



The Villager

Distributed Friday

online at: thevillagesgcc.com

Vol. XLIV No. 39

October 1, 2020

The News this Week

- **Board Meetings Report**
(See article on pages 1,4 & 5)
- **EPC Emergency Drill Cancelled**
(See article on page 1)
- **VMA Flu Shot Reminder**
(See article on page 1)
- **CBOD, ABOD Presidents' Reports**
(See articles on page 3)
- **Message from the Association Board**
(See article on page 4)
- **From BrightView-Grub infestation**
(See articles on page 18)

Hot Tickets

Cancelled until further notice

Channels 26 & 27

Community TV channels:

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

- **Aerial Views of The Villages**
- **Senior Scams**

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



Inside The Villager

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Flu Shot Clinic reminder

We had many registrations for flu shots, so please remember: When you come for your flu shot, **wear a mask**. Also, **observe social distancing**.

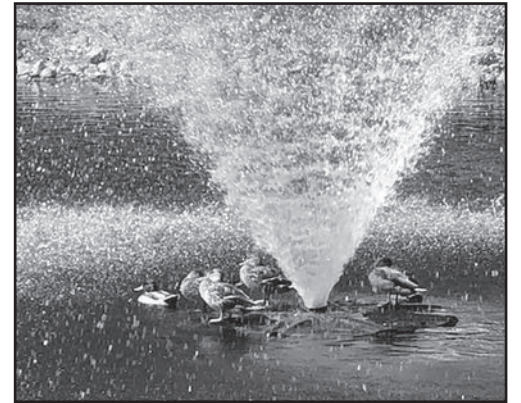
A VMA Volunteer will call about three to five days ahead of your appointment with your day, time and tent assignment. Make a note of those items. Please park in the parking lot alongside the wood shop. Five minutes prior to your appointment time, leave your car, and come into the plaza. After filling out a questionnaire about health issues, please proceed to assigned tent for your flu shot.



There will be many VMA Volunteers at Cribari Plaza. They will be able to answer your questions and help you get to your location. They are there to be sure your experience is a good one and that you are safe.

See those of you with appointments on October 6 and 8. In the meantime, be healthy and stay safe.

Cool haven for ducks



The fountain at Whaley lake offers some Mallards a chance to cool off on a hot autumn day. Photo by George Olson

Club, Association and Homeowners' Boards met for regularly scheduled September meetings

The Villages Association and Club Boards of Directors met Tuesday, September 29 for their regularly scheduled meetings via Zoom Teleconference.

Numerous items of business were discussed and voted upon.

Club Operating Financial Commentary

For the month of August 2020

August Operating Statement Review: Total revenue was \$312,800 unfavorable to budget, or 24 percent less than the budget of \$1,300,200. Almost every user revenue category was unfavorable to budget, due to continuing compliance with state and county health orders. The restaurant operation had a combined negative budget variance in food and bar sales of \$174,900, achieving only 32 percent of the budgeted food and bar revenue of \$255,600 for the month. Unhealthy air quality, due to various fires in the Bay Area, further put a damper on food and bar sales, as outdoor patio service was curtailed for several days. Green fee revenue was \$95,300, or 64 percent of budget, and also suffered due to poor air quality, as well as seven days of extreme heat during the month. On the positive side, member 18-hole rounds were up 644 in August compared to last year, as members stay near home and enjoy the golf course. Also significantly unfavorable to budget was resident activities income, although the revenue loss was offset by no resident activities expenses, as all events, trips, classes and lessons have been cancelled.

Total expenditures were \$355,500 favorable to budget or 27.5 percent less than the budget of \$1,290,300. Similar to the Association, the most significant favorable to budget category was water expense (actual \$63,900 vs. budget of \$164,400) due to 1) water usage was less than planned, 2) potable and recycled water and meter rates did not increase on July 1 as anticipated, and 3) billing cycle was five days shorter than normal. Other notable favorable to budget categories were employee expense at 11.8 percent less than budget (\$654,600 actual vs. budget of \$742,900) and total cost of sales (food, bar, Pro Shop merchandise, resident activities and community events expense) with a combined positive budget variance of \$85,800, consistent with loss of revenue in these areas. Similar to last month, repair and maintenance expense as well as electricity expense were also favorable to budget, due to closure of the community centers. There were no significant unfavorable to budget expense categories for the month of August.

The net positive operating budget variance for the month of August was \$42,700. See table on page 4.

(Continued on pages 4 & 5)

Annual earthquake preparedness drill cancelled

The Villages Emergency Preparedness Committee (EPC) wants to help all Villages' residents by providing important information about how to best keep all of us safe, especially during an earthquake. To that end, every October we hold an Annual Earthquake Preparedness Drill. However, in view of the current statewide "stay-at-home" order, **the EPC is canceling our Annual Earthquake Preparedness Drill**. We will be posting a banner near the entrance of the Villages to remind everyone of this. In the meantime, stay safe and healthy and remember to keep your OK sign nearby so you can display it in the event of a serious earthquake. Thanks for your attention to this and thanks, too, to the many Villagers who are a part of EPC's organized effort to support each other in the event of a disaster.

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.thevillagesgcc.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.

2 Pulse letters received this week.

0 Pulse letters not meeting Pulse Letter Guidelines.

2 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 any statements.

Note: Pulse letters are still being accepted through the "Shelter-In-Place" order in digital form only. You may take a picture of your hand-written letter and e-mail it as a JPEG attachment to: shinrichs@the-villages.com.

All Pulse letters that are published are retained by the Communications Advisory Committee (CAC) for a period of 12 months. Rejected Pulse letters are not shared with anyone outside the CAC, management or Club Board and staff liaisons for the reason of confidentiality.

When the Community Activities office enthusiastically announced in August the re-opening of Cribari Plaza, buried in paragraph 4 was, per the County guidelines: "The maximum number of residents attending may not exceed 60. No physical contact ...or singing and shouting are allowed."

Our sing-along group asked for a favorable interpretation: That the "singing and shouting" clause did not pertain to us. After all, if a group of up to 60 seniors could exercise together, surely 25 of us could sing together with appropriate social distancing. The response? "The Villages is considered a high-risk senior community and must comply with State and County Health orders."

But are we a high-risk community? What has been our rate of hospitalizations and deaths, compared to the County as a whole? Well, we know that deaths per the Villager obituary column are quite in line with past years. I don't believe we are a "high risk community" at all.

Every Thursday, Fast Lane reminds us that "Most of The Villages facilities – including the Fitness Center, community centers and all but one of the pools..." (and don't forget the library) "are closed until further notice" because we are a "high-risk community." Really? I don't think so.

— Tom Zades

Recently there was a significant wildfire east of The Villages and we were advised to be ready to evacuate. There are hundreds of acres of tall grass on Villages property between the PG&E transmission lines and the ridge that are very dry at this time of year. Just as we see goats and sheep near neighboring streets eating tall grass for fire prevention, maybe neighboring cattle ranches should use the upper hill land for cattle grazing. We might even make a few bucks. Seems like a win-win proposition!

— Jim Koski

ABOVE & BEYOND

We recently witnessed a golfer on the 5th hole collapse and suffer a heart attack. We were relieved to learn he will be all right and hopefully, golfing soon. We wanted to acknowledge the efforts of Kerry Besmehn and Rick and Renee Tobler whose quick action before the Fire Department and ambulance arrived may have saved the man's life. Renee conducted cadence as Rick and Kerry conducted CPR for several minutes before being relieved by fire personnel. Some things may be unpreventable and given the nature of our community, inevitable. But it is comforting to know there are people like Kerry, Rick and Renee who live among us.

— Camille Giuliodibari and Millie Ann Schweirn

On September 22, 2020, the Bandini Patrol volunteers had a golf play day. We want to thank the many staff that made it a special day – the Golf Pro Staff (Scott, Alan, Paul) and the Restaurant/Bistro Staff (John, Albert, Annie). They were all professional, polite, and efficient. The volunteers thoroughly enjoyed the day.

— Gary Sharps

IN MEMORIAM

Doug Chambers

November 8, 1945—September 27, 2020

(Please see obituary in the classified advertising section)

In Memoriam notices are run free of charge.

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

Obituary notices may be placed in the Classified Advertising section for a fee.

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.

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 Lou Lively-Singh 408-838-5555, Diane Carr at 408-528-8456, Debbie Champion at 408-960-6994, Barbara Clurman at 347-451-5309, Jane Derow 408-440-0665, Barbara Karayn 202-641-6339 and Patricia Reardon at 408-914-2432.

HOURS

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

| | |
|-----------------|----------------|
| Theodora Morse | President |
| Mike Falarski | Vice President |
| Rick Casey | Treasurer |
| Jan Champion | Secretary |
| Howie Blumstein | Director |
| Jeannie Omel | 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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BOARDS & COMMITTEES

Association President's Report September 29, 2020

Glimpses of blue sky above the smoke helped me through some grim weeks this month with its orange skies and turmoil. Advancing work on inoculations and treatment methods offer some glimpses of hope of ending the pandemic. And the Association and the Club have agreed to a new Management Agreement contract outsourcing Association services to our shared staff. That is excellent news since we have an outstanding staff with a history of demonstrated service and expertise in serving our community. All glimpses and promises of more blue skies and an eventual return of normalcy and peaceful enjoyment of our wonderful environment in The Villages.

We still face many challenges like cost containment amid rising expenses like insurance coverage in one of the most expensive places in the country to live. What makes The Villages one of the most desirable places to live in the country has a cost, and the tradeoffs are not easy. The Association continues to look for cost savings in our most expensive budget items—painting, roofs, water, and cross-charges. We are examining a number of areas such as establishing a caulking standard to allow extending the time between painting, preventative maintenance to roofs to extend the time between replacing roofs, and determining the expense of solving fundamental irrigation problems and reducing water expense. We are reviewing the Reserves Funding plans as well as looking at new approaches, like increasing efficiency with online systems. We will continue with the Club, Homeowners, and staff to improve efficiencies and transparency to involve residents in doing what they can to reduce costs. Let's continue to "Review, Renew, Refresh" Association governance.

Safety, both fire and emergency response remain key issues for Association members and the Board continues to support and review fire fuel safety activities, emergency power systems, Villages-wide emergency planning and response, and to encourage members to do their part in keeping alarms up to date and plumbing and exhaust fans well maintained.

While the new Management Agreement is a very positive step, there are still some issues around Villages Streets to be resolved. The Association will be requesting input from all Villagers in the near future.

We are not immune in The Villages to the pandemic that is raging around us, and I implore everyone to do your best to be safe and protect those around you. Let us take a moment each day to be grateful for all the good people in our lives, and support and sustain those who haven't been as fortunate or are affected by illness.

With gratefulness and humility,
—David Cook, Association Board President

GOVERNANCE MEETINGS

BOARD MEETINGS

Association

• The Villages Association Board of Directors Monthly Board Meeting is Tuesday, October 27 at 9:30 a.m. via Zoom Teleconference

Club

• The Villages Golf and Country Club October Board Meeting is Tuesday, October 27 at 1:30 p.m. via Zoom Webinar

• Emergency Communication Plan Discussion is Thursday, October 29 at 11 a.m. via Zoom Webinar

THE DACs

Highland DAC to meet October 22

There will be a Highland DAC Town Hall Meeting with Association Board Guest Speaker on Thursday, October 22 from 3 to 4 p.m. on Zoom. The Zoom information will be included in an email and flyer on October 13.

Villages Golf and Country Club Board President's Message

By Teddy Morse, Villages Golf & Country Club Board President

We survived another month in this ever changing world of COVID-19. The impact on our community is significant because our once vibrant, active community is only partially vibrant and active. Community frustration over not being able to live our Villages lives to the fullest puts a cloud over what we are able to do. Add to that the horrific air quality in August and September that again locked us up in our homes and you have a recipe for misery.

We could, as some choose to do, blame the Board, management and staff for our plight, but we all know none of us are to blame for this change in the way we are currently required to do business. I believe we should be showing management and staff appreciation for learning how to operate under a scenario they never imagined facing in their careers. I appreciate their work to open and operate amenities under the Health Department Order and where financially feasible. I appreciate the fact that The Villages is still well maintained and projects that were budgeted are being completed so we're ready for the future. I appreciate all the effort taken by management to balance lost revenue with cuts in expenditures. This is quite a team that's taken on an unprecedented challenge and I for one thank them for all that they are doing.

Let's look at the positive future we have ahead of us. When you drive through the gate on Villages Parkway, what do you see? I see pickleball courts to the left and tennis courts on the right. Drive down a bit further and to the left is Cribari Center ready for our use when the pandemic ends. As I continue to drive I see the golf course on my right, Gazebo Park and the bocce courts. When I get to Fairway Drive I see Vineyard Center with its newly renovated swimming pool ready for our enjoyment when our amenities again open and we get back to our life before COVID-19. All around me I see a well maintained property. This emphasis on keeping The Villages looking good and providing a variety of amenities for active seniors is why I moved to The Villages. I'm sure it continues to be the selling point for other active seniors looking for a place to call home.

So, instead of focusing on what we can't do, I prefer to focus and be thankful for what we are able to do in this pandemic and set my sights on the future and all that The Villages' life has to offer us.

We're starting that future now with the new 2020 Management Agent Agreement with the Association Board. The Club's intention is for the Agreement to promote a strong working relationship between the two corporations for the benefit of the community. With the signing of this Agreement, the Club Board continues to provide the staff and services needed for the Association to run its business.

The Association still has an issue regarding assessing for the cost of Association owned street repair and maintenance. This isn't a simple issue. There are legal and financial implications for The Villages. We look forward to discussing the issues and answering questions at upcoming meetings in October.

There are bound to be issues in the future that need addressing by both boards. The Agreement provides for a Presidents' Council to assist the boards in working together through issues as they arise. I believe the Agreement is a positive step toward our bright future as residents of The Villages Golf and Country Club.

Pedestrian Safety Reminder:

Recently we have seen an increase in pedestrian traffic throughout The Villages. A reminder: please use the correct side of the road when walking, and walk toward oncoming traffic. The arrows are painted on the main roads. You should also remain in single file when in groups to keep within the white lines as well as social distancing. When walking pets, be sure they, too, remain within the white lines and out of traffic.



More BOARDS & COMMITTEES and
COMMUNITY NOTICES on pages 4, 5, 10 & 11

FROM THE ASSOCIATION BOARD

Board Meetings Report...

(Continued from front page)



October 1, 2020

Dear Villages Association members,

In the interest of efficiency and minimizing HOA fees, the Association outsources its services to a “managing agent.” After careful consideration of all options, the Association Board has determined that continuing an outsourcing contract with the Villages Club Board remains the best approach.

The contract between the two Boards is called the Management Agreement (MA). Throughout the spring and summer, the two Boards along with their legal counsel, have worked on a new MA, finally reaching agreement on September 24, 2020.

The original proposal from the Club Board, including cancelling the existing agreement, was a significant departure from the previous Management Agreement. It has taken these many arduous months to construct a new version acceptable to both the Club and the Association.

Large portions of the previous 2015 Management Agreement (MA) have been preserved and some improvements have been added:

- Strengthened ABOD’s role in selection and contract extension of GM.
- Provided guaranteed ABOD access to Villager, Resident Portal, FastLane and other Villages media.
- Added option for Insurance Consultant review of insurance plans.
- Increased time for ABOD advance review of board meeting materials.
- Shortened term on the Management Agreement from five years to three years.
- Provided for dispute resolution process – President’s Council, mediation, arbitration, termination.

Unfortunately, the two Boards were not able to reach a satisfactory resolution on the maintenance of our Villages streets and roads. This critical remaining issue will be discussed at a Study Session on Tuesday, October 13 via Zoom; details will be provided soon. All Villagers are encouraged to attend.

