



The Villager

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October 15, 2020

The News this Week

- **Message From the Club Board**
(See article on page 1)
- **CBOD to review Orange status changes**
(See article on page 1)
- **EPC Emergency Drill Cancelled**
(See article on page 1)
- **Notice of Proposed Architectural Rule**
(See article on pages 10 & 19)
- **Election vote centers and drop boxes**
(See article on page 12)
- **New! Book Exchange**
(See articles on page 19)

Hot Tickets

Cancelled until further notice

Channels 26 & 27

Community TV channels:

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

- **Fire Safety in The Villages**
- **Living with Wildfires**
- **Keep Fit videos**

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



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Message from the Club Board of Directors

Last Friday, the Club Board of Directors (CBOD) held an organizational meeting to deal with the resignation of its President a week ago. The plan was to elect a new president, elect other officers as necessary, and appoint a director to fill the vacant position. A new president (Mike Falarski) was elected. This was followed by three directors announcing their resignation from the CBOD. The meeting was adjourned because there was no longer a quorum and normal business could not be conducted.

What is next for the CBOD? Our first priority is to identify and appoint qualified Villagers to the Board as prescribed in our current Bylaws. In order for the CBOD to be able to do business we need four (4) directors so this became our urgent priority. Happily, we had already accumulated a list of possible candidates. We selected Mike Poellot from that list to be the fourth Director and happily Mike has accepted. He will join the Board immediately.

The Board still has three vacant director positions for the remaining time this fiscal year. The positions are open to all Villages members. If you would like to be considered for one of the positions, please send an email request to the CBOD President at falarski.cbod@gmail.com. Please indicate your interest and a few words on why you would like to be on the Board. Please comply with this request even if you have indicated interest previously to a Board member. The deadline for the Board to receive these emails is 5 p.m. Wednesday, October 21, 2020. The Board will appoint the three directors from these applications at an organizational meeting that will be noticed to the community. Our goal is to have the three new directors in place for the October 27 Board meeting. We will elect officers at the beginning of the board meeting.

What immediate effect will any of this have on our members? NONE. The Club Board will continue to provide all the services it normally does, including those provided to the Association Board and Homeowners' Board, via the respective Management Agreements. We can do this because of the great management team, staff and contractors that will continue to do what they do every day. The Club Board will continue to provide all services in compliance with contracts, budgets and health guidelines. We will also continue to find ways to improve services, control and reduce costs and increase the availability of the Club amenities. We will continue to manage the financial impacts of the COVID-19 pandemic. So far, we have been able to balance cost reductions against revenue reductions so there isn't a threat of a special assessment.

Our next priority will be the resolution of the streets issue that remains after the approval of the Management Agreement between the CBOD and ABOD. The street issue is not about the basic functions and services the Club Board provides to ABOD under the Management Agreement. These will all continue. It will take the new Board a bit of time to understand the issues and work with the ABOD to resolve it. We will keep the Villagers informed as we make progress.

The CBOD has been and will continue to be committed to an open Board function and will continue the various communication channels started by the previous board president, including the "What's Up" column. To that end, please send your questions to falarski.cbod@gmail.com.

As it has been said "it takes a Village," which is never truer than in these times we find ourselves today. Please remember in your thoughts and prayers the staff, volunteers, committees and boards—everyone that it takes to make The Villages this great place to spend our senior years.

Annual EPC 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.

Although there will be no emergency drill this year, please turn to page 23 and clip out the OK sign that can be used in the event of a major emergency.



County moves to Orange status; Club Board to review changes allowed for Villages facilities

The Club Board will review changes allowed as Santa Clara County has moved to Tier 3 (Orange) of the state's Blueprint for a Safer Economy at its Board meeting on October 27 at 1:30 p.m. The Board will weigh the impact of the unbudgeted cleaning, disinfecting, registration, monitoring and administrative costs needed to comply with opening these indoor amenities on a restricted and limited basis. Under the Revised Risk Reduction Order, many additional activities and business operations can resume, including indoor dining and indoor gatherings.

Importantly, this does not mean that the Health Officer considers all open activities to be safe. COVID-19 continues to pose a severe risk to residents of Santa Clara County, and the Health Officer urges residents to continue taking precautions, including staying home when possible, minimizing interaction with people outside one's household, maintaining social distance, wearing face coverings, and moving as many activities outdoors as possible. Individuals over age 50 and those with serious underlying medical conditions are at greater risk for serious illness from COVID-19. Indoor dining and indoor gatherings are particularly high risk activities.

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.

5 Pulse letters received this week.
0 Pulse letters not meeting Pulse Guidelines.
5 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.

What is it like to get the COVID virus?

I've been asked what it's like to get the virus, so here's my story.

Part One: It started when I was feeling very tired and run down. It was at that point when my husband thought I should be tested. Sure enough, I was positive. I was admitted to the hospital the same day and put in an isolation room. This means that anyone coming in would be fully gowned with PPE. I couldn't leave the room.

- Covid is a virus like a cold and that's why people have the similar symptoms. But with Covid, there's more.
- It's difficult to think properly.
- Your legs feel wobbly for weeks after you're done.
- All you experience is extreme fatigue for weeks.

When I was discharged, I felt like everything I did made me totally exhausted, so I had to sit down and rest. The thought of golf was always there, as were other activities, but they weren't possible because of the exhaustion.

Want to play golf? Not going to happen! Besides the tiredness, any golfing ability I had before being sick is now gone. I will be starting over.

—Robin Fish

Management agreement dated 24 September 2020 makes a fundamental change to the responsibility for upkeep and maintenance of the roads within the property of the Villages GCC effective June 30, 2021. By this agreement responsibility for interior roads will be divided between the CBOD and the ABOD. In my opinion this will undoubtedly result in yet another increase in HOAs given the duplication and conflicts that will arise. The immediate effect which will be seen by all is a need to increase the reserves within the ABOD budgets to fund in advance any planned or scheduled maintenance of the roads. I think we will probably be told that this will be a revenue neutral transfer and this will be an outright miss-representation. This agreement should be amended immediately to defer this action until a careful independent completed study is prepared and voted on by all residents for approval.

