 points, and the clock hand would move to 50. If that player scored again the clock was moved to 60 and the game ended. If a player failed to score two consecutive times the clock would move back to 40 and establish another deuce, and the game continued. This sounds very plausible, but the first reference of this method of tennis scoring dates to the 15th century. However, it was not until 1690 that clocks had minute hands so this theory of tennis scoring raises some doubts. Regardless of the origin, the scoring system gives all of us an excuse for not knowing the score. Some blame it on our memories—No way.

Your Tennis Partners—Who is that lady racing from one corner of the tennis court to another and then back again? Yes, it seems exhausting for all of us to watch but apparently not for her as she continually chases down balls and deftly sends them back across the net. Of course, before taking the court she has unloaded food and coolers of liquid refreshments, set the line-ups for league matches, and then she will post the scores afterwards. She serves on numerous committees and performs countless other tasks. You have already guessed that this lady is Akiko. With a smile and greeting for all, Akiko Giordono makes everyone feel welcome and special. Researching the name Akiko reveals that it means sparkle, bright, or peaceful. Funny how some things just work out as Akiko is aptly named.

18-HOLE WOMEN

Halloween Tournament

By Nancy Keane

What a glorious Halloween day for our tournament on October 31! It was freezing when we started but by mid-morning, the sun was shining and it was warm. Many ladies turned out with their Halloween costumes and carts decorated for the occasion. Karen Harseny and Patti Bell did a wonderful job with planning a fun day of golf with witches, cats, ghosts and pumpkins all over the place. It was good to have our Patti Hayes at lunch today to tell us a joke.

Judy Rodriguez thanked everyone for the great support in the cancer tournament. We raised about \$12,000 for the Cancer Foundation.

The winners of the golf tournament were reported in three flights:

Flight Three Winners: Linda Schlageter, Barbara Swiontek, Gloria Landry, and Alice Affourtit

Flight Two Winners: Nancy Keane, Judy Owens, Jay Lee, and Gwen Bindon

Flight One Winners: Lyn Strong, Janis LeCompte, Sue Daughtrey, and Janelle Salvatierra

The list of women who made Birdies today is quite lengthy: Helen Varenkamp #15, Monica Saneholtz #16, Lyn Strong #13, Jungwha Kim #15, Sachiko Coleman #11, Ann Crews #11, Auralie Citrigno #15, Colette Johanson #3, Janet Gonzales #3, Jan Kiernan #11, Julie Henig #18, Brigid Moreton #15, Janelle Salvatierra #1, #12 and an eagle on #18.

Ladies with chip-ins: Lyn Strong #1, #2 and #13; Nancy Miller #12; Geri Wilk #16; Linda Schlageter #10 and Colette Johanson #14. Next week will be our November Captain's Trophy day.



Flight Three Winners: (left to right) Linda Schlageter, Barbara Swiontek, Gloria Landry, and Alice Affourtit.



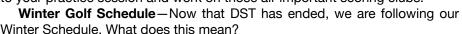
Flight Two Winners: (left to right) Nancy Keane, Judy Owens, Jay Lee, and Gwen Bindon.

FROM THE PRO



By Scott Steele, PGA Head Golf Professional

New Driving Range Targets for your enjoyment! We have installed six new Bullseye Target signs...two each at 25 yards, 50 yards and 75 yards. These are great *visual* targets that provide *audio* feedback as well when hit. Add fun to your practice session and work on those all-important scoring clubs!



On Mondays the Open Shotgun will move to 12 p.m.

On Mondays the Driving Range will close at 2 p.m.

You will need to check the status of carts on the golf course via the Flag System at the range or by calling the Daily Maintenance Hotline at 408-223-4663.

The first tee time of the day will be later depending on the Sunrise time. Twilight Rates will start at 2 p.m. instead of 3 p.m. Sunset will be earlier at 5-6 p.m. Please plan accordingly.

Let's all help to grow the game of golf! Do you have any old golf clubs in your garage or storage unit that you do not use anymore? If so, I'd like to ask for your help...We are trying to get new golfers into the game at The Villages and equipment is one of the obstacles. My goal is to have a large stock of used golf clubs for men and women that our new golfers can use when they go play or practice—and you can help! So if you are interested in getting rid of those old clubs that are taking up space and gathering dust, let the Pro Shop know and please bring them in...we will re-purpose them in a positive way and you will know that you made a valuable impact toward bringing new golfers into this wonderful game we all love.