The Association Board of Directors

| | | |
|--------------------------------------|-----------------------------------|---------------------------------|
| David Cook ABOD President | Richard Holmboe ABOD Secretary | Noel Lanctot ABOD Director |
| Diana Hallock ABOD Vice President | Julie Wash ABOD Treasurer | Tom McLaughlin ABOD Director |
| | Garry Ashby ABOD Director | |

August 2020 Club Operating Results

| | Actual | Budget | Variance |
|----------|-----------|-------------|------------|
| Revenue | \$987,400 | \$1,300,200 | \$-312,800 |
| Expenses | \$934,800 | \$1,290,300 | \$ 35,500 |
| Net | \$ 52,600 | \$ 9,900 | \$ 42,700 |

The above table shows All Other with a \$61,000 net positive variance from less than planned water expense, as well as repair and maintenance expense. The community centers have a \$28,000 net positive variance from favorable utilities expense and intra-company cost transfers. Community Activities has posted a \$25,000 net positive variance from less than planned resident activities expense, employee expense and community events expense. Public Safety shows a \$20,000 net positive variance from less than planned employee expense. G&A has a \$19,000 net positive variance mostly due to less than planned employee expense. Golf Course/Pro Shop has a \$10,000 positive variance due to less than

The Villages Golf and Country Club Summary Club Operating Budget FY21 For Two Months ended August 31, 2020

| Department | Revenues (\$) | | | Expenditures (\$) | | | FY 21 Net (\$) |
|------------------------|---------------|-----------|----------|-------------------|-----------|----------|----------------|
| | Actual | Budget | Variance | Actual | Budget | Variance | |
| G&A | 187,000 | 185,000 | 2,000 | 144,000 | 161,000 | 17,000 | 19,000 |
| Maintenance Admin | 27,000 | 27,000 | 0 | 25,000 | 24,000 | -1,000 | -1,000 |
| Golf Course/Pro Shop | 384,000 | 522,000 | -138,000 | 421,000 | 569,000 | 148,000 | 10,000 |
| Community Activities | 139,000 | 214,000 | -75,000 | 127,000 | 227,000 | 100,000 | 25,000 |
| Community Centers | 127,000 | 131,000 | -4,000 | 100,000 | 132,000 | 32,000 | 28,000 |
| Public Safety | 208,000 | 209,000 | -1,000 | 195,000 | 216,000 | 21,000 | 20,000 |
| Pools | 34,000 | 34,000 | 0 | 27,000 | 32,000 | 5,000 | 5,000 |
| Clubhouse/Restaurant | 455,000 | 805,000 | -350,000 | 552,000 | 794,000 | 242,000 | -108,000 |
| All Other | 437,000 | 441,000 | -4,000 | 390,000 | 455,000 | 65,000 | 61,000 |
| Totals | 1,998,000 | 2,568,000 | -570,000 | 1,981,000 | 2,610,000 | 629,000 | 59,000 |
| Solar Lease—Bal. Sheet | - | - | - | 39,000 | 39,000 | - | - |
| Net Assessment | 1,998,000 | 2,568,000 | -570,000 | 2,020,000 | 2,649,000 | 629,000 | 59,000 |
| Variance | | | | | | | |

planned water expense, which offsets negative revenue variances in green fees, Pro Shop merchandise and golf cart rentals. Clubhouse/Restaurant posted a \$108,000 net negative variance due to less than planned food/bar sales.

Association Operating Financial Commentary

For the month of August 2020

August Operating Statement Review: Revenue was on budget for the month at \$891,900.

Expenditures for the month were \$158,200 (15.8 percent) favorable to the budget of \$998,300. The most significant favorable to budget expense category

Association Board Voting Record for September 2020

| September 29, 2020 Regular Monthly Meeting | | Board Members* | | | | | | | Comments | Costs |
|---|--|----------------|-----|-----|-----|-----|-----|-----|--|------------------|
| | | DC | DH | RH | JW | GA | NL | TM | | |
| 1 | Proposed New AC Rule - Backup Electric Power Systems | Y | Y | Y | Y | Y | Y | Y | The Board conditionally approved the new AC Rule - Backup Electric Power Systems, and to publish same in <i>The Villager</i> newspaper for the required 30-day member comment period. The purpose of the rule is to provide a process for the installation of backup electric power systems. | \$0 |
| 2 | Valle Vista Fire Resistant Landscape Proposal (discussion) | C | C | C | C | C | C | C | By consensus the Board agreed that the Board liaison and staff will work together with the DAC to come up with a more affordable proposal for this request. This project provides for the hillside fire prevention plan and soil erosion control which includes addresses: 9001-9027, 9038 and 9039, 9048-9060 and 9072. | \$0 |
| 3 | Review of Association Rule 2.19 Signs (discussion) | N/A | N/A | N/A | N/A | N/A | N/A | N/A | The Board discussed Association Rule 2.19 Signs . With the upcoming elections, signage violations are becoming increasingly noticed. A reminder of the rule has been published in <i>The Villager</i> for a few weeks (since August 27). | \$0 |
| 4 | Request Change to AC Rule D-29 Solar Electric Energy Systems | Y | Y | Y | Y | Y | Y | Y | The Board approved, effective immediately, the proposed modified changes to AC Rule D-29 Solar Electric Energy Systems . The purpose of the modifications is to support making the Solar Energy application process more efficient. | \$0 |
| 5 | Reappointment of Corporate Officers for The Association | Y | Y | Y | Y | Y | Y | Y | The Board approved the resolution ratifying Timothy Sutherland as Executive Secretary, Julia Meadows as Assistant Secretary-Treasurer, and Margaret Flanagan as Corporate Financial Officer for The Villages Association through June 30, 2021. | \$0 |
| 6 | Review to Approve - AC Solar Conditionally Approved Application: 7313 Via Granja | Y | Y | Y | Y | Y | Y | Y | Due to the special circumstances of the State and Public Health Department orders, the Board conditionally approved the installation of solar system on common area sloped roof located at 7313 Via Granja pending alternative proof of receipt of revocable easement recordation and owner submitting required insurance and city permit paperwork including comments to AC prior to starting construction. | \$0 |
| 7 | District Advisory Committee (DAC) Appointments | Y | Y | Y | Y | Y | Y | Y | The Board approved the following DAC appointments: Hermosa DAC - Ray Blinde and Verano DAC - Patti Smith, Shelley Schlender and Wendy Ledamun as voting members. | \$0 |
| 8 | Vote for Approval Consideration of Resolution to Record Lien for Unpaid Assessments: (APN): 665-25-XXX | Y | Y | Y | Y | Y | Y | Y | The Board approved the recording of a lien on unit # 665-25-XXX, for unpaid assessments totaling \$6,817.66 | \$0 |
| 9 | FY2021 Actual Building Component Expense Update | Y | Y | Y | Y | Y | Y | Y | The Board approved additional funds for FY 2021 Reserve Building expenditures in the amount of \$74,415 for Montgomery District and approved additional funds for FY2021 Reserve Building expenditures in the amount of \$20,374 for Fairways District. | \$94,789 |
| 10 | Approve to Transfer Funds for Partial Payment on Outstanding Loan for 2020 Property Insurance Premium | Y | Y | Y | Y | Y | Y | Y | The Board approved the transfer of \$166,000 from the Association's Operating Fund to the Reserve Fund for the partial payment on the outstanding loan of \$1,668,000 used to help pay the 2020 property insurance premium of March 2020 with balance of \$1,502,000 to be paid back by June 30, 2021. | \$166,000 |
| 11 | Vote to Ratify the Monthly Review of Accounts per Civil Code §5500 | Y | Y | Y | Y | Y | Y | Y | The Board approved to ratify the monthly review of accounts as presented. | \$0 |
| Total APPROVED Expenditures this meeting | | | | | | | | | | \$260,789 |
| A = Absent AB = Abstained N = No Vote (does not vote in favor) Y = Yes Vote (votes in favor) N/A = Not Applicable C = Consent R = Recused | | | | | | | | | | |
| * DC = David Cook DH = Diana Hallock RH = Richard Holmboe JW = Julie Wash GA = Garry Ashby NL = Noel Lanctot TM = Thomas McLaughlin | | | | | | | | | | |

was water expense, coming in 31.6 percent below budget (actual \$233,600 vs. budget of \$341,500). This favorable budget variance in water expense represents results from the two-month water bill for July and August. Reasons for the large favorable variance are threefold: 1) irrigation water usage was less than planned, 2) water and meter rates were not increased by San Jose Municipal Water on July 1, as anticipated in the budget and 3) billing cycle was five days shorter than normal. Also notable as favorable to budget was insurance expense (actual \$158,600 vs. budget of \$193,800). The \$35,200 savings in insurance expense is a result of the Association Board electing to purchase \$5M in earthquake insurance coverage. **The net positive operating budget variance for the month of August was \$158,200.**

Year-to-date (two months of operations), total revenue is short of budget by \$100 at \$1,783,900. Year-to-date, operating expenditures are \$1,840,900 or 8.7 percent (\$174,800) less than the budget of \$2,015,700. The positive budget variance is mostly attributed to savings in water expense, insurance expense and

irrigation maintenance expense. **The year-to-date net positive operating budget variance is \$174,700.**

Homeowners' Operating Financial Commentary

For the month of August 2020

August Operating Statement Review: Revenue tracked budget at \$3,487 (non-Estates single family homes). Expenditures for the month were \$56 favorable to budget due to less than planned legal fees. **The year-to-date net positive operating budget variance is \$116 (legal fees).**

Estates revenue for the month was on budget at \$13,415. Expenditures were \$4,157 favorable to budget, 22.6 percent less than the budget of \$18,425 mostly due to lower than planned water expense (actual \$5,700 vs. budget of \$9,472). **The year-to-date net positive operating budget variance is \$3,577 (water expense).**

Club Board Voting Record for September 2020

| September 29, 2020 Monthly Meeting | | Board Members* | | | | | | | Comments | Costs |
|---|--|----------------|-----|-----|-----|-----|-----|-----|--|-------|
| Agenda Items | | TM | MF | JC | RC | BW | JO | HB | | |
| 1 | Approval Consideration of Appointments to the Communications Advisory Committee | Y | Y | Y | Y | Y | Y | Y | Approved the appointments of Barbara Clurman as a voting member and Susan Callahan and Jeanette Campa as association members to the Communications Advisory Committee to terms ending December 2021. | \$0 |
| 2 | Approval Consideration for Appointments to the Nominating Committee | Y | Y | Y | Y | Y | Y | Y | Acknowledged, with sincere appreciation, the service of Nancy Fodor and Rick Jiloty on the Nominating Committee. Approved the appointment of Nick Yannaccone and Jerry Neece to the Nominating Committee to terms expiring September 2022. | \$0 |
| 3 | Approval Consideration to Accept Donation from Evergreen Villages Foundation for Five (5) Outdoor Heaters for the Bistro Patio | Y | Y | Y | Y | Y | Y | Y | Accepted, with appreciation, the donation from Evergreen Villages Foundation of \$2,400 to fund the purchase of five (5) outdoor heaters for the Bistro Patio. | \$0 |
| 4 | Update on COVID-19 Related Issues | N | N | N | N | Y | N | N | General Manager Tim Sutherland presented an update on the affects and costs of COVID-19 at The Villages. In addition, the projected unbudgeted costs to open additional facilities (a second pool, Library, Fitness Center, and the Hobby Shops at Cribari) were discussed. The Board defeated a motion to open a second pool for the month of October and then open again in the Spring, open the Library full-time and the Fitness Center part-time. | \$0 |
| 5 | Procedure for Handling New Project Requests | C | C | C | C | C | C | C | By consensus the Board agreed not to agendize and research new project requests during the busy construction season and to discuss proposed new projects during the budget development process. | \$0 |
| 6 | Board Goals and Objectives Quarterly Status Report | N/A | N/A | N/A | N/A | N/A | N/A | N/A | Vice President Mike Falarski presented a status report on the FY21 Board Goals, noting that to date, the Board is accomplishing its goals as scheduled. | \$0 |
| 7 | Set Draft Agenda for October 27 Meeting | N/A | N/A | N/A | N/A | N/A | N/A | N/A | Suggested agenda items for October include, investigate outdoor/curbside options for The Villages Library, discussion of charging structure for amenities use, discussion of winter swimming hours and formalizing the procedure for new projects requests. | \$0 |
| Total APPROVED Expenditures this meeting | | | | | | | | | | \$0 |
| A = Absent AB = Abstained N = No Vote (does not vote in favor) Y = Yes Vote (votes in favor) N/A = Not Applicable C = Consensus R = Recused | | | | | | | | | | |
| * TM = Teddy Morse MF = Mike Falarski JC = Jan Champion RC = Rick Casey BW = Bob Wilk JO = Jeannie Omel HB = Howie Blumstein | | | | | | | | | | |

Homeowners' Corporation Board Voting Record for September 2020

| September 17, 2020 Quarterly Board Meeting | | Board Members* | | | | | Comments | Costs |
|--|--|----------------|----|----|----|----|---|-------|
| Agenda Items | | MM | RK | BF | GS | RZ | | |
| 1 | Approval Consideration of 2020/2021 Board Goals and Objectives | Y | Y | Y | A | Y | The Board approved The Villages Homeowners' Coproration 2020/2021 Goals. President Mary McBride to write article to publish along with the goals in The Villager newspaper (published in September 24 edition). | \$0 |
| 2 | FY 2020/2021 Budget Development Timeline | Y | Y | Y | A | Y | The Board approved budget development timeline for FY2021/2022. | \$0 |
| Total APPROVED Expenditures | | | | | | | | \$0 |
| A = Absent AB = Abstained N = No Vote (does not vote in favor) Y = Yes Vote (votes in favor) C = Consensus | | | | | | | | |
| * MM = Mary McBride RK = Rob Kirschbaum BF = Brooks Fuller GS = Greg Stewart RZ = Richard Zahner | | | | | | | | |

THE CLUBHOUSE

For Reservations
or Information:
408-223-4687

2800 Villages Fairway Drive, San Jose CA 95135

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

WHAT'S COOKING?

theclubhouse@the-villages.com

The Clubhouse Restaurant and Bistro are closed until further notice.

Until Coronavirus concerns are reduced, The Clubhouse will offer the Clubhouse To-go Grab & Go program for seven days a week.

For Curbside Service: First call in your order to **408-370-8553** and call us again when you get to the Clubhouse curbside and we'll bring it out to your vehicle.

Curbside Grab-and-Go Menu has expanded: The Curbside Service is now using the expanded Clubhouse menu. (See menus on pages 8 and 9.)

Some Outside Seating Now Open: With the opening of Bistro Patio seating, our menu has expanded. The outdoor Bistro Patio is open for dining.

Home Meal Delivery notice: We are delivering to all Villages six days a week — Tuesday through Sunday. There will be no deliveries on Mondays. Orders must be in by 11 a.m. before the next delivery day.

You will get a confirmation either by email or by phone for each order.

If you do not get a confirmation, please email or call back. This is just an assurance to make sure we have not missed your order.

Attention Golfers: Starting Monday, September 28, the foyer of the Clubhouse is open from 7 a.m. to 8 p.m.

7 a.m. to 10:45 a.m. serving "Morning Rush Breakfast Sandwiches, Espresso, Coffee, Juices, and Cocktails"

11 a.m. to 2 p.m. Serving "Ralph and Neft's To-Go Deli Counter, including hot dogs, deli sandwiches, salads, beers, wines and cocktails"

Alcoholic beverages must be purchased in conjunction with a meal.

2 p.m. to 8 p.m. "Order off the Menu"

Alcoholic beverages sold through any of the Clubhouse food and beverage services may only be purchased in conjunction with a food order.

Notice: No entry into foyer without facemask.



CLUBHOUSE RESTAURANT & THE BISTRO & BAR CLOSED TO WALK-INS UNTIL FURTHER NOTICE

Food Delivery Service to Villas/Condos and Single-Family Homes

The Villages Golf and Country Club is proud and pleased to offer a home delivery option for our valued residents during these challenging and difficult times.

Delivery target times are noon to 2 p.m. **Email or phone orders for a particular day must be in by 11 a.m. the day before.** All orders, taxes and service charges will be charged to your house account to allow for proper social distancing upon delivery.

All prepared menu items will be made fresh daily and shelf life is three (3) days refrigerated, so Villagers can order menu items to last for a few days, and then get another delivery on their specific delivery day.

We will also offer specials that we will record on our phone line when Villagers call in to order.