—George Muller

The Villages needs to do something more than what is being done about the coyotes problem in our area. My husband and I have had two very close encounters. My neighbors had their small dog attacked by a coyote. Their dog survived by the grace of God and owners who physically fought off the coyote. Now they are at my backdoor, literally. Is it going to take an attack on a human before they get serious about removing these coyotes? Get rid of the shrubs and bushes around houses or trim them lower. Clear out these areas where the coyotes can hide. That's how one attacked the neighbor's dog! It was behind a bush, waiting. In California, coyotes are not a protected species. They're considered "non-game animals. They can be eliminated according to local State, County and City guidelines. The Villages needs to be more proactive in getting rid of the coyotes that are stalking our pets. Period!

—Cheryl Genovesi

(More Pulse letters on next page)

IN MEMORIAM

Thomas "Tom" Williams

April 3, 1929—October 1, 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:

Mike Falarski	President
Howie Blumstein	Director
Bob Wilk	Director
Mike Poellot	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

THE WEEKLY VILLAGER is published by The Villages Golf and Country Club, 5000 Cribari Lane, San Jose, California 95135. Copyright 2020. All rights reserved. Visit The Villages web site at: thevillagesgcc.com

BOARDS & COMMITTEES

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.

Please submit Pulse letters in digital form only

Since Building B is closed during the “Shelter-In-Place” order, Pulse letters are only being accepted in digital form.

In the event of a staffing shortage occurring among employees of *The Villager*, publication may be temporarily suspended until the subsidence of the illness. Residents are encouraged to sign up for electronic messaging through Fast Lane in case of emergency.

Association/Homeowners documents available via e-mail

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

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

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

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

EPC SEZ..

Did you know your Aid Station and Sector Chief are available to offer assistance in a wide-spread disaster? Knowing their location will help if you require assistance.

Although this year’s EPC Emergency Drill is cancelled, you can stay informed and get information from the EPC at: chair@thevillagesepc.org

—The Villages Emergency Preparedness Committee

MORE PULSE

(Continued from page 2)

Mail-in Ballots: Concerned about your ballot not getting to the Post Office on time? Simple. There is an 11 a.m. pickup by the Postal Service outside of Cribari Monday through Saturday.

—Pi Silverstein

The Villages” needs to rethink our operating methods because the CBOD is unresponsive to our information needs and our economic stability. Several unexpected events have driven our HOA fees such that it has dropped the value of our homes. The “We’ve always done it this way” mentality needs to be updated. Attending board meetings is boring and uninformative. The audience cannot tell why measures are passed. There is little discussion. When major rule changes are about to be made, we need to know the pro and con of those changes.

If an unexpected expenditure is made then we need to know about it. In my opinion, the belief that more amenities increases property value is invalid when HOA fees go thru the roof. We need to move into an austerity mode and rethink how we manage our property. We should attend the budget planning meetings and raise objections. We should recommend information dissemination and cost cutting measures.

—John Brueck

More BOARDS & COMMITTEES, MANAGEMENT and COMMUNITY NOTICES on pages 4, 5, 10, 19 & 23

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.

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 Villages 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.



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Kit Garver, Life Member, LPGA

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MANAGEMENT

PUBLIC SAFETY

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

HI NEIGHBOR

Welcome to another “social distancing” edition of Hi Neighbors. This week we introduce you to more families who moved to The Villages last year.

Dee and Danny Valencia are two of The Heights’ newest residents, having moved here from another part of San Jose last summer. Both are originally from The Philippines. Dee has worked as a registered nurse for 46 years including at Kaiser Santa Clara in Orthopedic and Surgery. Danny is a retired serviceman, serving in the U.S. Navy from 1969-1991 and retired as a USPS mail carrier in 2006. In their spare time, they both love music and travel.

Eddie and Kathy Taituha moved to Village Montgomery last June from Sunnyvale. Born and raised in New Zealand, Eddie currently works as a superintendent for a construction company. His interests include working out, golf, movies, good food and following his favorite sports team, the All Blacks rugby team in New Zealand. Kathy hails from Englewood, CA and is a retired hairdresser. In her spare time, she enjoys golf and collecting dolls.

Hyeong Baik Kim and Byeongwha Kim moved to Village Hermosa last July from San Francisco. Both were born in Seoul, the capital of South Korea. Hyeong has worked as a chemist at DuPont and as a professor at Sogang University in Korea. Byeongwha is a hairstylist who has owned a hair salon for over 20 years. In their spare time, the Kims enjoy tennis, hiking and golf, and Hyeong also enjoys the game of “Go.”

Carmelita Pardo De Guzman and Rizalina De Guzman Dela Llana are two of Cribari Village’s newest residents, having moved here last September. Carmelita is Rizalina’s daughter-in-law and both were born in Manila, Philippines. Carmelita has had a long career including working for the U.S. Naval Ship Repair Facility, the USPS and General Electric. Rizalina is an octogenarian and a cancer survivor. In their spare time, Rizalina enjoys watching television and Carmelita is active in ministry work.

Comcast Virtual Appointments

Comcast representative Ruhullah is again offering to host Virtual Customer Events to discuss your questions regarding Xfinity products from the comfort of your home. Select the date of your choice October 20, 27 or November 3, 10, 17, 24 or December 1, 8, 15, then choose the time for your one-on-one appointment between 11 a.m. and 1 p.m. from the scheduling page <https://calendly.com/ruhullah-payendazadah/xfinity-virtual-q-a>

Then at the time of your appointment, Ruhullah will call to discuss your questions. Appointments fill quickly.