Fall Aeration—Fairway aeration on the long course and the Par-3 course is complete.

Due to fairway aeration...until further notice, you may play "Lift, clean and place in the fairways, defined as 6-inch free relief, no nearer the hole." We have started fairway & rough inter-seeding with Rye Grass and should finish within the next 10 days.

Tips from the Pro - Scott Steele

Course management...if you're going to lay up, then lay up!

As I drive around The Villages golf course on holes #9 and #18, I see countless members hit their ball into the creeks in front of these two greens. It's tough to watch as I know if the golfer had just strategized a bit more and had layed up 10 yards short of the creek, they would have most likely saved two strokes on that hole. Course management involves taking a few more seconds during your pre-shot routine to make sure the shot you're playing is the right shit for the circumstance. Don't take laying up for granted...a layup should be strategized just as any other shot should. When laying up on holes #9 & #18, try these tips and they should help...First you have to know how far you hit your clubs. Secondly, know how far it is to the creek. Thirdly, take into account that both #9 & #18 are downhill so the ball will roll more than usual. And lastly, chose the appropriate club that will stop ten yards short of the creek. Don't push it any closer than that as if you do your ball will most likely find the water. This course management will save you strokes next time you play these two holes, I guarantee it! Sometimes being conservative saves strokes. Let us know if these tips help.



Flight One Winners: (left to right) Lyn Strong, Janis LeCompte, Sue Daughtrey, and Janelle Salvatierra.

SCOREBOARD

BRIDGE

Monday, October 28: 1. Mary LeGrand-Jonna Robinson 2. Dorthy Staehs-Joe Henry 3. Tahera Khalil-Kausalya Iyengar

Wednesday, October 30: 1. Tahera Khalil-Pankaj Patel 2. Kausalya IyengarSuren Adodra 3. Louann Partridge-Jonna Robinson

Thursday, October 31: 1. Roy Tsai-Gobind Sadarangy 2. Ed Logg-Jonna Robinson 3. Sally Burns-Maureen Waltho

MEXICAN OMINOES

Wednesday, October 30

Sylvia Rozewicz 139 Joanne Bennett 165 258 Cathy Razumich

Friday, November 1

Linda McMullen	121
Cathy Razumich	292
Earl Magoun	351

SWINGERS

Tuesday, November 29 Flight One:

Swinyard, Caryl 53 35 55 36 Carlson, Karen 54 36 Swenson, Laura Macon, Mitzi 53 37

Flight Two:

MacFarlane, Shirley	56 35
Kosmala, Karen	58 37
Levander, Bee	58 37
Tremoureux, Lucy	59 37

Flight Three: Curyea, Linda

Rem, Joy	61 37			
Unger, Marlyn	62 39			
Piersol, Linda	64 40			
er e .				
Flight Four:				
Shorman Julia	63 30			

61 37

Sherman, Julie	63 38
Hoff, Jane	67 42
Stowers, Mary	70 43
Jones, Sandie	70 45

PINOCHLE

Wednesday, October 30

Helen Maynard Barry Andersen Donna Vivoli Wesley Umeda

Friday, November 1

Helen Maynard Mike Cox Pat Luebcke Shirley Bellavance

Bocce Club Championship Fall Round Robin

First Place Winner - "We Take No Prisoners" - Captain: Wayne Weiler

Second Place Winner -"Earthquakes" - Captain: Bob

Iacopi Third Place Winner -

"Agitators" - Captain: Michael Sunzeri

SHONIS

Tuesday, October 29

Pauline Robinson Tricia Hardt Nancy Chesterton	28 30 30
Flight Two: Meg Rogers Lil Yamada Julianna Wahlgren Bonnie Evans	26 27 27 28
Flight Three:	

18

25 29





www.lexusstevenscreek.com

Kathy Tanaka

Kacy Walden

Jeanie Kane

#1 New and Pre-Owned Lexus dealership in Northern California!

PICKLEBALI





A great time at the Pickleball Prohibition Speakeasy & Casino Night!

By Linda Eige

The Villages Cotton Club(house) was packed on Halloween night with 1920s glamour. Flappers, stars and gangsters danced the night away. Bankrolls were cashed in for chips at "Pickle's Place" and there were rumors of bootleg cocktails.

A great time was had by all at the Pickleball Prohibition Speakeasy & Casino Night, organized with the joint efforts of the Villages Pickleball Club and the Evergreen Village Foundation. An event of this size requires many hours of planning and many volunteers. A huge thank you to all that made this successful fundraiser happen!