Delivery Menu

Orders must be in by 11 a.m. the day before delivery date
Tuesday through Sunday

Sandwiches (Heat and Serve)

Lunch Menu

Hermosa Wedge Salad \$9.25
Crisp Iceberg Wedge with Bacon, Tomatoes, Crumbled Maytag Blue Cheese

Cobb Salad \$13.25
Mixed Greens, Tomato, Cucumber, Hard Boiled Egg, Olives, Avocado, Bacon and Feta Cheese
Add Chicken \$2, Prawns \$4, Salmon \$3

V Italian Chop Salad \$12.25
Romaine and Iceberg Tossed with Pepperoncini, Tomatoes, Olives and Cucumbers Topped with Feta Cheese, Italian Vinaigrette. Add Salami \$2

GF Quinoa and Heirloom Tomato Salad \$13.25
Avocados, Arugula Chile Lime Dressing
Add Chicken \$2, Salmon \$3, Prawns \$4

GF Shrimp Louie. \$15.25
Mixed Greens with Avocados, Tomatoes, Cucumbers, and Hard Boiled Egg with 1,000 Island Dressing

GF Grilled Salmon \$14.25
Honey Mustard Glazed with Quinoa and Arugula with Chili Lime Drizzle



Sides: \$4.95
Potato Salad, Coleslaw, French Fries, Sweet Potato Fries, Garlic Fries, Onion Rings, Fresh Fruit, Small Salad, Cup of Soup

(Heat and Serve)

V Quesadilla \$10.25
Pico de Gallo, Sour Cream Guacamole
Add Chicken or Steak \$2.00

V Asian Stir Fry Vegetables Over Rice \$10.95
Vegetables over Rice with Ponzu Sauce
Add Chicken or Beef \$2, Salmon \$3 or Prawns \$4.00

Naan Flatbread Pizzas

V Cheese Pizza \$9.75 Pepperoni Pizza \$10.75

V Margarita Pizza \$10.25

Combination Pizza \$11.95
Sausage, Pepperoni, Mushrooms, Onions, & Peppers

Cobb Pizza \$11.95
Bacon, Chicken, Black Olives, Avocados on Alfredo Sauce



Sandwiches served with
Choice of Sides
Gluten Free Bread Available
Upon Request

Deli Sandwich \$10.25
Choice of Bread
Turkey, Ham, or Tuna

Half Deli Sandwich and Soup \$8.25

V Grilled Portabella and Pepper Sandwich \$10.25
With Mozzarella and Basil on a Brioche Bun

Melts:
Grilled Beef Patty 2. or Tuna Swiss Cheese \$10.95
V Impossible Plant Base Meat Melt \$11.95

Grilled Reuben Sandwich on Rye \$11.25
With Sauerkraut, Swiss cheese and 1,000 Island

Hot Sub Pastrami \$11.25
With Provolone and Mile High Pastrami

Summertime Fried Chicken Sandwich \$10.95
Coleslaw and Monterey Cheese on Telera Roll

Fisherman Sandwich \$10.95
Panko Breaded Sole, Lettuce, Tomato, Onions and Tartar Sauce on a Telera Roll

Blue New York Steak Sandwich 2. \$16.95
Grilled Onions, Crumbled Blue Cheese
Mustard Aioli Hoagie Roll

(Delivery Menu continued on the next page)



V = Vegetarian GF = Gluten Free

1. Served raw or undercooked, or contains raw or undercooked ingredients

2. Consuming raw or undercooked meats, poultry, seafood, shellfish or eggs may increase your risk of foodborne illness, especially if you have certain medical conditions.

An 18% service charge and tax will be added to the price

Charge to house account only. Email orders to ClubhouseManagers@the-villages.com or call 408-754-1337

Delivery Menu (continued)

Pastas and Entrées (Heat and Serve)

Dinner Menu

Tuesday - Sunday

V = Vegetarian GF = Gluten Free

Starters

- V Baby Lettuce Mix Salad \$5.25
- Small Caesar Salad \$6.95
- Wedge Salad \$8.75
Iceberg Wedge Lettuce, Tomato, Bacon and Bleu Cheese Crumbles



- Entrée Caesar Salad \$10.50
Romaine, Cherry Tomatoes, Parmesan and Croutons
Add Chicken \$2 Salmon \$3 Prawns \$4.00
- V Chinese Salad \$10.95
Chopped Cabbage, Carrots, Edamame, Peanuts, Fried Noodles with a Sesame Ginger Dressing
Add Chicken \$2.00 Add Prawns \$4.00

- Strawberry Chicken Salad \$12.95
Mixed Green Salad with Grilled Chicken and served with a Poppy Seed Dressing

1. Served raw or undercooked, or contains raw or undercooked ingredients
2. Consuming raw or undercooked meats, poultry, seafood, shellfish or eggs may increase your risk of foodborne illness, especially if you have certain medical conditions.

The Lighter Side

- Served à la carte*
- Cobb Salad \$13.25
Mixed Greens, Bacon, Avocados, Tomato, Cucumber, Hard Boiled Egg, Olives, and Feta Cheese
Add Chicken \$2 Prawns \$4 Salmon \$3
 - Shrimp Louie \$15.25
Mixed Greens with Avocados, Tomatoes, Cucumbers, and Hard Boiled Eggs with 1,000 Island Dressing
 - Linguini & Clams \$17.25
Cherry Stone Clams with White Wine, Butter, Parmesan Cheese and Italian Herbs
 - V Pasta Primavera \$14.25
Medley of Sautéed Vegetables, Linguini and Parmesan Cheese in Marinara Sauce

Dinner Entrées

Served with Soup or Mixed Green Salad and Choice of Sides: Mashed Potatoes or Rice Pilaf Daily Vegetable Sides

- Pot Roast Jardiniere \$18.95
Tender Pot Roast with a Jardiniere Sauce

- Lemon Rosemary Pork Medallions \$19.95
Seasoned, Dusted & Sautéed with Lemon Rosemary Butter

- Calf's Liver & Onions \$19.95
Sautéed Onions and Crispy Bacon Bits

- Char Broiled New York Steak \$28.95
Peppercorn Sauce

- Grilled Greek Chicken \$21.95
Black Olives, Grilled Tomatoes, Artichoke Hearts, Peppers & Onions Topped with Feta Cheese

- Villages Honey Stung Fried Chicken \$20.95
Country Gravy Mashed Potatoes and Vegetables



- Filet of Sole Picatta \$23.75
Flour Dusted with Capers, White Wine, Lemon Butter Sauce

- Grilled Salmon \$24.95
Tarragon Beurre Blanc

- Scalone Dore Almandine \$24.95
Pounded Abalone and Scallops, with Lemon Garlic Butter Sauce

- GF Scampi Garlic Prawns \$26.95
With Basil and Cherry Tomatoes

Fridays & Saturdays

Lobster & Prime Rib Delivery

(See details at right)



Limited Time Lobster & Prime Rib Delivery Fridays and Saturdays Only

Order by 11 a.m.
Delivery between 5 p.m. and 6 p.m.

Call 408-370-8553

Broiled Australian Lobster Tail
Mixed Green Salad or Soup Drawn Butter, Lemons, Chef's Vegetable Medley and Garlic Mashed Potato
\$34.95 ++

Surf & Turf Combo Lobster Tail & Prime Rib
Mixed Green Salad or Soup
\$49.95 ++

Prime Rib & Baked Potato
Mixed Green Salad or Soup Baked Potato with all the Trimmings Vegetable Medley and Yorkshire Pudding
\$32.95 ++

18% service charge and tax will be added to the charge
Delivered Ready to Eat

* Also available at Curbside Pickup and Patio Dining

Home Delivery Schedule includes all districts Tuesday through Sunday

The Clubhouse is delivering meals to all Villages on all six days. Orders must be in by 11 a.m. the day before your delivery order. Deliveries will be made between noon and 5 p.m.

An 18% service charge and tax will be added to the price.

Charge to house account only. Email orders to ClubhouseManagers@the-villages.com or call 408-754-1337

Stay in touch with essential developments on Fast Lane!

Because of the rapid and frequent developments in our world that directly affect our community during this crisis, keeping informed is essential. And now more than ever, it is important to be up on the latest developments in your community. Get those vital updates by signing up for Fast Lane, The Villages email newsletter. It is both quick and easy and you can do it online or over the phone. To sign up or get more information, contact Communications Coordinator Ken Patterson at 408-223-4681; kpatterson@the-villages.com or on the Resident Portal: resident.thevillagesgcc.com

There are currently six editions of The Fast Lane: Wednesday (general announcements and board-recognized events), Friday (Board and Committee meeting information), Saturday (Maintenance Services), The Clubhouse & Bistro every Monday, The Pro Shop Tuesday, and Community Activities every Thursday.

Morning Rush To-Go 7 a.m. to 10:45 a.m.

Breakfast Burritos, Breakfast Sandwiches, Sausage Egg Sliders or Bacon Egg Sliders
Coffees, Espresso, Juices, Bloody Marys and Cocktails



Ralph and Neft's To-Go Deli Counter 11 a.m. to 2 p.m.

Hot Dogs, Deli Sandwiches, Salads, Beers, Wines and Cocktails



Soup of the Day



For the week of 10/5 to 10/11

- Monday 10/5** Split Pea
- Tuesday 10/6** Tomato Basil
- Wednesday 10/7** Chicken Fiesta
- Thursday 10/8** Cream of Mushroom
- Friday 10/9** New England Clam Chowder
- Saturday 10/10** Chef's Choice
- Sunday 10/11** Chef's Choice

To-Go Curbside Grab-and-Go Service Dial 408-370-8553

Breakfast Menu

Saturday - Sunday 7 a.m. to 2 p.m.

Belgium Raspberry Crepes \$8.50
Seasonal Fruit

Short Stack Pancakes \$7.95
with Berries

Bagel BLT and Egg 2. \$8.25
Bacon, Lettuce and Tomato with Cream Cheese

Breakfast Burritos 2. \$8.25
*Scrambled Egg, Potatoes, Cheese,
Choice of Bacon or sausage*

Montgomery Muffin 2. \$8.25
*Scrambled Eggs, Bacon or Sausage,
Cheddar Cheese and Fruit*

Sides
*Egg 2. \$1.75, Breakfast Meats \$3,
Hash Browns \$2, Toast \$1.50*

The Villager 2. \$9.50
*2 Eggs any style with Sausage, Ham or Bacon.
With Hash Brown or Fruit, Choice of Toast*

Three Egg Omelet or Frittata 2. \$9.75
*Choice of Peppers, Mushrooms, Spinach or Tomatoes
Ham, Bacon, Sausage, or Cheese, Add \$1 each,
Bay Shrimp \$2, Spanish Sauce Add \$.25
Served with Hash Brown or Fruit and
Choice of Toast*

Corned Beef Hash and Eggs 2. \$9.95
*2 Eggs any style with House Made Seasoned Hash.
Served with Hash Brown or Fruit, Choice of Toast*

Coffee \$1.95

Starbucks Espresso \$2.50 Extra Shot \$1.50
Starbucks Americano \$2.50
Starbucks Latte/Cappuccino \$3.25



Juice, Milk, or Hot Chocolate \$2.95

How does Curbside Grab and Go work?

First, call in your order at **408-370-8553**. Call us again when you get to the Clubhouse curbside and we will bring it out to your vehicle.

10% Service Charge and Tax will be added to the price

Patio Dining Notice: The Villages Golf & Country Club, being a high-risk community, is following the guidelines set forth by the county.

- We ask each table to be occupied by household members only.
- Guests of the households are restricted from the Patio Dining.

We suggest Curb Side Service for takeout for your outside guests. Please present your Villages ID to Greeter/Server. We thank you in advance for keeping our community safe.

Patio Dining serving Brunch Saturday and Sunday 7 a.m. to 2 p.m.; Lunch, All-Day Menu and Dinner 7 days a week, 11 a.m. to 8 p.m.

Also the Morning Rush and the Deli Counter starts on Monday, September 28.

Notice: Due to The Villages being a high-risk senior community, and to comply with State and County Health orders, all Villages amenities (including golf) are closed to guests of Villagers until further notice. This includes outdoor seating at the restaurant.

Notice for our Curbside customers: Due to the increased volume of orders at dinner time, we are recommending that you call and place your order between the times of 3 p.m. and 4:30 p.m. We will take your order and coordinate a pick-up time later that evening. While this is not required, it should help alleviate any wait times during the peak dinner time hours of 5 p.m. to 7 p.m.

All Day & Appetizer Menu

11 a.m. to 8 p.m.

V = Vegetarian

GF = Gluten Free

V Fried Breaded Green Beans \$7.25

Fried Calamari \$10.25
Battered Rings and Tentacles

GF Potato Skins \$10.50
Cheddar, Tomatoes, Bacon, Scallions and Sour Cream

Wings with Carrots, Celery, 6Pc \$8.25 12Pc \$16
Ranch Dressing with BBQ, Teriyaki or Buffalo Sauce

GF Loaded Nachos \$11.25
Black Beans, Ground Chuck, Corn, Guacamole, Pico de Gallo, Sour Cream, Cilantro and Cheese

V Sub w/Impossible Plant Based Meat \$12.25

Angus Beef Sliders 2. \$9.50
2 Mini Sliders with Tomatoes, and Red Onion Relish

V Samosas \$9.25
Curried Potatoes, Peas and Carrots with Cole Slaw

Southern Crab Cakes \$11.50
Panko Crusted with Cayenne Remoulade

Soup of the Day
Cup \$4.95 Bowl \$6.95



Entrée Caesar Salad \$10.50
Romaine, Cherry Tomatoes, Parmesan and Croutons
Add Chicken \$2 Salmon \$3 Prawns \$4

V Chinese Salad \$10.95
Chopped Cabbage, Carrots, Edamame, Peanuts, Fried Noodles with a Sesame Ginger Dressing
Add Chicken \$2 Add Prawns \$4

Strawberry Chicken Salad \$12.95
Mixed Green Salad with Grilled Chicken and served with a Poppy Seed Dressing

Fish and Chips \$10.95
Batter Dipped Cod, Tartar Sauce, Fries, Cole Slaw and Malted Vinegar

Baja Fish Tacos \$10.95
2 Corn Tortillas with Batter Dipped Cod, Cilantro, Onions and Radish Coleslaw with Salsa

Sides: \$4.95
Potato Salad, Coleslaw, French Fries, Sweet Potato Fries, Garlic Fries, Onion Rings, Fresh Fruit, Small Salad, Cup of Soup

Polish with Side \$9.95
Hot Dog with Side \$8.95
Toppings: Onions, Tomatoes & Red Onion Relish.
Cheddar add \$1.50

Burger with Side 2. \$10.95
Angus Beef with LTO and Side Dish. Avocado, Bacon add \$2
Cheese add \$1.50

Double Big Boy Burger with Side 2. \$13.95
2 Angus Beef Patties with LTO and Side Dish.
Avocado, Bacon add \$2
Cheese add \$1.50

V Impossible Burger with Side \$11.95
Plant Based Meat with Lettuce Tomatoes and Onions with Side Dish. With Avocado \$2
Cheese \$1.50

BLT Sandwich with Side \$9.25
Bacon, Lettuce and Tomato Served on Sourdough or Wheat Bread. Add Turkey \$2
Add Avocado \$2

Brie Turkey Sandwich with Side \$10.75
Cranberry Compote and Arugula on Telera Roll

V Quesadilla \$10.25
Pico de Gallo, Sour Cream Guacamole
Add Chicken or Steak \$2.00

V Asian Stir Fry Vegetables Over Rice \$10.95
Vegetables over Rice with Ponzu Sauce
Chicken or Beef add \$2, Salmon \$3 or Prawns \$4



Naan Flatbread Pizzas

V Cheese Pizza \$9.75

Pepperoni Pizza \$10.75

V Margarita Pizza \$10.25

Combination Pizza \$11.95
Sausage, Pepperoni, Mushrooms, Onions, & Peppers

Cobb Pizza \$11.95
Bacon, Chicken, Black Olives, Avocados on Alfredo Sauce

Dessert Menu



\$6.25

New York Cheesecake with Berries

Warm Chocolate Lava Cake

Apple Pie with Cream

Ask about Special of the Day



\$4.95

Flavors of the Day

Ice Cream (Sugar Free Available)

Sherbet

Sorbet

Milk Shakes



Lunch Menu

11 a.m. to 2 p.m.