Villages Medical Auxiliary-Since 1976

Office: 408-238-4230

Hours: Monday to Thursday, 9:30 a.m. to 2:30 p.m.

Service Coordinator:

408-238-4029

www.vmavillages.org



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

In October

With Grace Hospice: Bereavement - via Zoom. Wednesday, October 21 at 10:30 to 11:30 a.m. Registration required, please contact the VMA Service Coordinator Bonnie Grim at bgrim@sequoialiving.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 22 at 10:30 a.m. If interested in attending via Zoom please contact Judy at judithlondon@sbcglobal.net or call 408-784-3325.

Coming in November

Ready2Nurse: The Importance of Balance and Exercise – via Zoom. Tuesday, November 17 2 to 3 p.m. Learn the three main components of balance and exercises to improve it. To register please contact Bonnie at bgrim@sequoialiving.org or call 408-238-4029.

With Grace Hospice: Advanced Health Care Directive Workshop – via Zoom. Wednesday, November 18, 10:30 to 11:30 a.m. Find out what it means; if it needs to be notarized; how it differs from a living will and how to start the process. To register please contact Bonnie at bgrim@sequoialiving.org or call 408-238-4029.

From Bonnie’s desk...

Dr. William Li, a Harvard trained physician and scientist has written a book that I wish had been around 30 years ago! Dr. Li clearly explains the body’s different health defense systems, how they work and how what we eat can help maintain them.

The conditions affected by each system are laid out with the corresponding foods that have a positive influence to prevent and even reverse some diseases such as cancer, diabetes, obesity, and macular degeneration, to name a few.

Dr. Li said, “the power of medicine in treating disease is important but food as medicine is even more powerful.”

Check out Dr. Li’s book, “Eat to Beat Disease” and his website drwilliamli.com, I think you will find it interesting and powerful!

Warm regards,
Bonnie

GOVERNANCE MEETINGS

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.

Verano DAC to meet November 2

Village Verano will be holding a DAC meeting via Zoom on Monday, November 2 at 4 p.m. The meeting ID is 711 4039 6953 and the password is uFrYC6.

AC NOTICE

Association applications for Owner Alteration Requests for the month of November are due to the Architectural Committee on or before October 23, 2020. Call Elissa at the Corporation Yard office to obtain an application. **Meeting date is scheduled for November 5, 2020.**

Association AC Landscape meeting deadline date is **October 23, 2020.**

More COMMUNITY NOTICES

(SRS) SENIOR RESOURCE SERVICES

The most important Social Security chart

So what's the most important Social Security chart? It's one that shows how you can make your retirement benefits bigger -- or how they can shrink -- depending on when you start collecting them. The earliest age at which you can start collecting your retirement benefits is 62, and the latest age is 70.

Full retirement age (FRA) is the age when you will be able to collect your full retirement benefit amount. The full retirement age is 66 if you were born from 1943 to 1954. The full retirement age increases gradually if you were born from 1955 to 1960, until it reaches 67. For anyone born 1960 or later, full retirement benefits are payable at age 67.

For every year beyond your FRA that you delay starting to collect, your retirement benefits will grow by 8%. Start collecting before that age, and your benefits will shrink. See for yourself:

Start Collecting at Age:	% Benefit if FRA Is 66	% Benefit if FRA Is 67
62	75%	70%
63	80%	75%
64	86.7%	80%
65	93.3%	86.7%
66	100%	93.3%
67	108%	100%
68	116%	108%
69	124%	116%
70	132%	124%

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 Question:

Have you received your property tax bill?

By now you should have received your tax year 2020 – 2021 property tax bill. It is due in two payments. The first payment is due no later than December 10, 2020 and the second payment by April 10, 2021. The basic property tax rate is applied to your Net Assessed Value. The basic rate is currently about 1.27 percent. In addition, there are special assessment parcel taxes such as the County Library Parcel Tax.

If you have recently purchased your property, the Net Assessed Value may not be correct. You will receive a supplemental tax bill showing a change in the tax. This change will be at the 1.27 percent rate. The parcel taxes will not change.

Please call the SRS office and leave a message if you do not understand your property tax statement.

BOARD MEETINGS

Association

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

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

Notice: At the October 9, 2020 Club Board organizational meeting, interim President Mike Falarski was nominated and accepted the position of Club Board President. At that same meeting, Club Board Directors, Jan Champion, Rick Casey and Jeanne Omel resigned from the Club Board effective immediately. President Mike Falarski and Directors Bob Wilk and Howie Blumstein will work to identify replacement Board Directors according to provisions of the Club Bylaws.

Contributors' Notice: The Villager staff will be reviewing content to make sure it complies with the state public health order. Please avoid describing or depicting activities that violate the public health order.

ABOVE & BEYOND

We, in Cribari Heights, would like to thank our wonderful neighbor Bud for bringing our neighborhood alive with the **Halloween Spirit**. Be sure to pass by on your Cribari walks to enjoy Bud's generosity of heart in creating a welcoming haunted neighborhood.

—Louise Connors

THANK YOU

Thank you so much to all my Villager friends and neighbors for the many calls, cards, flowers and gifts at the passing of my husband, Doug. I am so blessed to live here!

—Debbie Chambers

More **BOARDS & COMMITTEES**,
and **COMMUNITY NOTICES**
on pages 10, 19 & 23

MARY KAY
THE BEAUTY OF YOU!



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Jessica Gruendler
Independent Beauty Consultant
<https://www.marykay.com/jg>
805-440-4769. Holiday Gifts Delivered To Your Door-The Villages

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, Chefs 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

Attention Residents:

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.