Our pickleball club is a supportive and inclusive group. Come join us. We play on tennis courts 5 and 6, the smaller pickleball courts that are marked with yellow tape. The wonderful Mike Walias volunteers his expertise every Wednesday and Friday from 1 to 1:30 p.m. to introduce and instruct new players on the basics of the game. No need to sign up, just show up! Wear comfortable clothes and court shoes.

More info at villagespickleball.org

Swingers Halloween Fun!











Landscape & Maintenance

MAINTENANCE SCHEDULE

Cribari

5500-5576—Landscape maintenance and weed control in progress.

5001-5076—Landscape maintenance and weed control, 11/11-11/15.

Cribari Dell—Pine tree removal complete with final cleanup and landscape repairs in progress.

Olive tree pruning throughout the district in progress.

Cribari Dell—Walkway repairs along perimeter fence, in planning. 5001-5003—Sewer clean out installation scheduled for next week.

5002 and 5110—Dry rot repairs scheduled for next week. 5073-5076, 5102-5107, 5150-5153, 5185-5195 and 5320-5335—Rodent exclusion scheduled for next week.

Del Lago

3316-3366 and 3401-3431—Landscape maintenance and weed control in progress.

3101-3134 and 3201-3243—Landscape maintenance and weed control, 11/11-11/15.

3364 and 3365 - Reconstruction in progress.

3220-Interior repairs in progress.

3351 - Retaining wall replacement in progress.

Estates

8809-8875—Landscape maintenance and weed control, 11/18-11/22.

Fairways

4001 and 4024—Landscape maintenance and weed control, 12/16-12/20.

4020 - Stump removal and tree replacement in progress.

Glen Arden

7698-7867—Landscape maintenance and weed control, 12/9-12/13.

Heights

8470-8519—Landscape maintenance and weed control, 11/25-11/29

Traminer Ct. by Montgomery Lane — Pine tree removal in planning. Turf aeration in progress.

Carports, Garages and Trash Enclosures—Common area wall mounted lighting touch up paint, in progress.

Hermosa

8005-8032 and 8100-8121 — Landscape maintenance and weed control, 11/25-11/29.

Chenin Blanc Ln., Sauvignon Ct. and Beaujolais Ct.—Jet mulching in progress.

 ${\it Cabernet \ Ct.-Pine \ tree \ removal \ in \ progress.}$

Turf aeration in progress.

8443 - Walkway repairs in progress.

8100-8105 Guest Parking—Concrete replacement in progress. 8323—Retaining wall in progress.

Highland

7500-7573—Landscape maintenance and weed control, 11/18-11/22.

7610-7611 — Rodent exclusion in progress.

7642, 7650 and 7683—Dry rot repairs in progress.

7880 and 7886-Retaining wall in progress.

Montgomer

6001-6068 and 6127-6136—Landscape maintenance and weed control, 11/18-11/22.

6291 and 6292—Irrigation main line repairs in progress.

6107-6113, 6120-6126, 6149-6152, 6223-6225, 6276-6281 and 6327-6331—Rodent exclusion in progress.

Olivas

8646-8650 and 8665-8712—Landscape maintenance and weed control in progress.

Roof & Rain Gutter cleaning schedule for 2019-2020

The following is an approximate start and completion date for rain gutter cleaning in The Villages, weather permitting. Gutter cleaning services are provided by J&M Gutter, Inc. For questions or more information, please call Maintenance Services at 408-223-4670.

Village	Start Date	Completion Date
Valle Vista	11/4	11/9
Sonata	11/11	11/16
Hermosa	11/18	12/4
Olivas	12/5	12/14
Montgomery	12/16	12/31
Del Lago	1/1	1/15
Fairway	1/16	1/18
Cribari	1/20	2/8
Verano	2/10	2/22
Highland	2/24	3/7
Glen Arden	3/9	3/14
Heights and Club Buildings	3/16	3/21

8600-8645, 8651-8664 and Vineyard Center—Landscape maintenance and weed control, 11/11-11/15.

Behind Solera Drive—Pine tree removal in planning.

Sonata

2025-2031 and 2065-2101 — Landscape maintenance and weed control, in progress.

2000-2024 and 2032-2064—Landscape maintenance and weed control, 12/16-12/20.

Gutter cleaning scheduled for 11/11-11/16.