V = Vegetarian GF = Gluten Free

Hermosa Wedge Salad \$9.25
Crisp Iceberg Wedge with Bacon, Tomatoes, Crumbled Maytag Blue Cheese

Cobb Salad \$13.25
Mixed Greens, Tomato, Cucumber, Hard Boiled Egg, Olives, Avocado, Bacon and Feta Cheese
Add Chicken \$2, Prawns \$4 Salmon \$3

V Italian Chop Salad \$12.25
Romaine and Iceberg Tossed with Pepperoncini, Tomatoes, Olives and Cucumbers Topped with Feta Cheese, Italian Vinaigrette. Add Salami \$2

GF Quinoa and Heirloom Tomato Salad \$13.25
Avocados, Arugula Chile Lime Dressing
Add Chicken \$2, Salmon \$3, Prawns \$4

GF Shrimp Louie. \$15.25
Mixed Greens with Avocados, Tomatoes, Cucumbers, and Hard Boiled Egg with 1,000 Island Dressing

GF Grilled Salmon \$14.25
Honey Mustard Glazed with Quinoa and Arugula with Chili Lime Drizzle



Sides: \$4.95
Potato Salad, Coleslaw, French Fries, Sweet Potato Fries, Garlic Fries, Onion Rings, Fresh Fruit, Small Salad, Cup of Soup



Sandwiches served with Choice of Sides
Gluten Free Bread Available Upon Request

Deli Sandwich \$10.25
Choice of Bread
Turkey, Ham, or Tuna

Half Deli Sandwich and Soup \$8.25

V Grilled Portabella and Pepper Sandwich \$10.25
With Mozzarella and Basil on a Brioche Bun



Melts:
Grilled Beef Patty 2. or Tuna Swiss Cheese \$10.95
V Impossible Plant Base Meat Melt \$11.95

Grilled Reuben Sandwich on Rye \$11.25
With Sauerkraut, Swiss cheese and 1,000 Island

Hot Sub Pastrami \$11.25
With Provolone and Mile High Pastrami

Summertime Fried Chicken Sandwich \$10.95
Coleslaw and Monterey Cheese on Telera Roll

Fisherman Sandwich \$10.95
Panko Breaded Sole, Lettuce, Tomato, Onions and Tartar Sauce on a Telera Roll

Blue New York Steak Sandwich 2. \$16.95
Grilled Onions, Crumbled Blue Cheese
Mustard Aioli Hoagie Roll



Coffee \$1.95



Starbucks Espresso \$2.50

Extra Shot \$1.50

Starbucks Americano \$2.50

Starbucks Latte/Cappuccino \$3.25

Juice, Milk, or Hot Chocolate \$2.95

1. Served raw or undercooked, or contains raw or undercooked ingredients

2. Consuming raw or undercooked meats, poultry, seafood, shellfish or eggs may increase your risk of foodborne illness, especially if you have certain medical conditions.



DAILY

Aerial Views of the Villages 12:00/6:00 AM/PM
Senior Scams 2:20/9:20 AM/PM

KEEP FIT

MON - WED - FRI - SUN

Chair Aerobics 12:30/6:30
15-Min Floor Work 12:55/6:55
Restorative Chair Yoga 1:13/7:13
Cardio Fitness 1:40/7:40

TUE - THU - SAT

Stretch Aerobics 12:30/6:30
15-Min Floor Work 12:51/6:51
Tai-Chi 8-Form 1:10/7:10
Chair Fitness 1:34/7:34

WEEKLY

3:00/9:00 AM/PM

MON Burns & Allen Show
TUE Dinah Shore Show (1:00)
WED The Beverly Hillbillies
THU Bob Cummings Show
FRI Date with the Angels
SAT Mickey Rooney Show
SUN Colgate Comedy Hour (1:00)

3:30/9:30 AM/PM

MON The Lucy Show
WED Meet Corliss Archer
THU You Bet Your Life
FRI Life With Elizabeth
SAT The Jack Benny Program

4:00/10:00 AM/PM

THU Dragnet
FRI Mr. and Mrs. North
SUN Bonanza (1:00)

4:30/13:00 AM/PM

THU Suspense
FRI Letters to Loretta

5:00/11:00 AM/PM

THU Climax! (1:00)
FRI Tales of Tomorrow
SUN Studio One (1:00)

5:30/11:30 AM/PM

MON Sherlock Holmes
TUE Robin Hood
WED Kit Carson
FRI Sir Lancelot
SAT Lock-Up

MOVIES

4:00/10:00 AM/PM

MON My Favorite Brunette
TUE Swing High, Swing Low
WED That's My Baby
SAT A Farewell to Arms



Club Events & Notices

Network: Villages Public
Password: villages

More information online at the Villages Resident Portal:
resident.thevillagesgcc.com

Dinner Menu

Tuesday - Sunday 5pm to 8pm

V = Vegetarian GF = Gluten Free

Starters

V Baby Lettuce Mix Salad \$5.25

Small Caesar Salad \$6.95

Wedge Salad \$8.75
Iceberg Wedge Lettuce, Tomato, Bacon and Bleu Cheese Crumbles

V Pasta Primavera \$14.25
Medley of Sautéed Vegetables, Linguini and Parmesan Cheese in Marinara Sauce



Dinner Entrées

Served with Soup or Mixed Green Salad
And Choice of Sides
Mashed Potatoes or Rice Pilaf
Daily Vegetable Sides

Pot Roast Jardiniere \$18.95
Tender Pot Roast with a Jardiniere Sauce

Lemon Rosemary Pork Medallions \$19.95
Seasoned, Dusted & Sautéed with Lemon Rosemary Butter

Calf's Liver & Onions \$19.95
Sautéed Onions and Crispy Bacon Bits

The Lighter Side

Served à la carte

Cobb Salad \$13.25
Mixed Greens, Bacon, Avocados, Tomato, Cucumber, Hard Boiled Egg, Olives, and Feta Cheese
Add Chicken \$2 Prawns \$4.00 Salmon \$3



Shrimp Louie \$15.25
Mixed Greens with Avocados, Tomatoes, Cucumbers, and Hard Boiled Eggs with 1,000 Island Dressing

Linguini & Clams \$17.25
Cherry Stone Clams with White Wine, Butter, Parmesan Cheese and Italian Herbs

Char Broiled New York Steak \$28.95
Peppercorn Sauce

Grilled Greek Chicken \$21.95
Black Olives, Grilled Tomatoes, Artichoke Hearts, Peppers & Onions Topped with Feta Cheese

Villages Honey Stung Fried Chicken \$20.95
Country Gravy Mashed Potatoes and Vegetables



Filet of Sole Picatta \$23.75
Flour Dusted with Capers, White Wine, Lemon Butter Sauce

Grilled Salmon \$24.95
Tarragon Beurre Blanc

Scalone Dore Almandine \$24.95
Pounded Abalone and Scallops, With Lemon Garlic Butter Sauce

GF Scampi Garlic Prawns \$26.95
With Basil and Cherry Tomatoes

Friday & Saturday:

Prime Rib - 21 Days Aged \$32.95
21 Day Aged, Corned Fed Beef served with Yorkshire Pudding

Broiled Australian Lobster Tail \$34.95
Drawn Butter & Lemons

Surf & Turf Lobster Tail & Prime Rib \$49.95

1. Served raw or undercooked, or contains raw or undercooked ingredients

2. Consuming raw or undercooked meats, poultry, seafood, shellfish or eggs may increase your risk of foodborne illness, especially if you have certain medical conditions.

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2. Consuming raw or undercooked meats, poultry, seafood, shellfish, or eggs may increase your risk of foodborne illness, especially if you have certain medical conditions.

‘Stop’ means come to a complete stop

By the Club Board Traffic Appeals Committee

You may have heard from your Villages’ friends and neighbors that there is a significant increase in citations for violating the requirement to make a full, complete stop at stop signs on Villages’ property. Some call them “California stops,” where you slow down, look in both directions and if you don’t see anyone, you roll through the stop sign. A California stop is not a full and complete stop. This full stop is not just a Villages’ rule; it’s in the Department of Motor Vehicles vehicle code.

Why since we’ve had stop signs for 53 years in the Villages are so many Villagers suddenly getting ticketed? The reason is that Villages’ traffic officers now have dash cams which record moving vehicles at stop signs. This technology provides visible proof of rolling stops, something we didn’t have in the past. Many Villagers who come before the Traffic Appeals Committee and review the video are shocked to see that they didn’t make a complete stop. They thought for sure they stopped or that since no one was at the intersection, it wasn’t a big deal if they rolled through the stop sign.

Full and complete stops are for the safety of all. Not stopping has become common practice, which is creating an unsafe environment. Many Villagers have expressed safety concerns and we are responding to those concerns. Villagers walk along the side of the street, drive their golf carts along the edge of the road and animals dart out in front of vehicles. Our excellent vehicle accident record can be, in the committee’s opinion, attributed to strict traffic enforcement at the Villages.

So, save yourself the possibility of a fine, or worse, suspension of your privileges, by obeying the speed limits and making complete stops at stop signs. Warn your visitors to do the same, as you are responsible for anyone you let through the Villages’ gate.

Remember too, just like the police officers outside the gates, our traffic officers wear body cams. These officers are simply doing their jobs and we expect both drivers and traffic officers to treat each other with respect.



Saying ‘Thank you!’

There are three types of articles available to readers of *The Villager* that allow you to thank an individual, a group, a club or organization.

A Villages club, organization or committee chair can thank an individual, another club or an employee with a **Bouquet**. Please limit the word count to between 50 and 100 words. Avoid long lists of names or the names of businesses.

An individual or family of a resident can thank other individuals, groups or organizations for help rendered in a death, injury, or other emergency through a **Thank You** item. Please keep word counts between 50 and 75 words.

Individual residents can thank other individuals, groups or organizations—not businesses or for-profit service providers—with an **Above & Beyond** item. This category is to thank others for acts of kindness, generosity and for jobs well done. Keep your Above & Beyond article as short as possible—from 50 to 150 words.

These three ways to thank individuals or groups are considered articles, and therefore are free of charge. They can be submitted directly to Associate Editor Kory Tran via email at: ktran@the-villages.com or submitted through the Resident Portal on *The Villager* page. (Since *The Villager* office in Building B is currently closed to walk-in traffic you are urged to submit these articles in digital form only.)

Those wishing to thank or submit a testimonial to businesses, service providers or other for-profit entities may purchase a Classified Ad at the rate of \$1.25 per word, minimum of 10 words. To place a Classified Ad, contact Adrienne Reed at 408-223-4657 or email: areed@the-villages.com.

Coyote reminder and tips

Coyotes may try to escort walkers out of an area to protect their pups or food sources when encountered on a trail or street. Humans may perceive this behavior as stalking, which is usually not the case. They may also view your pet as prey. To allow coyotes to be wild while keeping yourself and pets safe, please follow these pointers:

- Never feed coyotes—it is illegal to feed coyotes in most places. Feeding endangers your family and neighbors because it lures coyotes into neighborhoods.
- Keep unattended cats and dogs indoors or in completely enclosed runs, especially at night, and do not assume that a fence will keep a coyote out of your backyard.
- Accompany your leashed pet outside. Make sure you turn on lights if it is dark to check your backyard for unexpected wildlife.
- Keep dogs on short leashes while walking outside; the Division of Wildlife recommends a leash no longer than 6 feet.
- Keep noisemakers on hand to scare away coyotes that may enter your yard. Some examples of noise makers are whistles, horns or metal cans with small rocks or coins that rattle.
- Never run away or turn your back on a coyote.
- Do not allow a coyote to get between you and your pet or child—keep children close to you.
- Yell, clap hands, blow a whistle or rattle a can and try to make yourself look larger if you have a close encounter with a coyote.
- An empty soda can with pennies sealed with duct tape makes a very good noise maker when shaken.

Reminder to all small pet owners: A recent rise in coyote aggression has been seen with small dogs, most unleashed. Please always leash your pets. Keep leashes short. Coyotes will try to get between you and your pet if the leash is extended far enough. Carry a noise maker and always be alert. Use caution when walking past wooded areas, hiding spots between homes, and the golf course. They are widespread in The Villages and can truly be anywhere.

There is no way to completely eliminate coyotes from The Villages so always use caution when walking, especially with pets. Also, coyotes tend to be most active around sunrise and sunset. Pick different times for walks.

Please report any sightings or aggressive behavior to Public Safety at 408-223-4665.

We are working on options to possibly trap and relocate some particularly troublesome coyotes. However, this will only help, not eliminate coyotes. Please use caution and common sense when outdoors.

Report Coyotes

Villagers are advised to report coyote sightings to Director of Public Safety Steve Norden. To report Coyotes, please email location day and time to: snorden@the-villages.com

Community Standards—Rule 2.19 Signs

By Maria Hernandez, Association Operations Manager

The Association’s rules were developed and approved by your Board of Directors. The rules are revised from time to time when laws change or when recommendations are made by members, the Rules Committee, or the General Manager. The rules are designed to provide uniform protections for all Villagers. It is my responsibility to follow-up on non-compliance with The Villages Association Rules.

With the upcoming elections, signage violations are becoming increasingly noticed. I would like to remind all Villagers of The Villages Association Rule 2.19 Signs.



Association Rule 2.19 signs, which state the following: 1. In accordance with California Civil Code Section 4710 the Association permits the posting or display of noncommercial signs, posters, flags, or banners on or in an owner’s separate interest*, except as required for the protection of public health or safety or if the posting or display would violate a local, state, or federal law. For purposes of this rule, a noncommercial sign, poster, flag, or banner may be made of paper, cardboard, cloth, plastic, or fabric, but may not be made of lights, roofing, siding, paving materials, flora, or balloons, or any other similar building, landscaping, or decorative component, or include the painting of architectural surfaces. Signs and poster more than 9 square feet in size and noncommercial flags and banners more than 15 square feet in size are prohibited.

2. No “for sale” signs of any kind shall be displayed to public view on or from within any vehicle, common or limited common area, except as may be permitted under Rule 2.03-Residence Transfer, for the sale, lease or rent of a villa, or that may be required by legal proceedings or that law cannot be prohibited.

*Note: An owner’s separate interest does not include exclusive (limited) use common area, such as patios, decks and, garages, or common area, including exterior building surfaces, driveways, or landscaping. Owners are advised to refer to the Association CC&Rs for a description of their separate interest ownership.

If you have any questions or need clarification regarding signage, please contact me a mehernandez@the-villages.com or 408-754-1353.

(SRS) SENIOR RESOURCE SERVICES

A guaranteed home for the spouse or partner

Hollis married 15 years ago and moved into her husband's condo in The Villages. Both have adult children from a prior marriage. Other than one joint checking account, both keep their assets they owned before their current marriage in their individual names. The title to their Villages home is solely in the husband's name.

Recently her husband suddenly died. Immediately after the Zoom Celebration of Life service had ended, the husband's son called Hollis. The son had inherited all of his father's estate. The son's question to Hollis: "I'm going to sell the condo. How quickly can you move?" He added, "I believe 30 days should be more than adequate." Hollis is both bereaved and devastated.

An SRS volunteer spoke with an attorney, who advised that Hollis' right to continue to live in their home after her husband's death depends on whether she has acquired a legal interest in it sufficient to avoid a forced sale and eviction. This legal interest will exist if she has a community property interest or if her husband has made some legal provision for her.

Because they were both fully retired when they married, Hollis believes she has no community property interest. She knew her husband wanted to preserve his separate property for the eventual benefit of his son. However, she also believes her husband wanted her to continue to live there after his death.

The attorney explained the husband could have given Hollis either an "estate for years" or a "life estate" in the condo. If so, Hollis could then continue to reside in the property either for a specified number of years, or for the rest of her life. If after an expiration of time or at her death, ownership of the property would revert to the husband's son. Such a provision must be set up by Deed, by Will, or by a Living Trust.