The county issued a shelter-in-place order that allowed certain additional businesses and activities to resume, subject to restrictions to reduce transmission risk. Included in those activities was: Outdoor dining at restaurants and other facilities that prepare and serve food, subject to limitations/social distancing, and all outdoor recreational activities that do not involve physical contact, with social distancing, including swimming pool, hiking, tennis, golf, etc.

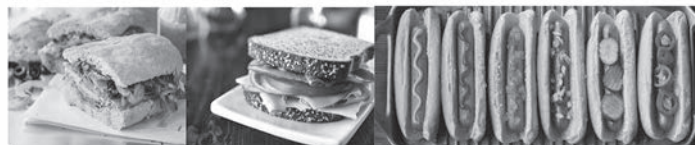
Morning Rush To-Go 7 a.m. to 10:45 a.m.

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 10/19 to 10/25

- Monday 10/19** Lentil
- Tuesday 10/20** Potato Leek
- Wednesday 10/21** Chicken Noodle
- Thursday 10/22** Tortilla
- Friday 10/23** Clam Chowder
- Saturday 10/24** Chef's Choice
- Sunday 10/25** 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.

CHANNEL
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KEEP FIT

MON, WED, FRI & SUN

Chair Aerobics 12:00/6:00
Tai Chi 12:25/6:25

TUE, THU & SAT

Chair Yoga 12:00/6:00
Stretch Aerobics 12:26/6:26
How To Stay Motivated 12:50/6:50

MON & FRI

Cardio Fitness 12:50/6:50
15-Min Floor Work 1:27/7:27

WED & SUN

Chair Fitness 12:50/6:50

DAILY

Fire Safety in the Villages
1:50/7:50 AM/PM

except WED & SUN

Living with Wildfires
1:35/7:35 AM/PM

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 I Conquer the Sea
TUE One Body Too Many
WED Seven Sinners
SAT Nancy Drew... Reporter

CHANNEL
26

Complimentary
WiFi
Network:
Villages
Public
Password:
villages

**Club
Events
& Notices**

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.

1. Served raw or undercooked, or contain 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.

Notice of Proposed New Association Architectural Rule Back-Up Electric Power Systems

After additional Architectural Committee review, proposed new The Villages Association Architectural Rule D-31 Back-Up Electric Power Systems was conditionally approved by the Association Board of Directors at its September 29, 2020, monthly board meeting. The purpose of the proposed new rule is to provide a process for the installation of backup electric power systems. However, before formal approval consideration, the proposed new rule must be noticed and published as required by California Civil Code 4360. To that end, the proposed new rule will be considered for formal approval at the November 17, 2020, monthly board meeting. The Board will consider oral and written comments regarding the proposed new rule at the October 27, and November 17, 2020, board meetings. Response to the proposed new rule may be made by one or more of the following methods: 1) Participation in the discussion of the proposed changes at the Association Board of Directors board meeting, and 2) via written comments delivered to the Board through Maria Hernandez in the General Manager's office at mehernandez@the-villages.com.

Architectural Rule D-31 Backup Electric Power Systems

Backup Electric Power Systems shall be allowed to be installed at a villa in either Common Area, Limited Common Area or interior Garage area. The Architectural Committee and the Association Board of Directors may provide conditional approval only upon the applicant complying with all the following conditions of this rule. Also, all conditions required by the City of San Jose Building, Planning, Fire, and HazMat departments must be met and a City of San Jose Building Permit issued when required.

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

2. Definitions:

a. Battery backup systems: Professionally designed, permanently installed and testing laboratory approved systems designed to seamlessly switch power from utility fed electrical lines to backup battery systems at time of outage and from battery backup systems to the utility fed electrical lines when power is restored. The units must be professionally installed by State of California licensed contractors and inspected by City of San Jose Building Department. Architectural Committee approval will be required. They can be installed on the interior wall of a garage, see definition (g) or on the exterior walls of the villa.

b. Individual portable dedicated single use battery backup system: A rechargeable portable backup battery that powers a single item such as a CPAP, compact refrigerator, or other medical device. (Many systems can be recharged from portable solar panel systems or a vehicle.) Architectural Committee approval and City of San Jose Building Department approvals are not required. If there is a question, contact the AC Administrator.

c. Backup fossil fuel generator: A unit designed to provide temporary power to designated appliances and other items within the villa if there is a power outage. The generator is fueled by natural gas, gasoline, propane or diesel fuel.

d. Screening: A visual structure built around the unit to enable the unit to be hidden from view of the neighbors.

e. dBA: The measurement of sound level generated by the backup generator when it is in operation. The maximum level allowed at the nearest point on adjoining villa(s) is 60 dBA. A qualified acoustical professional must evaluate the proposal, at the applicant's expense, to assure compliance. See definition (f).

f. Resident with Disability: To qualify as a resident with a disability that requires continuous power to their dwelling they must demonstrate to the Architectural Committee and The Association Board of Directors the following: (1) that the resident is disabled, (2) that the resident's disability requires uninterrupted electrical power (e.g., requires electrically powered breathing assistance or requires medication that must be refrigerated) and (3) that battery backup systems presently on the market cannot fulfill their medical power needs. The Association Board of Directors must grant an exception to the rule prohibiting a temporary generator in Common Area if needed to accommodate the request. Simply providing a doctor's note stating the resident is disabled may be insufficient – the resident must be able to show the nexus between the disability and the request for temporary backup power. The ABOD can restrict the size/capacity of the generator to what is necessary to accommodate the disability. The exception allowed by the ABOD will be terminated for the following reasons: (1) when the medical need no longer exists for the resident needing the exception, (2) the resident needing the exception no longer resides at the property.

g. Interior space: Living area and the Garage that is fully enclosed are considered interior space for this rule.