Valle Vista

9037-9054—Landscape maintenance and weed control in progress.

9055-9072 — Landscape maintenance and weed control, 11/11-11/15.

South Side Area – Fire fuel brush clearing in progress.

 $9070\mbox{-}9072\mbox{-}Wood$ repairs in progress.

9051-9054—Painting in progress.

Gutter cleaning in progress. **Verano**

7331-7388—Landscape maintenance and weed control in progress.

7200-7251 — Landscape maintenance and weed control, 11/11-11/15.

7317 and 7353—Retaining wall replacement in progress.

7206-7207 — Dry rot repairs in progress.

Association

Pro chip bark jet mulching installation in progress at various locations, throughout the Villages.

Checking irrigation systems, in progress.

Turf fertilization throughout the community scheduled for November.

Turf Aeration throughout the community in progress.

Common Areas—Treatment for Voles, Moles, Gophers and Squirrels in progress.

Club Centers

Perimeter fence at Valle Vista and Glen Arden—Fire fuel maintenance in progress.

Cribari, Montgomery and Foothill pool and spa—Closed for the winter.

Public Safety Plaza—Painting in progress.

Cribari Center - Dry rot repairs in progress.

Vineyard Center and Foothill Center—Exterior painting in progress.

Vineyard Pool and Spa—Closed for repairs on 11/11—between 10 a.m. – 2 p.m.

Maintenance Services

Customer Service Line: 408-223-4670

Maintenance Emergencies and/or Advice

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

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

BRIDGE HAND

By J.M.K.

NORTH

- ♠ Q10853
- **♥** 9742
- ♦ KQ
- ♣ Q9

EAST

- KJ
- **♥** A8
- ◆ AJ874◆ 8762

SOUTH

- 2
- ♥ KQ1063
- **♦** 32
- ♣ AKJ53

Dealer: East Vulnerability: None

WEST

J 5

A9764

10965

104

Bidding: East South West North
1 Diamond 1 Heart 1 Spade Hearts
Pass 4 Hearts All Pass

Contract: 4 Hearts by South Opening Lead: 5 of Diamonds

Dealer has 1 Spade loser, maybe 2 Heart losers, and 1 in Diamonds.

Strategy: Take out the trumps and play the Clubs.

West leads the 5 of Diamonds, King from the board, East, the Ace, switches to the King of Spades, then the Jack, and South trumps. He plays a low Club to the Queen on the board, next leads a Heart, East ducks, South, the King, continues with a Heart, and East wins with the Ace. He leads a Diamond, South takes the trick with the Queen on the board, plays a Club, and precedes to run the Clubs. After that his last two cards are trumps and that is the same number the board has, and claims. Great! The contact is made exactly. Some North players might just bid 2 Hearts due to the HCP, but North does have 4 Hearts and 2 honors in South's first bid suit.

Public Safety Tips to Avoid Scams

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

- 1. Let common sense be your guide. Do not let greed influence your decision-making process. Sleep on it. There is no need to rush into a decision. A reputable offer will wait (fraudulent offers won't).
- 2. Remember, there are very few things in this world that are free. So beware of any offer that says it is free.
- 3. Look out for "You Have Won" solicitations. These are common practices to lure you in. You cannot win a contest that you did not enter.
- 4. Seek the opinion of others. Have someone review the offer with you. Reputable offers will withstand the scrutiny of others.
- 5. Keep your vital information to yourself. Be very wary of anyone asking for your date of birth, Social Security number, credit card numbers, or PIN (personal identification number).
- 6. Some scams target your emotions, supposedly coming from a friend or family member in trouble. Think rationally before you make a snap decision based on emotion.

Also, be very wary of products or services that have a delayed delivery. The dishonest con artist could be in another state by the time the promised delivery date arrives.

WHERE IN THE WORLD IS THE VILLAGER?

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





Ray Tedesco and wife, Arlyn, recently moved to the Villages and just love it. Arlyn surprised Ray with a 10-day trip as a way to put his recent surgeries to rest. She thought a few days at a beach hotel in Thailand would do wonders for the patient. Ray is shown on the beach and at Pattaya's largest restaurant—an Italian place that seats 700. He was the guest of the owner and chef Luca. Ray walked a total of 41 miles the first week and never felt better. (Pattaya is a city on Thailand's eastern Gulf coast known for its beaches.)