We suspect there are other Villagers in a similar position as Hollis. This could be either as a spouse or as a partner. We also suspect that frequently this problem does not happen intentionally but happens simply because the parties do not think about the potential problem. Don't let this happen to someone you love.

To be sure your wishes are legally documented, you should consult an attorney qualified in matters affecting the transfer and inheritance of property. SRS has a list of attorneys who specialize in Estates and Trusts.

Note: The Senior Resource Services (SRS) office is currently closed for drop-in assistance. You may still leave messages at 408-239-5253 as we monitor phone messages every day and can still answer questions by phone. We can also e-mail handouts. The purpose of SRS is to provide education and general business and financial information. All assistance is free and confidential. You should ask your professional adviser about your individual situation.

SRS Request:

Attention paid tax preparers

SRS is updating its handout list of Villagers who can be hired to prepare your tax returns. If you are an enrolled agent or a certified public accountant and would like to be on the SRS list, please call the SRS office at 408-239-5253 or send an e-mail to janesp@sbcglobal.net.

EVF FOCUS

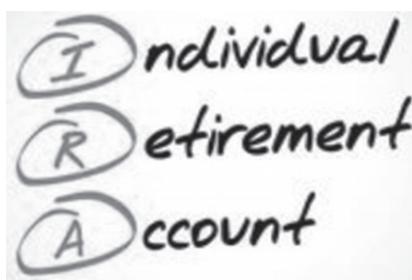
Choose EVF for your required IRA minimum distributions

By Diana Hallock, EVF Board VP

Current tax law requires annual minimum distributions from your traditional IRA after you reach the age of 70 1/2. Normally you report these distributions along with other taxable income on your annual income tax return. However, charitable IRA gifts can be all or part of your required distribution up to a maximum of \$100,000 per taxpayer per year.

For 2020, you can avoid paying income tax on your IRA distributions if you instruct the IRA custodian to pay the amount directly to a charity and then omit the contribution from your itemized tax deductions.

When requesting your IRA custodian to distribute a contribution, ask that a check be made payable to the charity and provide the charity's address: The Evergreen Villages Foundation (# 26-0867021) at 5000 Cribari Lane, San Jose, CA 95135. For more information, visit evfsj.org



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.

Reminder: Articles are due by 4:30 p.m. Thursday, one week before publication

Leash rule for pets

Residents are reminded, as per Club Rule 1.51, that pets must be kept on a leash, under control, and attended to at all times. This also applies to the Hill Lands.



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.vmvillages.org



****Please note: ALL presentations are Via ZOOM until further notice****

Coming in October

Vista Center for the Blind and Visually Impaired: Leading a Full and Productive Life with Vision Loss – via Zoom. Wednesday, October 7, 10:30-11:30 a.m. To register contact the VMA Service Coordinator Bonnie Grim at bgrim@sequoialive.org or call 408-238-4029.

Caregiver Support Group: a group designed to provide emotional, educational, and social support for all caregivers facilitated by Judy London Ph.D. Thursday, October 8 at 10:30 a.m. If interested in attending via Zoom please contact Judy at judithlondon@sbcglobal.net or call 408-784-3325.

With Grace Hospice: Bereavement - via Zoom. Wednesday, October 21 at 10:30-11:30 a.m. Registration required, please contact the VMA Service Coordinator Bonnie Grim at bgrim@sequoialive.org or call 408-238-4029.

The William Jefferies Co

Lisa Gault

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CLUBS & EVENTS

Senior Academy: Supreme Court Update

She's back! This Friday, October 2 at 2 p.m., Barbara Creed will return to the Villages (via Zoom) with updates on the U.S. Supreme Court. She will share her reflections on the post-RGB Court, the October term of the Supreme Court including a look at Chief Justice John Roberts, the surprises from Justice Gorsuch, the triumph of religion, insight into Court statistics, the impact of COVID-19 on the court, the possibility of changes on the court, the significance of the "shadow docket" and a review of the upcoming cases to be heard.

Barbara Creed has been leading these Supreme Court discussions for approximately 10 years. A graduate with honors from Wellesley College and a magna cum laude graduate of Boston University Law School where she served on the Law Review, Ms. Creed has practiced law in San Francisco for almost 50 years, first with the major law firm Pillsbury Madison & Sutro, and since 1997 with the employee benefits boutique law firm Trucker Huss APC.

To register for this event, go to the Senior Academy website at VillagesSA.org, select the Events Calendar tab, and click on the "Supreme Court Update" title for a link to the Zoom registration page.

High Twelve delivers check to Pickleball Club

The Villages High Twelve Club recently delivered its \$2,000 pledge to the Pickleball Club. This donation was made through the efforts of the High Twelve aluminum can collections. Pictured here is High Twelve President Greg Stewart presenting a check to the Pickleball President Bill Pomeranian.

Please continue to donate your cans which will benefit both VMA and the High Twelve club's work in The Villages.



Katie Dugger to present at SIR 38 meeting

During the SIR 38 Zoom meeting at 12-noon on Tuesday, October 13, Katie Dugger, Ph.D., will speak about the effects of global climate change on the Adelie penguins in Antarctica.

The effects of global climate change are variable and complex, even for the Adelie penguins, a species that relies on sea ice ocean habitats during all stages of its life cycle. Katie will talk about her long-term research on life history traits and demographics of the Adelie penguins in the Ross Sea, Antarctica, including what she and her collaborators learned about some of the consequences of climate change on this species from a natural experiment involving a massive iceberg.

Katie is the granddaughter of Frances Chisholm who was a resident of The Villages for nearly 40 years. She earned her undergraduate degree (B.S.) in Fish, Wildlife and Conservation Biology at UC Davis, and then her M.S. and Ph.D. in Wildlife Science at the University of Missouri, Columbia. She was a post-doctoral researcher at Archbold Biological Station in Florida and Southern Illinois University, before landing at Oregon State University where she spent 10 years as an Assistant, then

Associate Professor, Senior Research, and is now a full Professor. In 2011, she joined the Oregon Cooperative Fish and Wildlife Research Unit, a division of the U.S. Geological Survey, as research scientist and Courtesy faculty (Full Professor in 2020) in the Fisheries and Wildlife Department at Oregon State. Katie and her husband Bruce, who is also a full professor at OSU, reside on their 5-acre farm in Corvallis, OR.

Note: the Zoom meeting ID and Password will be in the SIR 38 October Newsletter that will be emailed to you well in advance of October 13. Non-SIR members wishing to attend Katie's presentation should contact "Big SIR" Steve Gilbert for the Zoom meeting ID and Password.

Genealogy Club to hold Zoom meeting

On October 8, 10 a.m., the Genealogy Club will have their first Zoom meeting. The meeting will include updates from Club members and discussion topics for future meetings. Our group normally meets monthly to learn and share our research on our family history. Come join us and start the search for your ancestors! For questions about the Club please contact Linda McMullen at lindavillage8392@gmail.com.

RSVP for League of Women Voters presentation

News Junkies will provide a nonpartisan platform for League of Women Voters guest speakers as they present the pros and cons of November's ballot propositions. This will take place via Zoom on Monday, October 12 at 1:30 p.m. To participate you must register at VillagesSA.org. Click on the News Junkies tab at the top for instructions.

MLK Society to meet

The next ZOOM meeting of the Martin Luther King Society here at The Villages shall be at 4 p.m. on **Friday, October 9, 2020**. The agenda shall focus on a discussion and vote on revised Club Operating Rules (Bylaws) and a presentation/activity led by the Activities & Program Committee.

The ZOOM meeting information is as follows: Meeting ID: 392 858 8845, Passcode: 4eaq8z.

Blood Drive is October 10

The next Evergreen Blood Drive, sponsored by St. Francis of Assisi of Evergreen and the Stanford Blood Center, will be held on Saturday, October 10 from 8 a.m. to 2 p.m. at the St. Francis Community Center on 5111 San Felipe Rd, Evergreen, San Jose, CA 95135. The event is open to the public and any and all eligible donors are encouraged to come by that Saturday and become a blood donor.

Folks are encouraged to sign up in advance, to minimize waiting times for all. Villagers can call Tom Mitchell at 408-476-6104 or go online to sbcdonor.org/donor/schedules/drive_schedule/7971 to learn more.

City of San Jose offers discount for electric vehicles

By the Sustainable Villages Club

Did you know more than 60 percent of San José's greenhouse gas emissions come from transportation? The City of San Jose is partnering with five of the city's largest car dealerships



to offer discounts on seven EV models through October 31, 2020.

Stack these extra dealership discounts on top of state, federal, and local rebates for significant savings—up to \$13,000! Income-qualified households can get additional grants, affordable loans, and extra support to purchase or lease an EV. And that's just the beginning of the savings. Save on fuel. Save on maintenance. Save the planet!

Visit the San Jose Clean Energy at sanjosecleanenergy.org/drive-electric/ for all of the details on this promotion and the savings available now. If you are interested there is a sign-up link and you will be contacted by one of the dealerships for an appointment.

Contact Peter Holmes at pholmes41@gmail.com for information on EV vehicles or about joining the Sustainable Villages Club.

The VMA wants your used golf cart!

Do you have a golf cart sitting around that you don't use? The VMA takes donations of gas and electric golf carts (working or not). These carts are sold and the proceeds are used to support the VMA's mission to assist residents and help them lead active, independent, and healthy lives.

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

The donated carts are available for Villagers to purchase. Contact the VMA office (408-238-4230) to donate your old cart or put your name on the waiting list to buy a cart.

The VMA also accepts donations of cars.



Senior Academy: *Join museum virtual tour*

Join Senior Academy for a virtual tour of the Freer Gallery of Art in Washington, DC, given by Gretchen Welch. This Zoom Webinar Tour is scheduled for Friday, October 16 at 1 p.m. This Webinar is free and open to all Villagers. Pre-registration is required. Go to the Senior Academy website at VillagesSA.org and click the links in the description of this event.

The Freer Gallery was the nation's first art museum on the National Mall and opened to the public in 1923. Its founding collection was assembled by Charles Lang Freer (1854-1919), an American industrialist and art collector who donated more than 5000 objects to the US government, the first American to bequeath his private collection to the country. Freer's collection included the arts of Asia, especially China, Japan and Korea, and the Middle East, as well as one of the world's most important collections of the works of James McNeill Whistler.

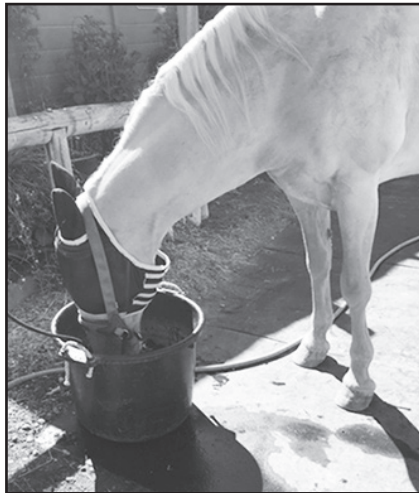
During this virtual tour, we will learn about Mr. Freer, his distinctive aesthetic vision, and how and why he assembled his collection; and look closely at several of the museum's fabulous highlights, including the famous Peacock Room.

Gretchen Gerwe Welch is the daughter of Villages residents Barb and Gene Gerwe. She graduated from Stanford University in 1978 with a degree in international relations. She joined the U.S. State Department in 1980 and had a 32-year career as a Foreign Service Officer, with postings in Pakistan, Syria, Jordan, Saudi Arabia, Egypt, the United Kingdom and Washington D.C. After retiring from the government in 2012, she earned a Postgraduate Diploma in Asian Art from the School of Oriental and African Studies (SOAS) in London. She is currently a docent at the Freer Sackler Gallery in Washington D.C. and at the Dumbarton Oaks Museum and Garden, also in Washington.



Gretchen Welch

News from the Villages Riding Club



Sundance bobbing for apples.

It has been a very interesting summer this year dealing with the COVID-19 and the wildfires. We had to evacuate the horses in mid-August because of close fire on Mt. Hamilton. Our President, Joyce Dorsey, found great temporary homes for all nine of them in parts of San Martin, Morgan Hill, and Gilroy. The hosts were all really great, but the horses were really happy to get back to the Villages.

To keep the horses happy and entertained this summer, we have set up various obstacles and stations where they can both have fun and learn some important basics. They practice opening a gate and closing it, going through water holes, and becoming desensitized to foreign objects that they may come across out on the trails. One fun day we had an "Apple Bobbing Contest" where Archie and Sundance tied for co-winners. The horses and owners are enjoying the trust that is developing between them.

Good times for scammers, bad times for the rest of us

Once again, scammers are on the phones calling people who are sheltering in place, attempting to steal their personal data and trick them into giving them money or access to their bank accounts.

One Villages resident has received multiple calls from "the gas company" wanting to make contact, offering the possibility of a fake refund or rebate. Our wary resident knew better than to call back and would like to make sure you don't fall for it in the event you receive similar calls. She's also received recent calls from criminals posing as representatives from Microsoft and Medicare. Villagers should beware of these types of calls and emails during the pandemic—after all, what better time than a crisis for scammers to try to take advantage of people stuck at home. Don't be fooled by these shameless perpetrators.

It would be nearly impossible to list all of the telephone and computer scams perpetrated against seniors. Many of the techniques employ very similar methods.

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.

There are a few key things that you can do to avoid being a victim of a scam:

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

Also, be very wary of products or services that have a delayed delivery. The dishonest con

(Continued on page 19)

Official Ballot Drop Boxes and Vote Center Sites

Ballots in California will be available beginning in October. The Villages is no longer a polling place. The new Voter's Choice Act requires Santa Clara County to open 25 Vote Centers for 11 days and 100 Vote Centers for four days in Santa Clara County for the 2020 elections. Any Santa Clara County resident can access any vote center or ballot drop box. As a gated community, The Villages is not open to the public and therefore not eligible for a ballot drop box or vote center.

There are several official ballot drop boxes and vote center sites near The Villages:

Evergreen Valley College - 4750 San Felipe Road, San Jose (Lot 7 Student Drop Off)

Evergreen Branch Library - 2635 Aborn Road, San Jose

Evergreen Valley High School - 3300 Quimby Road, San Jose

Village Square Branch Library - 4001 Evergreen Village Square, San Jose

Mount Pleasant School District - 3434 Marten Ave, San Jose

Southside Community Center - 5585 Cottle Road, San Jose

San Andreas Regional Center - 6203 San Ignacio Ave Suite 200, San Jose

For additional information please contact the Santa Clara County Registrar of Voters at 1-866-430-8683 or registrar@rov.sccgov.org.

Sign up for Online Drawing Class

Do you have a pencil? Or a set of colored pencils? Or even a stick of charcoal? Then you might want to get them ready for



Jeff Bramschreiber's new Online Drawing Class. Add a pad of drawing paper and you are all set! This gives you an opportunity to learn a new skill or hone your current drawing skills.

The theme is "Something Wild: Drawing Creatures Great and Small." Jeff presents the class via Zoom on Tuesdays, 12 noon - 2:30 p.m., from October 20 until November 24, with you working from the comfort of your own home. You could draw a hummingbird in colored pencil or even a cormorant for

your beach vacation. Jeff's other subjects include squirrels, koala bears, deer and elephants. A drawing will be completed in each of the six sessions.

The fee for this class is \$60. Register at barb.gottesman@gmail.com by October 13. Find out more details on our website at villagesartsandcrafts.org

Jazzercise is back!

By Barbara Tommaney

Beginning with the month of October, Jazzercisers have the opportunity to exercise three times a week, barring unforeseen circumstances.

Our class is now being held at Cribari Plaza on Monday, Wednesday, and Friday from 8:30-9:30 a.m. Because we are outdoors, we must be flexible and understand that rain or bad air can interfere with the class. Herito Martinez, our class manager, posts such information to your email no later than 7:15 in the morning. No matter the occasional interruptions, it feels so great to get back in the groove. New Jazzercisers are joining us regularly and I would encourage you to try Jazzercise. The cost is very reasonable and will vary depending upon the number of days that we actually Jazzercise. For example, the Cribari Patio will be used for flu shots on Wednesday, October 7 and we will not be able to have our class. But assuming we get in 12 or 13 classes in the month, the cost is \$35. The price goes down depending on the number of days, you devote to exercise. I hope you will decide to join us. For further information, you can call Herito at 408-238-7511.