3. Battery backup systems as defined in Definition (a) **WILL** be allowed with the following conditions being met:

a. A city of San Jose Building Permit must be issued, finalized and delivered to the AC Administrator prior to final connection of the system. (See Definition (b) for possible exception.)

b. If the system will be connected to the villa's electrical panel the panel must be of sufficient capacity to handle the system connections or be upgraded to become compliant.

c. The unit must be a fully integrated system which has been testing laboratory approved for the installation being applied for.

4. Backup fossil fuel portable generator systems as defined in Definition (c) above **WILL NOT** be allowed for any Association villa's (Except for Resident with Disability cases as defined in 'Definition (f) above). Among the reasons for this decision are storage of fuels, temporary electrical cord placement and overheating, power transfer problems related to utility company power being reinitiated, sound disturbance (dBA level) to neighbor's units, exhaust, and carbon monoxide fumes, etc.

5. Only Natural Gas Fueled systems that are permanently installed may be allowed for a villa. All other fossil fuel systems will not be allowed. The following requirements must be met.

a. Submittal using AC Application form. Section 7 requirements must be provided for review when the villa owner submits the application to the AC Administrator.

b. The Villages Maintenance Department approval must be given.

c. Architectural Committee approval must be given.

d. If the unit is to be installed in Common Area see Section 10 for area vote requirements.

e. City of San Jose permits must be obtained, and the final inspection documents must be provided to the AC Administrator prior to operation.

6. Resident with Disability's backup power generators. See definition (f). Because the resident needs will vary greatly, the application will be handled on a case by case basis. Items that will be considered will be fuel storage, manner that power will be distributed from the generator to the needed elements, sound rating (dBA), fumes, etc. The Architectural committee and the Association Board of Directors must, as part of their approval, waive the need for an area vote as defined in Section 11(c)(i) if the unit must be placed in common area.

7. Submittal requirements. The following are the minimum required submittal items that must be provided at the time that the application is submitted for review. Additional items may be requested by staff, the Architectural Committee, or the Association Board of Directors during the review process.

a. For exterior unit installations:

i. A plot plan showing the subject villa that is to receive the system. Include the location, address and separation distances of surrounding buildings and villas and their relationship to the system. Show the location of the existing and proposed utility disconnect, electrical main panel and any subpanels. Show the path for any electrical wiring. Show that the unit complies with all manufacture's clearance to other elements.

b. If the proposal includes a fossil fuel generator provide the following information:

i. For the applicant's villa give the horizontal distance to nearest doors, windows, patios, and decks. Show the concrete pad location and size. Provide the dBA rating per Definition (e) above from the edge of the concrete pad.

ii. For adjacent villa's give the horizontal distance to nearest wall, doors, windows, patios and decks. Provide the dBA rating to each item per Definition (e) above from the edge of the concrete pad. Provide the clear setback distance to trees (stump & foliage), shrubs, fences and walks within 10 feet of the corners of the generator pad.

iii. Show the privacy screens location.

iv. Provide the dBA rating per Definition (e) above from the manufactures documentation.

v. Provide a report from a qualified acoustical professional stating the dBA value at the adjoining villa(s).

vi. Verify that the gas meter is adequately sized or will require upgrading.

c. Photographs of the applicant's unit with the location of the generator drawn in and photographs of the affected walls of the neighboring villas including their windows and doors with the horizontal distance measurement included at each location.

d. Detail showing any exposed wiring.

e. Show the location of any penetrations for wiring or piping into the walls and roof of the structure.

f. All project requirements of the City of San Jose in their 'Generators-Permit Requirements' handout must be satisfied. (Include a copy of the current City handout.)

g. Manufactures specification sheet, brochure and testing laboratory approval that shows the installation details and their rated dB (dBA) information for the unit.

8. Units placed on elevated decks must have a structural engineer's approval that the deck structure will support the weight of the unit. Hard-wired fossil fuel generators must be installed on a concrete pad per City of San Jose Code.

(Continued on page 19)

CLUBS & EVENTS

VTE to present COVID-19

Science & Biotechnology Webinar

What exactly is a virus? What makes the virus that causes Covid-19 so different and dangerous? Will a vaccine really help? How will the pandemic end? These and so many other questions are on our minds as we try to make sense of the current global crisis. Renee Tobias, a molecular biologist with over 20 years' experience in the pharmaceutical and life science industries, will present the science behind the Covid-19 pandemic and the race for a safe and effective vaccine.



Renee Tobias

Join Villages Technology Explorers to learn the basics of SARS-CoV-2 virus biology and the mechanisms underlying its rapid spread through the population. Understand the basics of viral vaccines and their development, from triggering an immune response in the body to achieving protection through "herd immunity"—key to ending the current pandemic. New, innovative COVID-19 vaccines now in clinical trials will be discussed, along with possible challenges ahead around efficacy, approval, and delivery.

The webinar will be held on Wednesday, October 21 at 3 p.m. Registration is required. Go to our website at VillagesTechnologyExplorers.club and click or tap the Zoom icon. Contact Barry Sardis if you have any questions at barry.sardis@gmail.com or 408-768-6948.

History of the Current Battle: Edison vs. Tesla

By Tom Stoiber, Sustainable Villages Club

This week the Sustainable Villages Club brings you more history on power. For this, we go back to the 1800s. Thomas Edison had invented direct current (DC) electrical power and commercialized it with hundreds of electricity installations. His invention was a tremendous improvement over gas-lighting but was expensive and could only be transmitted about 1 mile.



In the same timeframe, a former employee of Edison, Nicola Tesla, introduced an alternating current (AC) system. It was far less expensive and using transmitters, could be wire-transmitted over long distances.

Edison's share and reputation were threatened by Tesla. To discredit his competitor's invention, he launched a misinformation campaign emphasizing the danger of AC power in an electrified city. He misled people with circus-like demonstrations to create panic and fear of the high voltages of Tesla's AC systems. Fake news in its earliest form.