Along the Way—a trip down Memory Lane

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

I guess I was a word nerd long before I knew it. I remember, for example, how amused and/or amazed I was about some of the "words" and terms I was hearing during my Army stint back in the early '60s. I may have written elsewhere about the "word" "onliest." I never saw it spelled but it derives from the word "only." It would be similar to the word "best" becoming "bestest." My favorite context was the young soldier staggering down the hall



in the barracks saying that the bartender told him he was the onliest man to ever drink an "octopus" and an "old tennis shoe" in one night and still be able to walk.

One of the phrases I never forgot was "Get you a good Airborne holt to it." He was telling us to get a good grip on something. We were all "Airborne" (having completed jump school) and were supposed to believe that if something was "Airborne," it was better than anything else. In this case, the strength of our grip was better than anyone else's grip. The phrase popped out of my mouth just recently, quite of its own volition, it seemed, when Sandy asked me to do something that she didn't have the strength for. As I took over, I told her "You got to get you a good Airborne holt to it!" I was stunned that the phrase was still lurking in my brain somewhere waiting to come out when least expected.

Other words and phrases I picked up along the way may or may not be appropriate for *The Villager.* We shall see.

Classified Advertising

Call Adrienne: 408-223-4657 or Scott: 408-223-4655

areed@the-villages.com

To Place a Classified Ad

Adrienne Reed: 408-223-4657 areed@the-villages.com
Scott Hinrichs: 408-223-4655 shinrichs@the-villages.com

Ad copy is due Monday at 4 p.m.

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



Villages Business Directory

Fireside Realty, Louanne 408-887-5718, 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

> **Dog Walker** Kristel: 408-274-1882

REAL ESTATE

THE HARRIS TEAM PRESENTS

VILLAGE MONTGOMERY Single Level Condo.

Updated, 1307 sf, 2 bed/2 ba
Offered @ \$650,000.00

VILLAGE OLIVAS

Single level Condo. 2305 sf 2 bed, 2 1/2 ba. Largest floorplan Currently on the Market. Patio/Waterfall.

Offered @ \$1,149.000

VILLAGE OLIVAS
Single level, 1582 sf,
2 bed/2 ba + Den area.

View Deck
Offered @ \$759,500

VILLAGE HERMOSA

Lake views. 1571 sf 2/2 + Den/office Can't beat this price Offered @ \$645,000

VILLAGE CRIBARI NEW TO MARKET

Single level condo, No stairs. 1348 sf. 2 bed/2 bath. End unit, lots of light, large fenced in Patio Offered @ \$580,000

Vicki & David Harris, Realtors COMPASS

408-722-1948 or 408-722-0589 Dre#01908982/01167363 2921 The Villages Parkway

1 bdrm 1 bath for Rent, with Carport

\$1,200 - Call 510-318-1454

Large Home in Del Lago Village Only \$818,000

Nalini Aiyagari MBA #01248710 Coldwell Banker, Saratoga 408-829-4347

12/5

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.

REAL ESTATE

"YOUR LEADERS IN VILLAGES REAL ESTATE SALES"
OPEN 7 DAYS A WEEK. 408.270.4400
Dave & Suzanne Tofte, Suzanne, Jonathan & Dee Ramirez

FOR SALE

Village Verano—LOW HOA—Spectacular single family 2230 sqft, 2Bed/2Ba plus den. Completely renovated with solar, large patio with pool + spa. Entertainers' dream home. Call for showing. \$1,195,000

Village Olivas—Beautifully remodeled 2Bed/2 1/2 Ba + Den single level, end unit condo located at the end of quiet cul-de-sac. Sweeping golf course views, Trex patio. Must see! \$1,175,000

Village Glen Arden—1804 sqft 2Bed/2Ba has spectacular den/office with built in cabinetry. End unit with 3 patios, across from mansion. \$849,000

Village Hermosa—Cozy 2Bed/2Ba with den. One level, 2 very large bedrooms & over-sized garage. Beautiful pond view. 1803 sqft, \$788,000

Village Verano— Beautiful 2Bed/2Ba with tiled front courtyard plus 2 patios and electric sunshade. Fantastic valley and fairway views! \$699,000

Village Cribari—Spectacularly upgraded 2Bed/2ba with fireplace, inside washer/dryer and private patio. \$474,950 includes golf cart.