RELIGION

EPISCOPAL

'God's Good Creation'

By The Rev. Julia McCray-Goldsmith

In Episcopal churches throughout the country, churches large and small will be celebrating the Feast of St. Francis this weekend. In our online worship, look for pictures of many beloved pets, and a blessing of the same! And indeed, St. Francis is considered to be the patron saint of domestic animals. But to relegate Francis to the pet store diminishes the power of his witness. Yes, he was known to make friends with wild animals, but his first love was the poor, and—as the legend goes—"Lady Poverty" herself. He sacrificed the advantages of his wealthy father's silk business to live as a mendicant, seeking guidance from God, who eventually asked him to rebuild the ruined chapel of San Damiano outside of his hometown of Assisi.

Francis is one of the most beloved saints in history, but perhaps one of the least emulated. His was a costly calling, so we can imagine why it's easier to admire him than to copy him. But at the end of a season in which our church has focused on the blessing of creation, it's worth taking a moment to give thanks for Francis' example. He taught that human beings can live with far less than we are accustomed to, and in doing so, we can live more gently on the earth. Of course, that's also what this season of pandemic has taught us. We don't need to shop as often or travel as much to find joy in God's gifts. And as we live with the consequences of devastating fires, perhaps it's time to pay closer attention to Francis. Let's love our pets, and let us also be gentle with creation, and seek contentment in the simpler things in life.

COMMUNITY CHAPEL

'To Know Him'

By Pastor Bill Hayden

There are people in life that may have made an impression on us in some fashion. Some of them may have inspired us by their grace, charisma, dedication, and love for all people. Each time we hear or see them in the media our spirit seems to awaken with a quiet hope of one day crossing paths. Whenever their name is brought up in conversation we are ready to jump right in. We may even invest in whatever they are promoting because we believe and trust their honesty.

Everyday, we are losing people who have made tremendous contributions to our country and the world. We could choose to dwell on the loss or appreciate their contributions and build from their portfolio of life. You may not have had the privilege of meeting or knowing them on a personal level. Take what you have received from their life experiences, pick up the baton and run with it.

If a survey could be taken, it would be interesting to see the individuals on a list of people that you would have loved to have met in life. I wonder if any of our lives would have been better off had we met them on a personal level.

I would have loved to have met my father, shared a meal together, gone to a sports event or heard him laugh. He could have told me about his life while growing up. Well, that will never happen and I will never know what it was like to be in his company. I may have missed the opportunity to know my earthly father but more importantly, I'm getting to know my Heavenly Father in a deeper way. Each day I prepare my heart to love Him more and someday I will see Him face to face.

Matthew 5:8 NKJV "Blessed are the pure in heart, for they shall see God."

Good news! Join us each week at 10 a.m., Pastor Bill will deliver his Sunday Morning Sermon Message on video. You can experience his sermon via our Villages Community Website at Villagescommunitychapel.org

JEWISH GROUP

By Arnold Pinck

After a brief hiatus, due to a death in the family, I'm back. Since I didn't finish the Jewish migration, below I will continue with the third installment of Jewish migration to the U.S.:

10. From the beginning of the 20th century till the close of World War II, the Lower East Side's 2nd Avenue was known as the Yiddish Theater District, or the Jewish Rialto. It extended from 2nd Avenue to Avenue B, and from 14th Street to Houston. Considered Broadway's competitor, the Jewish Rialto was home to a variety of productions including burlesque and vaudeville shows, as well as Shakespearean, Jewish and classic plays, and were all in Yiddish.

11. The Jewish Rialto's most popular haunt was the Cafe Royal on Second Avenue and 12th Street, where one could find performers such as Molly Picon and Charlie Chaplin sharing blintzes.

12. Pushcarts were all the rage among Jewish vendors on the Lower East Side from the turn of the century until 1940, when Mayor Fiorello LaGuardia banned their use. Jewish pushcart operators sold everything from vegetables to cigars to stockings.

13. At Sammy's Roumanian Steak House on Chrystie and Delancey, every table is provided with a bottle of chicken fat as a condiment; resident emcee Dani Luv entertained diners with renditions of Jewish standards and punchy Borsht Belt humor. (It's still there!)

14. One of the first kosher Chinese restaurants in New York was Moshe Peking, whose all-Chinese wait staff wore yarmulkes.

15. The Second Avenue Deli opened in 1954 in the then-fading Yiddish Theater District. It featured a Yiddish Walk of Fame on the sidewalk outside its original location on 2nd Avenue and 10th Street and served up such Jewish specialties as matzo ball soup and corned beef. In 2007, it closed and reopened in Murray Hill.

High Holidays—We had different experience celebrating The High Holidays due to COVID-19 pandemic. Some of us belong to outside temples and would amend some or all at their respective Temples. Some held services via Zoom. So did we. Our High Holiday services were well received. Rabbi Matzkin put this together and it was well received. If you didn't participate, you missed out, on something special. Rabbi Matzkin outdid herself.

If you would like more information, about the Villages Jewish Group, contact Joyce Mendel. Her email address is emendel12@gmail.com.

CATHOLIC COMMUNITY

Reflection on Sunday's Readings: Matthew 21:33-43, by Deacon Wilfred Agbayani.

"The Lord's Vineyard"

Look around you! Look into yourself! All that we are, our persona, our family, friends, and acquaintances, our blessings, our immediate surroundings, our environment...all these come from God; given for each of us to nurture, enjoy, and to share with each another and all of humanity. We are truly tenants in God's vineyard! If we really believe in this, we can show our gratefulness to God by respecting ourselves and others, by sharing our gifts and blessings specially with those who are in need, and by caring for nature, our beautiful planet earth!

Have we truly and honestly done all these? Or, have we in our selfishness cared only for ourselves regardless of how our actions have negatively affected everyone and everything else? We do not have to go far to see human and institutional neglect for the needs and rights of others, and how nature has been exploited for unbridled profit to the detriment of our environment! Many good people like Martin Luther King, Jr., Mahatma Gandhi, Nelson Mandela, Greta Thunberg, and many other nameless prophets have voiced out their concerns for abuses and human rights violations and have initiated movements and activities to point out grievances and rectify situations, opening themselves to ridicule, even to the point of risking their own lives, suffering jail time and persecution.

Where do we stand? Whose side have we taken? What actions and measures have we engaged in to care and nurture the vineyard entrusted to us, our fellow tenants and all of creation?

Daily Mass: Daily Mass (8:30 a.m.) is now being held outside in the Memorial Garden Patio. No reservation needed.

Saturday Vigil and Sunday Masses: Vigil Masses at 4:30 and 6:30 p.m. (Vietnamese). Sunday Masses 8 and 10 a.m., 12 noon, 4 (Vietnamese) and 6 p.m. Reservations are required. No reservations will be accepted after 12 noon on Friday.

Mass Intentions: If you would like to offer a Mass for someone, contact Jean Gillette at 408-270-5723.

Home Communion: Contact Marilyn Rodman at 408-274-452. Please leave a message.

Staying up to date: Check the website for St. Francis of Assisi (SFOA) at www.sfoasj.com and daily emails from SFOA, for the latest information. Please call or email Rosie Olivas at 408-223-1562, or rolivas@dsj.org to request to be added to the daily emails.

Questions? Comments? Regarding SFOA, the Villages Catholic Community, or the content of this column, contact Marion Burry at 408-528-8231 or marion93940@aol.com.



SPORTS NEWS

SHONIS

By Tom Zades

This column almost wrote itself this week. Shoni Treasurer and Handicap Chair, Delma Juarez, had the event of the week. We'll call it Delma's Dilemma. Behind the first tee on the Par-3 course is a small hill. On the far side of the hill is a large pond, filled with cold, greenish-looking water. Delma set her pull cart on the top of the rise and, as she approached the tee, thought of the example Fran Schumaker sets and went to get sand to help repair the greens. In her words, "I turned around and my clubs were gone! Yes, they rolled into the lake. My phone! So, I went in. Cold and green mud all around!"

Delma's golf buddies went into action: Teddy Morse called the Pro Shop and Lil Yamada called Delma's husband, Guy. Alan from the Pro Shop pulled the clubs and bag out as Delma pushed from the back. The bag had filled up with green water. She was able to save her cell phone and clubs and clean everything up. She said "As soon as I saw Guy I started to cry. But now I can laugh about it." Delma asked me to give a special thank you to Alan and a special shout out to Fran for all that she does for the Shonis.

The other exciting event this week was the addition of new Shoni Marty Blinde. Marty and her husband, Ray, have lived in The Villages for about 10 years. They are originally from Southern California, but both their daughters and their two grandchildren live in the San Jose area. One daughter had the idea that The Villages would be ideal for Marty and Ray, and she was right. Villagers may know Marty from the Quilters or the Crafters Club; or you may have bought her doll clothes or golf towels or other fabric items from the Boutique. Marty says she has golfed on and off over the years, "but mostly off."

It bears repeating: This time of recreational golf is a great time to check out the Short Nine course and the Short Nine (Shoni) ladies. If you have been wondering about the Shonis, please contact Captain Bonnie Evans (bhe52371@yahoo.com) with any questions.



Marty Blinde in 2019.

Photo by Ray Blinde.

SWINGERS

By Kay Gray

Dealing with all the issues involved with COVID has been difficult for everyone. The challenge of ever-changing rules and the "new normal" makes being the captain or leader of any group hard. Wendy Ledamun, our captain, has tackled the job head on and is succeeding as best she can.

Wendy is an asset to The Villages community and gives a great deal of her time helping others. She has lived in The Villages since 2011. The first three years she lived here she was still working in her career in sales operations, traveling a lot to Asia. Since retirement she has volunteered for VMA, coordinates Bingo, was VP of the Hiking Club, is a member of the Bocce Club, worked in the Library coordinating book sales, on the board for Arts and Crafts, and is a volunteer for Community Activities.

When she is not playing golf you may see her and her partner Richard Bainbridge riding around on their new electric bikes. In her younger days she rode around on a BMW R65 motorcycle... who knew?!

We are so happy she is guiding our group through these tough times and has accepted a new challenge of another year as captain. Thank you, Wendy.

Upcoming Events:

October 5: 10:30 a.m. General Meeting at Cribari Plaza. Voting on 2021 officers and bylaws.

October 20: Oakdale Par Tee Niners Invitational, COVID policies in place, see website for details at swingers9.org



Captain Wendy Ledamun

18-HOLE WOMEN

By Barbara Nilsen

I see some confusion occasionally about where to take relief when a ball goes into a water hazard. Relief with penalty should be taken where the ball last crossed the hazard line, not where the ball went into the water. Go to the USGA website (USGA.ORG). They have great graphics for relief from penalty areas around lakes.

Rule: Loose Impediments can be removed without penalty. The definition is "Any unattached natural object such as: Stones, loose grass, leaves, branches and sticks, dead animals and animal waste." "Such natural objects are not loose if they are: attached or growing, solidly embedded in the ground (that is, cannot be picked out easily), or sticking to the ball. This means you can't remove Geese poop from your ball if it means the ball will move."

"Lost Ball...The status of a ball that is not found in three minutes after the player or his or her caddie (or the player's partner or partner's caddie) begins to search for it."

What this means is you get three minutes to hunt and pull your ball from a water hazard! Speed up play by following the rule.

MEN'S GOLF CLUB



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

From Jim Seymour, General Chairman, MGC Executive Committee:

Status of Men's Golf Club Executive Committee: Information and rumors about changes in the Villages Golf Club Committee (VGC) have led to confusion, with many of our members thinking this is also happening within the Villages Men's Golf Club (VMGC) Executive Committee. Not true! Things are "business as usual" with the MGC Executive Committee.

Executive Committee Elections: In fact, we have started our yearly election process to select new Executive Committee members. Of the

nine committee members, three have finished their three-year terms and you will be electing their replacements. The term is for three years. Look for candidate statements

in next week's Villager. Ballots will be mailed to you on October 5, to be cast and returned by October 23. The Ballot Box will be outside the Pro Shop near the ice machine.

TENNIS TALK

By Betty Olsen

Times are a-changing. On November 1, daylight saving time starts. We can already see it getting darker so we asked management for a change in schedule and it was approved. **New hours starting Monday, October 5:** 9 to 10:30 a.m., 10:30 a.m. to 12 p.m., 1:30 to 3 p.m., 3 to 4:30 p.m. and 4:30 to 6 p.m.

Since we now have five hours to cover D.P. monitors, I would like to ask those of you who make a reservation to also sign up to be the D.P. monitor, or designate someone in your foursome to sign up. It is easy to do. Here is the link to use: <https://bit.ly/3mZQyMQ>

Also beware when you walk to the back of the court, you may find one of these crawley creatures in your back court as Steve Olson did!



Steve Olson finds a tarantula while playing.

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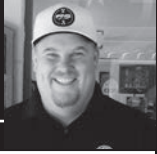
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FROM THE PRO



By Scott Steele, PGA Head Golf Professional
Fall Aeration Continues

October 9-23 (weekdays only) – Fairway Aeration
 October 26-28 – Tees Aeration
 October 19-30 - Interseed Fairways

Our Eyes and Ears—Did you know that our golf courses cover approximately 150 acres? That is a lot of golf course to maintain! Did you know that our Villages residents play over 30,000 golf rounds per year on our golf courses? That's a lot of golf play!

So during those 30,000 rounds, I am sure that the residents see many things on the golf course throughout the year, some good, and some not as good. And because of the sheer number of rounds played, the residents are going to see things that are missed by the maintenance crew and the golf staff. Here's the important part...to steal a phrase, when you are playing golf **if you see something, say something**; in this case meaning, if you see a bad wet spot, or a hole in the ground, or unsightly weeds on a tee box, or a large tree limb that has fallen, do not assume that we know about it, but rather tell us what you saw. A picture is the best vehicle. Simply take a picture of the situation, and email it to me at: ssteele@the-villages.com and I will be sure to follow up. Remember that you are our eyes and ears on the golf course! Let's all get together and make our golf course the best it can be! Join the movement!

It Takes a Village—I wanted to take this opportunity to thank two resident volunteer groups who do a lot to help keep our golf courses in wonderful condition. They deserve our thanks and gratitude for their weekly efforts every year.

The first group is the **Bandini Patrol**, headed by Betty and Gary Sharps. This group goes out once a week and fills all unfilled divots on both courses with sand/seed mix. This endeavor helps follow up on those golfers who choose not to fill their divots, and also helps repair the divots so good turf regrows swiftly. Here are the members of the Bandini Patrol...when you see them next, please say "Thank you."

2020 Bandini Patrol—Betty Sharps, Gary Sharps, Tom Morse, Teddy Morse, Richard Fisher, Holly McGowan, Mark Garcia, Brad Baldinger, Mike Singleton, Diana Hallock, Kerry Besmehn, Marky Olsen, Jay Lee, Geri Wilk, JoAnn Bundgard, Rich Warren, Jerry Ryckewaert, Renee Woolard, Rick Tobler, Tom Fedrow, Bob Lippert, Young Kim, George Southland, Dianne Dowdy, Camille Giuliodibari, Kathy Kyne, Brooks Fuller, Bruce Blinn, Jim Castle.

The second group is the **Green Team** headed by Ron Burke. This group goes out once a week and repairs all unrepaired ball marks on the greens. This endeavor helps repair the ball marks that some golfers choose not to repair and also helps keep our greens smooth and fast and without scars. Here are the members of the Green Team...when you see them next, please say "Thank you."

2020 Green Team—Ron Burke, Shel Schumaker, Michael Schwerin, Brad Baldinger, Sue Baldinger, Doug Moore, John Thomas, Sue Daughtrey, Janis LeCompte, Noel Lanctot, Mike Singleton, Harry Davis, Bill Johnston, Vera Johnston, Dave Needham, Ray Brown, Quincy Virgilio, Ray Blinde, Matt Galloway, Mickey Wagle.