The Edison-Tesla "Current Battle" raged on. Tesla teamed up with Westinghouse and won the battle for the best power generation system. Today AC systems power the world! DC power remains dominant for batteries, solar panels, computers, EVs and the solar cells used in the International Space Station.

Further information, on related items, is available on the Sustainable Villages Club's website at sustainablevillagesclub.org

2020 Flu Clinic a magnificent success

By Liz Adams and Mitzi Macon

During this time of COVID-19, the Villages Medical Auxiliary, in conjunction with Walgreen's on Blossom Hill, organized a Flu Clinic that served approximately 230 residents, creating within each of those residents a sense of security knowing that they would be protected from the common flu.

Residents came to Cribari Plaza to receive their flu shots and/or pneumonia vaccines. They received those vaccinations outdoors at Cribari Plaza. With the support of VMA, its board, a cadre of volunteers, and Walgreen's pharmacists and their assistants, flu shots were delivered quickly, safely, and with a sense of caring that isn't always available out "in the world." We were all in it together—We are a Village!

Residents and pharmacists alike were pleased with the 2020 Flu Clinic. Stephanie related, "It was marvelous—a real benefit to living here. So nice to see people again, and the volunteers were wonderful, too." Vic said, "It was great! I'll do it again next year too." And the senior pharmacist from Walgreen's commented, "Everyone was very, very pleasant. Even with COVID, people were so receptive. Outdoors was great, so spaced out."



Senior Academy: 'Mammoth Hunters to Pueblo Dwellers' – free course

Join the Senior Academy for a two-session lecture course on **Mammoth Hunters to Pueblo Dwellers**, given by Tanya Chiykowski-Rathke. This lecture is scheduled for October 20 and 27 at 2 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.

Lecture 1: Mammoth hunters to maize farmers and Great Houses. Let's start at the very beginning—how do archaeologists determine what life was like 12,000 years ago? Learn about the earliest people in the Americas and major changes to lifestyle that happened over the last ten thousand years. Discover how and why the Hohokam of the Phoenix Basin constructed over 60 miles of canals in desert to create a thriving community of trade, sports and religion in the desert. Learn the history of National Parks like Chaco Canyon, Mesa Verde and 'Aztec' Ruins. These archaeological sites paint a vivid picture of the lives of the Ancestral Puebloan (Anasazi) who lived there. Learn about the pottery, road system and great houses that flourished from 900-1300 AD. We will discuss the political alliances that held this picturesque and complex society together.

Lecture 2: Cliff dwellers and Conquest. Understand the amazing preservation of sandals, baskets, clothing, and carved wooden items in the Four-Corners region (Utah, New Mexico, Arizona and Colorado). Then, gain an international perspective on American archaeology! Learn about how archaeological cultures transcend modern political boundaries. Do you want to know about cultural exchange that spanned a continent? Fortified hilltop settlements of the Sonora Desert? Additionally, as part of this international perspective, we will look at the impact of colonization. Indigenous resistance to colonization covered a wide spectrum of choices, from the 1680 Pueblo Revolt, to the subtle passing on of religious and craft traditions. Explore how modern groups like the Hopi, Zuni, and Navajo continue their traditions, and use archaeological knowledge today.

Tanya Chiykowski-Rathke is an archaeologist who works in the U.S. Southwest and Northwest Mexico. Her research focuses on the cross-cultural movement of women by tracking changes in ceramic technology. This work uses geochemical sourcing methods and stylistic analysis to study the introduction and invention of ceramic traditions at the site of Cerro de Trincheras, in Sonora, Mexico. The wider theoretical focus addresses the role of prehistoric violence on gender and migration.



Tanya Chiykowski-Rathke

More CLUBS

Interested in a Village Readers book group?

If you want to read more, you are welcome to join a book group in The Villages. There are currently 13 book groups, each with eight to 10 members. Each book group is managed independently and functions differently, from the genre of books read to the food and activities planned around the theme of the book being discussed. In non-Covid times, groups usually meet once a month in members' homes. I will be chairing a Zoom meeting at 2 p.m. on Wednesday, October 21 during which I will guide interested Villagers into forming a new Village Readers group, since nearly all our existing groups are full. All current Village Readers book group members and any Villagers who would like to join an existing group or to form a new group are invited to attend this Zoom meeting. (The meeting ID is 823-3195-9037, the passcode is 207681, and the dial number is 1-669-900-9128.) If you want to sign up for a group, please send me your full name, address, telephone number, and email address before this meeting. If you love to read, want to make new friends, and enjoy interesting book discussions, please attend. Please contact Trudy Nicholls at trudy_nicholls@hotmail.com with any questions.

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.

Senior Academy: Larry Stone to present Harrington Lecture

Larry Stone will be the speaker at the Senior Academy Harrington Lecture on Tuesday, November 3 at 2 p.m. Please register for this free Zoom presentation at VillagesSA.org

Larry Stone, Santa Clara County Assessor, has an influential and demanding role in the governance of Santa Clara County. He was first elected Santa Clara County Assessor in 1994 and has been re-elected six times. The area of Santa Clara County stretches from Palo Alto in the north to Gilroy in the south and the population is greater than 13 states.



Mr. Stone has been noted as one of "Silicon Valley's most powerful leaders" by San Jose Magazine and received recognition from President Clinton who stated, "The National Performance Review was modeled in part upon the remarkable reinvention efforts pioneered by the City of Sunnyvale, where Larry Stone served as mayor." The Santa Clara County Assessor office has been recognized as one of the best-managed assessor's operations in California. In addition, Mr. Stone has been a highly visible civic leader in the arts, education and the environment.