Village Cribari—2Bed/2Ba, 1223 sqft Upper level, new wood floors, new washer + dryer. Balcony has nice greenbelt view. \$420,000

Village Cribari—2Bed/2Ba lower unit with covered patio, new paint throughout. Washer/dryer with no stairs access. 1223 sqft \$439,000

COMING SOON

Village Olivas—Fantastic open floor plan on McCarty Ranch. 2Bed/2Ba 2205 sqft.

RENTALS

5 rentals available between \$2,800 - \$3,600/Mo.

THE VILLAGES REALTY TEAM 408.270.4400

VILLAGES PROPERTY MANAGEMENT TEAM

We are located outside the gate, 2 doors down from BofA Lic# 00864784 - 00716638 - 01820253 - 02019205 - 00683945

REAL ESTATE

PRICED TO SELL Village Cribari

Lovely 2 Bed/2 Bath Lower-level end unit with all new paint, new flooring, no-stairs access. 240 Sq. Ft, patio. \$425,000.

> Susan Golden, Associate Broker Sereno Group DRE: 00878958 408-178-6336

11/7

Highland Village 2 bedroom, 2 bath

townhouse features an open floor plan, gas fireplace, fresh paint, new appliances, large patio, and a two car garage. \$3,000 mo. + deposit

Kim Turley 831-818-6367 Tri-County Real Estate Associates, Inc. CA DRE#01125248

11/7

FOR SALE

7355 Via Laguna Single level on the golf course. 2 Bedroom/2 Bath/Den \$749,000

5381 Cribari Crest Single level 2 Bedroom/1 Bath Remodeled \$435,000

Coming soon Nov. 15 5275 Cribari Corner 2 Bedroom/2 Bath Washer/Dryer Beautiful Kitchen \$465,000

Intero Real Estate Judy McAlister, Agent Dre#01763596 408-292-5117

11/7

Real Estate (continued)

BRAND NEW LISTING! 7106 Vis Portada

Single Family Home \$899,000

2 Bedroom 2 Bathroom
1,790 Square Feet
Fireplace
2 Car Garage
Private South East
Facing Patio
Shown By Appointment Only

Jimmy Wanninger Coldwell Banker Real Estate BRE: #01352287 415-990-8990

11/7

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12/19

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Don 408-417-1630

) 11/14

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1/30

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3 Day Blinds Drapes, Shutters,

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1/2

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References Licensed 408-369-8595 Truck Mount Steam Cleaning

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2/13

u

COMPUTER REPAIR 500+ Villages clients

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

11/7

11/28

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with living trust. Call 650-600-1735

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Slaughterbeck Floors, Inc. Lic. #298783

30+ years experience
Hardwood—new, repairs,
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Carpet-Laminates-VinylLuxury Vinyl
Very familiar with concrete
installation systems
and preparation.
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@ Winchester Blvd.
Campbell, 95008
408-379-5813
Monday-Friday 8 a.m. to 5 p.n

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 BATHROOMS—TILE— KITCHEN FLOORS— SHOWER WALLS Over 2,500 Villagers Installed Luxury Vinyl Flooring Mark: 408-569-5046 LIC. #720423

12/19

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

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EDINGTON ENTERPRISES 'The Cleaner House Cleaner'

Over 20 Years Experience
Weekly or Monthly
Also Windows
10 Years at Villages
Call Brad after 7PM
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11/7

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24 years of experience
(Villagers' references
available)
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11/21

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Laura's House Cleaning Experienced, trustworthy,

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11/14

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12/19

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Landscape (cont.)

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Painting ads continued on next page

Painting (cont.)

James Painting Villages Resident Lic.No.500613,C33 408-210-0859 jamespainting7@comcast.net Photos on Instagram: Jamespainting7

Plumbing

Villages References

ALVCO PLUMBING OneYear Guarantee

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11/28

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REPAIR/ **H**ANDYPERSON

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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

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Villages Resident Airports, Errands Prompt, Dependable

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3/5

Airport Transportation Call Carol 238-6775

Always Reliable

NANCY 408-396-6603

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Working with customers in the Villages for over 22 years. Senior Discounts. 408-923-8532

11/28

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Screens \$175 408-393-3177

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CADILLAC DEVILLE 2002 WHITE / TAN

139,800 MI (7,766 PER YR) **VERY GOOD SHAPE!** \$3200 OBO 408 892-5481

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Photo printer paper. Hahnemuhle and Epson.