Masks – COVID19. Please remember to wear a mask at all times when not golfing, hitting balls or putting. For the safety of everyone, please wear a mask when approaching the Pro Shop staff at the driving range table, at the Pro Shop, or outside on the patio. This protocol is mandatory. Let us know if you have any questions. We appreciate your cooperation. Thank you!

10/18 Lake Project—The lake project is in its final stages. The gunite will be sprayed the week of October 5th, and once dried, the lake will be filled and the fountain installed. At that time, we will re-open the #4 and #5 tees on Hole #18. The lake should be completely filled and a beautiful refurbished water feature that does not leak and is structurally sound by October 12. We appreciate your patience during this project!

Tips From The Pro—Lag for Length

Are you consistently one of the shortest hitters in your group? Do you struggle to reach par-4's in two and need to use a lot of hybrids and 3-woods for your approach shots?

If the answer is yes, then it's likely you are lacking LAG in your golf swing and as a result, losing power. Power makes the game easier, look at Bryson DeChambeau, Dustin Jonson and Rory McIlroy as examples. There is a big difference between hitting an 8-iron into a par-4 than a hybrid or 3-wood. LAG is defined as the retention of the wrist hinge created on the backswing...the longer you hold the wrist hinge, the later the release, the faster the club will move at impact. The club-head should in effect LAG behind the hands on the downswing and the hands should arrive at impact first.

Below are the 6 main reasons for loss of LAG in your golf swing.

1. **Casting** – excessive wrist action at the top, causing the swing arc to break down at the top, necessitating a "casting" move to get the club back in front of you...this releases the wrist angle too soon and diminishes LAG.
2. **Incomplete shoulder turn** – causes the hands and wrists to flip for speed at impact therefore sacrificing LAG
3. **Small swing arc** – Swing arc should be wide on the backswing to narrow on the downswing...not narrow to wide which is a result of folding the swing arc on the backswing and laying the club on your shoulders which reduces LAG.
4. **Incorrect weight shift** – hanging back on the right side causes the hands to flip and the swing arc to ascend too soon – get into your left side to hit down on the ball with LAG...the shaft should lean left at impact.
5. **Strong grip pressure** – causing the hands to dominate the swing in transition which reduces LAG and disallows the club to get in the "slot."
6. **Dominant right side** – pulling back and throwing down with the right hand reduces LAG and saps distance...think instead of pushing back with the left hand on backswing and pulling down with the left hand on downswing. Let us know if these tips help.

More SPORTS

IRONMEN

By Bill Travis

The Ironmen are currently playing every Thursday morning beginning at 9:45/10 a.m. and every 15 minutes thereafter until all that wish to play have reserved a tee time. No sweeps as yet, but championship points are being awarded. As always, we're paying attention to the new social gathering rules.

Thursday, September 24, 2020, was a great day for golf, sunny and mild. It was also the final week of play to determine the Ironmen Club Champion for the year. **Today's results are as follows:** First place went to **Herb Rogers** with a net score of 25; Second place went to **Al Bruno** with a net score of 28; Third place there was a two-way tie between **Bill Crill and Prakash Deshmukh**, each with a net score of 30.

There was one birdie today: Al Bruno on hole 4

Ironmen Club Championship Results—This round concludes our Championship Year. The Club Champion is: **Al Bruno** with 217 points; second place is **Roger Pyle** with 149 points; and third place is **Mario Silva** with 106 points.

It's been a fun year with an interesting end.

Deep thoughts:

"The golf swing is a collection of corrected mistakes." - Carol Mann, Hall of Fame golfer

"The swing is never learned; it's remembered." - Bagger Vance, title character in The Legend of Bagger Vance

PINSEEKERS

By Jack Bindon

Calling all **Pinseekers**, get a move on. It isn't business as usual but the best we can do during this viral mandated operation. On October 13, there will be three tee times set aside by the Pro shop for our use. This means that 12 players will be able to sign up for play in the morning (that's a Tuesday guys). Please let one of your Board members know that you intend on playing that morning. We will send that list to the Pro Shop and they will be looking for you. This still requires each of you to sign up through Chelsea by logging in two weeks beforehand under the 9 holes men category. The tee times will be for: 10:10, 10:20 and 10:30 a.m. This may shift forward to a beginning 10 a.m. but currently it should begin at 10:10 a.m. **We need to be faithful to this commitment and fill those slots.** If we fall short, we will lose one or more of those slots. Remember, sign up two weeks before that date. Chelsea will let you know if that date is open for booking. By the way, have I recommended that you practice in the meantime?



BOCCE NEWS

By Barbara Orlando

Here are photos of two more teams from last year's Fall Round Robin Tournament. Most teams are a combination of men and women, but these two teams decided ladies only. Having fun as well as being competitive are the goals for these two very talented teams.

The Fall Round Robin last for six weeks with the playoffs and championship game held on the seventh week of the tournament. Hopefully next year we will be able to play.



At right: Cool Breezes team in 2019.

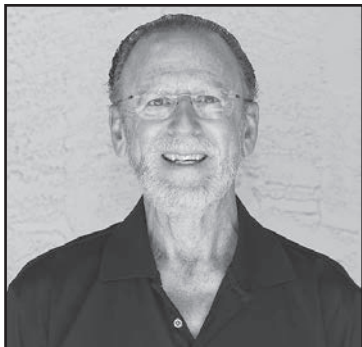


At left: Troppo Vino team in 2019.

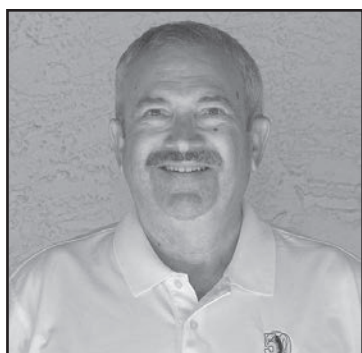
MEN'S GOLF CLUB**2021 Men's Golf Club Election**

The Nominating Committee presents the candidates for election to the 2021 Men's Club Executive Committee. Please review their statements and vote when you get your ballot. Please vote for up to three candidates, including any possible write-in candidate by October 23, 2020. (Voting for more than three candidates will void your ballot)

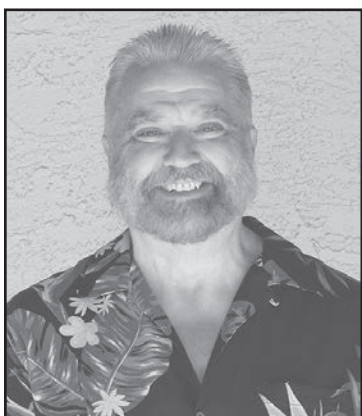
❖ **PLEASE VOTE FOR UP TO THREE CANDIDATES** ❖



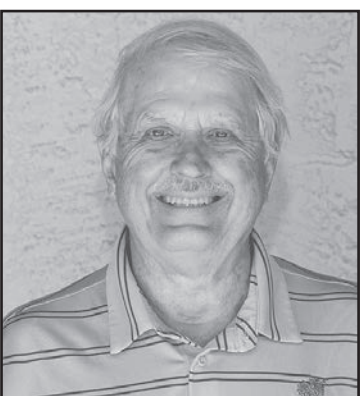
RICH JAMES: As a proud member of the Men's Golf Club I would be honored to play a leadership role. I know I can bring a great deal toward the betterment of our organization through my enthusiasm, skills and experience. I'm a life-long Bay Area resident and pre-retirement I was director of Community Services for the City of Palo Alto where one of my favorite responsibilities was the muni golf course. I'm also a graduate of the National Parks and Recreation Association's golf management academy, where I developed a deep understanding of why golf is important to our society. Here at The Villages I led the SIRs golf tournament to one of the largest turnouts ever, and have participated in most of our Club tournaments including the Evergreen and Home and Homes. I realize that we've been impacted by the pandemic and a national decline in golf play, but a well-run golf club can help counter these challenges and make golf an even more integral and fun part of our community, no matter the age or physical limitation. This is the Villages Golf and Country Club, "golf" is in our community DNA. Thanks for your consideration.



DOUG MOORE: My wife Debbie and I moved to The Villages six years ago, on the 4th of July, during the parade. That was my first experience with the joy and passion that our fellow Villagers proudly shared. I was a Sales and Account Management Professional for a National Merchandising Wholesaler, with 40-plus years of experience. I was responsible for assisting our customers with their marketing/sales plans, while continually increasing sales and maintaining a stellar client satisfaction and retention level for our biggest accounts. This was accomplished by scheduling meetings with "C" levels to make them aware of new ideas and market trends that would drive increased sales revenue to achieve their long-term goals. My ability to listen to their needs and concerns was my greatest skill that served me well throughout my career. Listening to different views and opinions and coming to a solution that would benefit all parties, is what I used to find to be the most rewarding. I started playing golf with my dad at around the age of 8, and sadly I am still pretty much playing to that same level. I just sincerely enjoy being out on the course with my friends and family, and hitting that one miracle 3 wood, or sinking that 30' downhill on #11, that makes you want to come back out the very next day. I would very much appreciate your consideration and I look forward to the opportunity of representing you.



QUINCY VIRGILIO: I have lived in San Jose my entire life. My move to The Villages was the best decision. I am lucky to live here and very fortunate to love what I do for a living. I started my career running our family business and went on to be a real estate broker for over 25 years. During my career, I have fueled my passion for the real estate industry by serving in several volunteer leadership positions in organized real estate. For example, President of the Santa Clara County Association of Realtors, serving over 8000 members; key responsibilities included finance, strategic planning and policies. I know the importance of investing your time and efforts to serve others. As a lifelong golfer, I am would be honored to devote my business skills in a meaningful way being an active participant as a member of the men's golf club. I welcome the opportunity to offer my skills to give back to the community that has given so much to me over the last nine years.



GEORGE WELCH: My wife and I moved to The Villages a little over two years ago from Vista Park area of San Jose. I am a very active member in the Men's Golf club participating in the Home & Home, Team events and the Saturday team play with George Olson. I'm a retired NCGA golf official with approximately eight years of experience. In addition to the Men's Golf club I have been a member of the Highland DAC team for the past two-plus years specializing in water management and waste removal. Prior to retirement I was a Program Manager for approximately 40 years responsible for design development and delivery of complex displays for the military. In this function I had all aspects of the business reporting to me from contracts, engineering, production and customer support which gives me a pretty diverse background and seasoned negotiating skills. The Village golf course is the focal point of the Villages for golfers and non-golfers. When elected I will do my best to ensure we maintain or improve the current status. Thank you for your support.



BOB FILLHOUER: It will be six years in October since Mikki and I moved to the Villages. We absolutely love the beauty, wildlife and friendly people. We live in Verano adjacent to the 6th green. Our house can get very busy at times. I have two sets of twins, fraternal daughters and identical sons. Mikki has two sons and a daughter and six grandkids. While we don't often have them all show up at once, it's always a great time. ...sometimes golf, Bocce, corn hole or just enjoying the tranquil setting.

I graduated from Cal Poly, San Luis Obispo with a BS in Electrical Engineering and worked in Marketing for HP for 15 years. After years of discussions with a close friend, I finally decided to change careers and begin my State Farm Agency. It's been 31 years now and it was one of the best decisions I could have made.

Shortly after moving our residence to The Villages, I moved my State Farm agency and Mikki's travel agency to the Villages Plaza (just outside the gate). This has been a great business move with the added plus of a commute that's 3 minutes instead of 40.

I've been a Men's Club member since day one and have always been impressed with the seamless coordination of the many events offered throughout the year. I would be honored to serve on the board with such a committed group of people, striving to make the Men's Club experience the very best it can be.

LANDSCAPE & MAINTENANCE

MAINTENANCE SCHEDULE

Cribari

5320-5363, 5400-5432 and 5489-5499—Landscape maintenance and weed control in progress.

5500-5576—Landscape maintenance and weed control, 10/5-10/9. Turf dethatching and over seeding at various locations in progress.

Trash Enclosures—Adding third hinge to doors in progress.

Flat roof preventative maintenance in progress.

Del Lago

3301-3315—Landscape maintenance and weed control in progress.

3316-3366 and 3401-3431—Landscape maintenance and weed control, 10/5-10/9.

Pro chip jet mulch installation in progress at various locations.

3364 and 3365—Reconstruction in progress.

3363-3366—Roof replacement in progress.

3201-3226—Painting project in progress.

Building and fence repairs in progress.

Estates

8809-8875—Landscape maintenance and weed control, 10/19-10/23.

Fairways

4001-4024—Landscape maintenance and weed control, 11/16-11/20.

Glen Arden

7698-7752 and 7753-7787 (odd)—Landscape maintenance and weed control, 11/2-11/6.

Trash Enclosures—Hinge repairs in progress.

Heights

8480-8505—Landscape maintenance and weed control, 10/26-10/30.

8466-8483—Storm drain inspection in progress.

Flat roof preventative maintenance to start 10/5.

Hermosa

8005-8032, 8100-8121 and around lower Chardonay Lake—Landscape maintenance and weed control, 10/26-10/30.

Additional dying/dead tree removals at various locations in progress.

Cabernet Ct.—Pro chip jet mulch installation in progress.

Monterey pine tree bark beetle treatment to start the week of 10/5.

8426-8429—Carport roof repairs in progress.

Pinot Noir—Flat roof preventative maintenance to start 10/1.

Highland

7500-7573—Landscape maintenance and weed control, 10/12-10/16.

Trash Enclosures—Hinge repairs in progress.

Montgomery

6001-6068 and 6127-6136—Landscape maintenance and weed control, 10/19-10/23.

Additional dead/dying tree removal at various locations in progress.

Shrub beds and street cracks—Weed spraying in progress.

Monterey pine tree bark beetle treatment to start the week of 10/5.

6141-6168 and 6169-6183—Painting in progress.

6184-6200—Painting scheduled for 10/6-10/30.

Trash Enclosures—Hinge repairs scheduled to start 10/5.

Olivas

8713-8738 and 8753-8768—Landscape maintenance and weed control in progress.

8646-8650 and 8665-8712—Landscape maintenance and weed control, 10/5-10/9.

Shrub beds and street cracks—Weed spraying in progress.

McCarty Ranch creek side—Fire fuel management; tree clearing in progress.

Trash Enclosures—Hinge repairs scheduled to start 10/12.

Sonata

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

2000-2024 and 2032-2064—Landscape maintenance and weed control, 11/16-11/20.

Valle Vista

9015-9033—Landscape maintenance and weed control in progress.

9048-9066—Landscape maintenance and weed control, 10/5-10/9.

Fire fuel management; Rosemary clean up and invasive brush clearing in progress.

FROM BRIGHTVIEW

Grub Infestation at The Villages

As many of you have noticed, we have had several critters terrorizing many of our lawns around the property. This is due to a white grub infestation that is impacting several of our districts. Turkeys, crows, raccoons, wild pigs, etc. love tearing up the lawns to get to the grubs. Here is a quick breakdown of what we are dealing with.

Description of the Pests: Masked chafers are large C-shaped beetle larvae that feed on roots of turf grass plants. These grubs are white, up to 1 inch (2.5 cm) in length, with dark translucent dorsal stripes, brown head capsules and legs, and a characteristic pattern of bristles on the underside of the posterior end of the abdomen (the raster). Adult beetles are golden brown, hairy on the underside of the thorax, and have a darker brown head. *Cyclocephala hirta* is common throughout California. This species completes one generation per year overwintering as mature larvae, which form earthen cells in soil where they pupate. Adult males are attracted to lights at night, mostly from mid-June through July.

Damage: Masked chafer grubs feed on roots, resulting in irregular dead patches. Symptoms resemble drought stress and persist even where there is sufficient irrigation. Grub activity can cause the ground to feel spongy; extensive root feeding sometimes allows the turf to be rolled back like a carpet. Most damage usually takes place in late summer or early fall. Digging by vertebrate predators, such as turkeys, crows, raccoons, skunks, and coyotes, is a common indication of high grub populations. Again, damage becomes most apparent in late summer or fall.