EVF FOCUS

Charity continues at home

By Diana Hallock, EVF VP

Back in March, as the pandemic continued to grow, the Evergreen Villages Foundation (EVF) Board wondered if donations would decrease as needs all over the world increased. We were also concerned about our colleagues at the Villages Medical Auxiliary (VMA). It is gratifying to note that donations for both organizations have remained steady. While VMA cares for the people and EVF enhances the facilities, both organizations are dedicated to the betterment of life for all Villagers. Whether you donate your time, your talents, your old car or golf cart, give a one-time gift or give on a regular basis, Thank You! It is gratifying to know we are here for each other! For more information visit evfsj.org and vmavillages.org



Jack O Lantern Spooktacular—Virtual Pumpkin Decorating Contest

The Community Activities office invites you to show off your best decorated pumpkin. Through October 30, residents can submit photos of their decorated pumpkins. These can be fresh pumpkins, artificial pumpkins, pumpkin paintings, pumpkin fiber art, pumpkin T-shirts—anything pumpkin. The decorating must be hand-crafted by the resident submitting the entry and completed during October 2020. A before and after photo is required. For an entry form please email mtatum@the-villages.com. Prizes will be awarded.



Official Ballot Drop Boxes and Vote Center Sites

Ballots in California will be available beginning in October. There are several official ballot drop boxes and vote center sites near The Villages:

- **Evergreen Branch Library** – Drop Box and Vote Center
2635 Aborn Road, San Jose
- **Evergreen Valley High School** – Drop Box Only
3300 Quimby Road, San Jose
- **Village Square Branch Library** – Drop Box and Vote Center
4001 Evergreen Village Square, San Jose
- **Saint Francis of Assisi Church** – Vote Center Only
5111 San Felipe Road, San Jose
- **Southside Community Center** – Drop Box and Vote Center
5585 Cottle Road, San Jose

Drop boxes are accessible 24 hours daily 10/5 to 11/2 and from 7 a.m. to 8 p.m. on 11/3.

Vote Centers are open 9 a.m. to 5 p.m. 10/31 to 11/2, and from 7 a.m. to 8 p.m. on 11/3

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

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.

In Memoriam and Obituary Notices

In Memoriam notices are run free of charge.

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

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

For more information, please call Kory Tran at 408-754-1341 or email: ktran@the-villages.com, or Scott Hinrichs at 408-223-4655 or email: shinrichs@the-villages.com.

RELIGION

COMMUNITY CHAPEL

'Made to Endure'

By Pastor Bill Hayden

Experiences in life have a way of helping to shape a person's character. For instance, a person could have had wonderful parents and received about everything imaginable. The challenge of having a life where everything seems to have come easy can contribute to a person becoming filled with pride, entitlement, and arrogance. When situations become difficult and not favorable, it has the possibility of creating deep emotional wounds that can cause them to become bitter. I have met people who have become bitter, blaming others and God after the loss of a love or a major failure. A person who is bitter toward God is usually bitter toward others who may be positive toward them. It's difficult for them to see the silver lining behind the clouds.

On the other hand, a person who has had a complicated family life may have an opportunity to become better suited at problem solving. The pressures of life can teach lessons of perseverance and faith. During tough times you may learn to withstand the pressures which help to develop your character for future challenges.

There are stories of many successful people who had to endure difficult circumstances that would have buckled the knees of the most influential person. When you look into their eyes, you may see a humble soul who knows what it's like to struggle with hardships that set them back and pushed them forward.

Life is filled with twists, turns, hills and valleys that can test your soul, stretch your faith and define your character; we are living in such a time. During these days of pandemic, social injustice, rioting, demonstrations, government clashes, global warming and loss has become emotionally exhausting, to say the least. It's reassuring to know that through it all there is hope!

Romans 5:3-5 NLT "We can rejoice, too, when we run into problems and trials, for we know that they help us develop endurance. 4 And endurance develops strength of character, and character strengthens our confident hope of salvation. 5 And this hope will not lead to disappointment. For we know how dearly God loves us, because He has given us the Holy Spirit to fill our hearts with His love."

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

May God bless all of you with good health!

CATHOLIC COMMUNITY

Reflection on Sunday's Readings: by Joe Cabrido, Deacon Candidate.

"Repay to Caesar what belongs to Caesar, and to God what belongs to God." Jesus's indirect response to a trick question from the Pharisees, of whether paying a census tax to Rome was lawful, teaches us that we must respond to civil issues by first considering our religious duty in the matter. Faith requires us to shape the moral character of our society by addressing the moral and political challenges consistent with the mission of Jesus.

We serve the common good with joy and hope by exercising our right to vote with an informed conscience. It is formed through Holy Scripture, church teachings, the study of issues and prayerful reflection, expressed wonderfully in the U.S. Catholic Conference of Bishop's teaching document on political responsibility, "Forming Consciences for Faithful Citizenship." Active and responsible involvement is needed for democracy to be productive, and succeeds only when choices are made based on the correct understanding of the human person, remembering that the dignity of the human person is the core of our moral and Catholic social teaching.

With difficult personal choices ahead in selecting our leaders and voting on issues, we pray to God for a well-informed conscience and the grace to understand his will.

Location of Masses: We may be able to have Masses indoors soon. Check the parish news for the latest.

Daily Mass: 8:30 a.m. 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. Leave 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.

EPISCOPAL

'Hope and Remembrance'

By The Rev. Julia McCray-Goldsmith

Author and poet Frederick Buechner wrote "...at last we see what hope is and where it comes from, hope as the driving power and outermost edge of faith. Hope stands up to its knees in the past, and keeps its eyes on the future." He was reflecting on the many Biblical reminders to give thanks to God and make God's great deeds known. It is our clear-eyed remembrance of both our own missteps and God's faithful providence that guides our consciousness into hope.

As a student of Jesuit (Ignatius) spirituality, I anchor my prayers in remembrance and hope. How can I learn to pattern my life after Jesus, except by remembering the ways I have followed in his footsteps, and also the equally frequent ways in which I have strayed? Thanks be to God for the certainty of forgiveness! I also remember—together with the whole people of God—our millennia of struggle against temptation and distraction. But knowing that what has gone before does not have to determine what comes next, I can feel free to imagine God's best, and ground my hope in that.