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11/7

Garage Sale

Clothing, China Cabinet, Coffee-Tables. Bedroom set, many other items. November 9th and 10th. 9am-4pm. 5563 Cribari Circle

11/7

Golf Carts

Club Car. Many Extras. **Runs Good**

Fairly New Batteries and Brakes \$2000 OBO 408-270-2007

11/7



Looking for Santa Suit Big & Tall size Call 408-991-2309

11/7

To Place a Classified Ad

Adrienne Reed: 408-754-1341 areed@the-villages.com Scott Hinrichs: 408-223-4655 shinrichs@the-villages.com

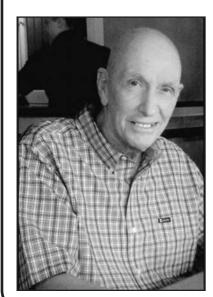
Ad copy is due Monday at 10 a.m.

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.

UBITUARY

Celebrating the Life of Raymond Townsend Sr.

July 10, 1939 - October 22, 2019



Born in Apollo, Pennsylvania to Howard and Jean Townsend.

Faithfully married to Virginia Townsend for 48 years. Father to his beloved children: Raymond Jr., Kurtis, Michelle, Patrice, Wendy, and adopted daughter Samiah Brock. Cherished grandfather to fourteen grandchildren and great-grandfather to ten beautiful babies.

Ray dedicated his life to teaching and inspiring through coaching. His life's passion was rooted in his love for sports. It was quite clear, whether he was on the baseball field or in the gym, Ray was destined to be a coach. He mentored countless athletes including his children and grandchildren. His honest feedback and high expectations made him someone everyone respected. He brought the best out of every single person he was around, and he will be greatly missed on and off the court.

Memorial service already held.

someone with your loved a memorial gift to VMA Honor the life of your friend

Remember

or loved one by funding the services to extend the quality of life for other Villagers. A memorial gift to the Villages Medical Auxiliary (VMA) honors the loved one lost and promotes the work of the VMA. If you have any questions on how to give, call the VMA office at 408-238-4230. All donations to the VMA are tax deductible.

Remember one with a memorial gift to EVF

Please remember the Evergreen Villages Foundation (EVF) when you are considering a memorial gift in honor of a loved one. The EVF sends a lovely acknowledgement from you. www.evfsj.org

A GREAT DEAL! Villager **Business Card Ads** \$35 per week! **Call Adrienne** at 223-4657

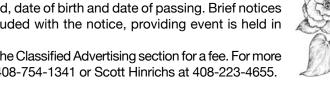
In Memoriam and Obituary Notices

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.

(Other suggested custom heading)



Name:Address:		Fill out your ad here. Be sure to include contact information. Phone numbers, email addresse websites, and symbols (&, +, @, etc.) are counted as one word. Hyphenated words are counted as	
		two words. Please print clearly. See other side	e for pricing information and specific details for your rienne at Areed@the-villages.com or 408-223-4657
Phone:			
Select Category: REAL ESTATE NOTICES PERSONALS CARS & CARTS HELP WANTED WANTED	☐ OTHER CATEGORY (Please specify) ☐ VILLAGES BUSINESS DIRECTORY (Must fit in two lines)		
☐ ITEMS FOR SALE ☐ FREE STUFF ☐ OBITUARIES	Additional Options: Single Line Box (\$15 in addition to ad)		
□ LOST & FOUND □ SERVICES □ Appliances	Premium Box (\$20 in addition to ad)		
☐ Automotive Repair ☐ Senior Care Facilities ☐ Senior In-Home Care ☐ Computers	☐ Housecleaning ☐ Legal/Professional ☐ Plumbing ☐ Moving/Storage		
☐ Electrical ☐ Landscape ☐ Errands/Odd Jobs	☐ Painting ☐ Pet Care ☐ Repair/Handyperson		
☐ Health & Beauty ☐ Heating & A/C ☐ Flooring	☐ Window Cleaning ☐ Tax/Finance/Insurance ☐ Transportation	•	# of weeks:
☐ Remodeling	·	Total Amount: \$	Bill:

The Villager Classified Ad Form



Monday, November 11, 2019



Special Musical Guest - Sgt K C Armstrong US Army Band and Chorus—Washington DC

SPONSORED BY

The Villages Music Society

The Villages Veterans Club

2:30 pm

The Church of Jesus Christ of Latter-day Saints Gymnasium 4977 San Felipe Road, San Jose, CA 95135

(JUST OUTSIDE THE VILLAGES GATES)

THE EVENT IS NON-SECTARIAN