Action Plan: We applied an insecticide property-wide in May and June of this year to help prevent the spread of these grubs. We have not seen the results we've wanted in all of the districts and are spot-treating the areas as they are identified. The grubs typically stop feeding when the days get colder. That time is rapidly approaching. We will look at damaged lawns, and determine if reseeding or SOD installations are needed. We plan to institute an annual grub control program to help eliminate this issue in the future. We will work with the experts in this field to help determine the best time of year to apply any needed chemical.

So if you see these critters tearing up your lawns, now you know why. They are simply getting their protein for the day!



Verano

7314-7394—Landscape maintenance and weed control in progress.

7200-7251 and 7300-7313—Landscape maintenance and weed control, 10/5-10/9.

7015—Stump removal in planning.

Turf dethatching and over seeding at various locations in progress.

7231-7240—Dry rot repairs in progress.

7214-7240—Power wash and paint in progress.

Association

Common Areas—Treatment for voles, moles gophers and squirrels in progress.

Weed spraying at turf and shrub bed areas throughout the Villages in progress.

Irrigation checks and selective watering throughout the districts in progress.

Clean up and spot treating of turf grub activity throughout the districts in progress. Lawn repairs to follow.

Turf dethatching and over seeding throughout the districts in progress.

Monterey pine tree bark beetle treatment to start the week of 10/5.

Club Centers

Weed spraying throughout the Villages in progress.

Irrigation system check and selective watering throughout the Club centers, in progress.

Monterey pine tree bark beetle treatment to start the week of 10/5.

Vineyard, Cribari and Montgomery pool and spa—Closed.

Business Office—Section of concrete walkway installation in planning.

Vineyard Center—Trellis replacement in planning.

Golf Course Lake #10—Repairs in progress.

Pickleball Court—Construction in progress.

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

♠ A 3 2
♥ 5 3
♦ A Q J 9
♣ A K 9 2

WEST

♠ Q J 5
♥ A Q 10 8 4
♦ K 5 4 3
♣ 4

EAST

♠ 10 9 8 6 4
♥ K 6 2
♦ 10 8 7 2
♣ 6

SOUTH

♠ K 7
♥ J 9 7
♦ 6
♣ Q J 10 8 7 5 3

Dealer: South

Vulnerability: East/West

Bidding: South West North East
3 Clubs* 3 Hearts 5 Clubs^ All Pass

Contract: 5 Clubs

Opening Lead: Ace of Hearts

Dealer has at least 2 Hearts losers and dummy's doubleton in the suit makes it possible to trump the last Heart in his hand on the board.

Strategy: Since the hands are distributional, immediately take out the trumps.

West leads the Ace of Hearts, East plays the 6 showing an honor in the suit hoping West continues with the suit. West now leads another Heart, East wins with the King, and switches to a Spade. South wins with the King in his hand, plays the Queen of Clubs and takes out the opponents' trumps. He then leads his last Heart, trumps it on the board, switches to the Ace of Diamonds, next the Ace of Spades and gets back to his hand by trumping a Diamond from the board. He now claims, since all of his remaining cards in his hand are trumps. Great! The contract is made exactly. The challenge in this deal is not the play so much as bidding game in Clubs. Since West had originally bid hearts, a game in NoTrump would present difficulties since North/South have no stoppers in Hearts. It turns out that 2 NoTrump can be made because the opponents can only take 5 tricks in Hearts. If West does not lead a Heart for some reason, then South has the possibility of making 6 Clubs due to the King of Diamonds being in West's hand.

* This is a preemptive bid, normally showing 7 cards in a suit at the 3 level unless it is Clubs. Then it could be as few as 6 Clubs. The preemptive bid at the 2 or 3 level shows 6-10 HCP.

^ North has a great hand, 18 HCP plus having 4 clubs with the top 2 honors, and these factors make game in Clubs a good possibility.

PUZ-LER

The **PUZ-LER** is a new puzzle feature to tease the brains of our Villager readers.

Let's kick off the first PUZ-LER off with an easy one:

You have 6 buckets in a row—1 2 3 4 5 6. Buckets 1, 2, 3 are full, and buckets 4, 5, 6 are empty. Moving only one bucket, create a line of 6 buckets that alternate full and empty. Ready, set, go!

Email me, Mike Bailey, at michsp@aol.com if you think you know the answer and a list of the winners will appear with the answer in the next **PUZ-LER**.

Remember loved 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

Scams...

(Continued from page 13)

artist could be in another state by the time the promised delivery date arrives.

Depending upon the type of fraud, there are numerous agencies you can contact to report criminal activity. You may call the San Jose Police Department's 311 number to report credit card fraud or attempts to steal your identity. The FBI and Federal Trade Commission also have fraud departments. Furthermore, these attacks fall under the category of elder abuse. The county district attorney's Elder Abuse Unit can be reached at the toll free number 1-855-DAELDER or 1-855-323-5337. You can fight back by not being fooled. Simply remember to stop, not to panic, think about the situation, and report illegal activity.

Aluminum can collection returns

Effective the beginning of September, the Villages Medical Auxiliary (VMA) began collecting aluminum cans in The Villages along with the Villages High Twelve Club. Please begin saving your aluminum cans and placing them in the container located in your local trash enclosure. Glass bottles and plastic bottles should be placed in the white Recycle container.

You are reminded to empty all cans of liquid, so collection volunteers aren't presented with the problem of spilled beverages and the sticky, smelly mess they create.

The Villages High Twelve Club members wish to thank everyone for the support over the past 45-plus years. In addition to can collections, the club will continue to sponsor the yearly Document Shredding Event as soon as it is possible (the shredding event was postponed this year due to COVID-19).

The VMA and the High Twelve Club are service clubs that will continue to use the proceeds from this recycling effort to benefit Villagers.

Who was that masked man?

We all remember watching that masked stranger on television who used to ride in on his horse "Silver" and save the day. The Lone Ranger isn't the only masked person who can save the day—we can all be heroes by preventing the spread of the COVID-19 virus and wear our masks when out among our neighbors and when interacting with employees while pursuing activities, obtaining food from the Clubhouse or while shopping for necessities outside the gate.

During the COVID-19 crisis probably the most effective thing you can do—other than washing your hands frequently—is to wear a face mask when out in public. Your mask serves double duty because it not only keeps you safe from particles in the air, but it shows that you care about others with whom you come in contact. By wearing a mask, you are saying "I care about your safety, too!"

Remember to always wear your mask when you are out among your friends, neighbors and service providers. According to the Center for Disease Control, "We are not defenseless against COVID-19. Cloth face coverings are one of the most powerful weapons we have to slow and stop the spread of the virus—particularly when used universally within a community setting."

Show everyone in The Villages community that you care. Wear your mask.

Along the Way—a trip down Memory Lane

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

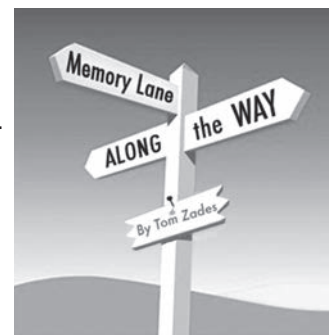
In the "Back to the Future" movies, the major changes from 1955 to 1985, as I recall, had to do with fashion, music, mores and terminology. As the writers looked forward to 2015, all they could imagine were flying cars and weird fashion—a continuation of movements then in place. There was no way to imagine the Internet, iPhones, social media, etc. Upon reflection, there was no real paradigm shift from 1955 to 1985, but there clearly was such a shift from 1985 to 2015.

Sure, we had the civil rights movement, the astronauts, the Beatles, the hippies, the assassinations, and so forth, but our day-to-day lives were pretty much unchanged. But now! Our personal lives have vastly changed since 1985 because of the Internet, the Apple products and the Amazon and Uber way of doing business.

But are we better able than our 1985 counterparts to imagine the future? We can see robotics and other applications of artificial intelligence and machine learning. Uber has announced "Uber Elevate," to move people over the traffic. Elon Musk's Boring Company wants to tunnel under the traffic. Bullet trains are now considered "old technology" in anticipation of self-driving cars. But what can't we see?

A character in Dan Brown's 2017 novel "Origin" says "Human beings are evolving into something different. We are becoming a hybrid species—a fusion of biology and technology. The same tools that today live outside our bodies—smartphones, hearing aids, reading glasses, most pharmaceuticals—in 50 years will be incorporated into our bodies to such an extent that we will no longer be able to consider ourselves Homo sapiens." (Page 411.) Yikes! And his examples don't even include virtual reality or self-learning computers.

Can we go back to 1985 and start over?



CLASSIFIED ADVERTISING

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

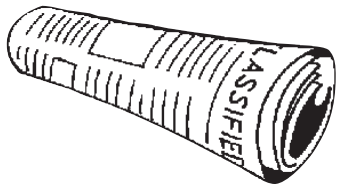
areed@the-villages.com

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 & Certified Loan Signing Agent
Maxine: 408-425-0614

Reverse Mortgages
Charles McKain:
408-823-1915

Dog Walker - Cat Sitter
Kristel: 274-1882

REAL ESTATE

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

FOR SALE
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Newly remodeled. MOTIVATED sellers may consider FINANCING.

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10/1

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2BD. 2 BA ON golf course.
\$745,000.
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for appt.
Don't miss this one!!
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Intero Real Estate Services

10/8

TWO GREAT CHOICES IN THE VILLAGES

HALLADALE IN THE HIGHLANDS \$749,888

DEL LAGO REMODELED \$739,888

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BRE#01248710
COLDWELL BANKER
REALTY, SARATOGA CA

10/8

Homes listed by NALINI at Coldwell Banker
New Listing!
Gorgeous home in Village Valle Vista with greatest views and privacy!
\$1,299,888

Halladale beauty in the Highlands \$749,888
Well priced home in Del Lago \$739,888

NALINI AIYAGARI MBA
408-829-4347
BRE#01248710
COLDWELL BANKER
REALTY, SARATOGA CA

10/22

Housing Wanted

Wanted: Room for Rent with Wifi Included
Call Vaughn
408-892-8222

10/1

SERVICES

Appliances

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

11/26

Blinds

3 Day Blinds Drapes, Shutters,
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15 Years Experience
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12/31

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References
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10/22

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We Fix PC's / Macs & Networks
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Over 25 Years Experience
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12/17

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

Housecleaning

Yesenia's Cleaning Service (I'm a Villager)
20 years experience
Great references upon request.
650-868-9135

1/7

Lucy's House Cleaning Professional Work
Very Trustworthy
24 years of experience (Villagers' references available)
Licensed, Free Estimates
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Pink Ladies House Cleaning
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Weekly, Biweekly, Monthly
Free Estimates
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12/3

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CASH PAID
Gold/Costume Jewelry,
 Sterling, Diamonds, Coins,
 Stamps
 Tom 1-408-607-7142
 11/12

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 408-227-1744
 jameslzorn@yahoo.com
 Agents for National Van Lines
 12/17

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James Painting
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 jamespainting7@comcast.net
 Photos on Instagram:
 Jamespainting7
 Villages References
 12/17

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 408-622-8600
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 Free consultation
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Licensed, Bonded,
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 We offer COMPETITIVE
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Honest, Reliable
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24/7 HEALTHCARE INC.
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 Reliable and Reasonable
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Remy: 650-776-8850
Joe: 650-279-7814
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Classified ads continued
 on next page.

FOR SALE

Power Lounge Chair sit/recline/lift.

Purchased Dec. 2019
for \$1,300.
Sale price \$600.00 o/b/o
Contact: Arnie
408-386-5367

10/1

Flexsteel Sectional couch, Camel color, good condition

\$650. OBO
Call Janet: 408-499-7853

10/8

CARS/RVS

2015 Buick LaCrosse 4dr Sedan, 4 cyl.,

excellent condition,
29mpg fuel economy,
rear view camera,
many extras.
84,000 miles
\$10,495

Resident: 408 270-4416

10/1

WANTED

WANTED

Glass gallon jugs
and/or carboys
(5 gal. Sparklets bottles)
Food quality
Leave message
408-991-2309

OBITUARY

Doug Chambers

November 8, 1945 — September 27, 2020



Doug Chambers, 74, passed away on September 27, 2020 from Parkinson's disease dementia. Doug was born on November 8, 1945 in Gillette, Wyoming. He graduated from El Capitan High School in El Cajon, and after joining the Navy and serving in Vietnam, earned his BS degree from San Jose State. Doug was a Senior Systems Analyst at Lockheed Martin for 33 years. He loved his job, but after moving to The Villages in 2007, realized there wasn't enough time for his favorite pastimes—golf and travel—so he retired in 2009. Doug is survived by his wife of 38 years, Debbie, their daughter Stephanie, his two sons Dan and Steve, sister Joni and 5 grandchildren. If you wish, donations may be made in Doug's memory to the VMA or the Michael J Fox Foundation.

EPC SEZ..

If you require oxygen or use any medical device that requires electrical power, please be sure you have a backup plan in the event of a power failure. Unfortunately EPC has no way of providing this type of support.

—The Villages Emergency Preparedness Committee

Reminder to walkers

During the shelter-in-place order more people are out walking, especially in the morning and evening. If you walk, you need to be seen. Wearing lighter colors is safer. Adding a reflective vest is better. The VMA will supply you with a reflective vest for free! Just call the VMA office at 408-238-4230. Leave your name, address, phone number, and the size you need. A volunteer will deliver it to your home.

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 email: ktran@the-villages.com or Scott Hinrichs at 408-223-4655, email: shinrichs@the-villages.com.

Remember someone with a memorial gift to VMA

Honor the life of your friend 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.



EPC has helpful info for pets

EPC has valuable information and recommendations available to help keep your pets safe and healthy!

- Free stickers for your windows / doors to alert emergency responders of pets in your home
- Pet Info form (think pet "Vial of Life") for your glove compartment in case of an auto accident

Helpful information about pet care before and during an emergency. If you are interested in stickers, the Pet Info form, or general pet safety information, please contact Jean Corrigan at 408-223-8676 or JeanMCorrigan@att.net

PET RESCUE

PLEASE SAVE OUR PET(S)

DOG(s)
 CAT(s)
 BIRD(s)

OTHER(s):

IN CASE OF FIRE OR EMERGENCY
Please Contact (Name/Phone)

Open flame/charcoal cooking

The Public Safety Department has discovered that many residents are in possession of open-flame cooking devices that they store on their balconies. Public Safety would like to remind residents to follow the provisions regarding the use of open-flame cooking devices, as outlined in the California Fire Code which became law on January 1, 2008.

The California Fire Code prohibits any open-flame cooking device or propane-fueled cooking device (if the fuel tank weighs more than 2.5 pounds) on a balcony or within 10 feet of your condo. However, if you happen to live in a duplex, where there are no units above you, or in a single family dwelling, you may continue to use any open-flame cooking device or propane-fueled cooking unit regardless of the size of the fuel tank. It is strongly recommended, however, that you keep any cooking device at least 10 feet away from any structure.

As an added precaution, have a charged fire extinguisher nearby.



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 Expert
 Solutions
 For
 Real
 Estate
 Goals to
 Sellers
 Buyers
 Landlords
 and
 Tenants




N. Jeanette Campa
 Broker, Villager
 Notary Public
JABEZ Realty
 CA DRE 01327014
408-661-0203



Est 2009

Villages Hair Gallery



55 Years and 100 Thanks!

The Villages Hair Gallery would like to thank The Villages community for its continued support during six months of mandated closure due to COVID-19. Our salon has been a part of the Villages for 55 years and in those years, we have never experienced a social lockdown like this locally, or globally. COVID-19 has put its weight on all of us, affecting everyone in many different ways. With this, we wanted the community to understand that the intention of the salon's extended closure was to show our gratitude and respect to The Villages community as well as our surrounding neighbors. By respecting the stay-at-home order during the height of SIP (shelter in place), our intention was to assist and encourage proper business behavior to protect the vulnerable community of The Villages. We apologize for the inconvenience and want to ensure that there is time and space for everyone to return safely to our salon. We truly appreciate your continued love and support as we navigate our way through the transition of our salon re-opening. With that said, the salon is now OPEN and we look forward to seeing you once again!

Villages Hair Gallery
 2911 Villages Pkwy., San Jose, CA 95135
 408-274-0100
TheVillagesHairGallery.com

HELPING YOU GET YOUR LIFE

back on course.



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