As you listen to our Holy Scriptures (in our Sunday services and in your daily devotions) notice the dynamics of remembrance, imagination, and hope. Frequently, all three are present in any given story or teaching. Our forebears gave them to us that way. Because that is how we become those people—up to our knees in the past, eye to the future—who build the reign of God in times of trial and times of celebration.

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SPORTS NEWS

SWINGERS



Swingers socially distancing at Fall General Meeting.

By Kay Gray

On October 5, a beautiful clear, sunny day, the Swingers held their Fall General Meeting at Cribari Plaza. More than 30 members attended, all wearing masks, and sitting at least 6 feet apart. Even though we all had on masks it was great to see familiar faces and hear our friends' voices.

Christine Zinn, our Rules and Parliamentarian chair, introduced the 2021 slate of officers. Most were held over from 2020. They are Wendy Ledamun, captain; Kay Gray, co-captain; Laura Swenson, treasurer; and Judi Falarski, secretary. There were no nominations from the floor and all were elected by a unanimous vote.

The changes to the By-Laws and Standing Rules were then presented to the attendees. They are: adding website administrator to the board, consolidating and clarifying some roles and responsibilities, allowing new members to qualify from the #2 or #3 tees, and updating handicap and posting sections to reflect the latest USGA/WHS rules. These changes were also passed by a unanimous vote.

The treasurer's report reflected that our club is in good standing. The membership dues for 2021 will remain the same at \$80. Swingers will be billed in January.

There was some discussion about making changes to the Tuesday shotgun start time. Members present voted to change our start time to 8:30 a.m. from April through October, inclusive. We will need to be off the course by 11 a.m., to allow Open Play to start earlier. The earlier start will still give us plenty of time to socialize and enjoy lunch together. During the winter months, November to March, inclusive, we will have a 9 a.m. start. The new start times will become effective once shotgun play is allowed to resume. In the meantime, set tee times is de rigueur due to COVID-19 restrictions.

Our membership is strong with a total of 146 members. So get out there and play golf, post your scores, and enjoy each other's company!

2021 Major Events Calendar

- April 27, Team Play at The Villages
- June 8, Swingers Invitational
- August 10, WNHGA Open Day at The Villages




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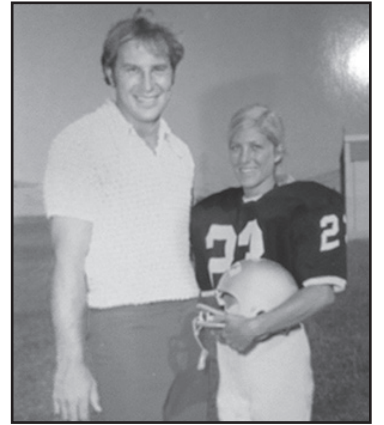
18-HOLE WOMEN

By Nancy Keane

I hope you all enjoyed our first "I've Got a Secret" personality. Did you guess it was our own Kathleen Holt?

Our next story comes from one of our ladies' little-known facts: "Back in the late '70s I was Placement Director for Heald Institute of Technology in San Jose, referring our graduates out to the many tech startup companies in Silicon Valley. One day a new small company called needing electronic technicians. In taking their info I asked if they spelled it just like the fruit, Apple? He said yes, and I cheekily replied, 'I don't mean to tell you your business, but I think you would be better with a more technical sounding name like Spectra Physics or Atari or Intel.' He said they thought it was just different enough that people would remember it, and besides they were just finishing designing their logo which was to be a big Apple with rainbow stripes and a bite out of the side. I just shook my head and thought 'good luck with that!'"

Guess who this was...she could have been employee #20.



Kathleen Holt

SHONIS

By Tom Zades

Lots going on for the Shonis: For the month of September, Handicap Chair Delma Juarez reports that we had 33 Shonis playing a total of 151 rounds. Yes, we are out there in force, and are especially pleased to see the forming of threesomes and foursome of Shonis who did not tend to play together during sweeps play—another silver lining during the pandemic.

October's "First Tuesday," the 6th, our traditional "Captain's Trophy" day, saw 25 Shonis on the course. There were lots of good games and smiles. Joan Wiseman and Meg Rogers tied for Low Gross for the day with scores of 39, and Betty Lanctot had the low net score of 23. Recently introduced new Shoni Doris Bates had such a terrific score, net 18, that she was awarded the first ever (and perhaps last ever) "Newcomer Winner" award. Doris had started the qualification process just as the pandemic shut things down, and was finally able to complete her five qualifying rounds recently.

The 13th was "Virtual Beat the Pro" Day with Tim Flanagan. Anyone posting a net 27 or better won a special pin from Tim, to be awarded at the General Meeting on the 20th.

October 20: The General Meeting begins at 9 a.m. in Cribari Plaza. COVID-19 protocol will be observed. Bring your own mask, chair and water. The bathrooms will be closed – plan ahead!

October 27: Putting for Pumpkins! This is the annual contest for the lowest number of putts for a round played on our traditional Tuesday.

Captain Bonnie Evans recently gave a big "shout out" of thanks to Betty Hall, Fran Schumaker, Delma Juarez and Johanna Bakker for bringing in and mentoring new Shonis. And there is plenty of room for more new faces!. If you have been playing the Par-3 course and wondering about the Shonis, you are encouraged to contact Bonnie (bhe52371@yahoo.com) or someone you know on the Shonis to begin the qualification process: Play with a current or former Board member and have your scorecard turned in. With your fifth qualifying round, you will be a new Shoni!



"Most improved" Candidate Sally Nichols.

PINSEEKERS

By Jack Bindon

Today, October 6, we had our first "competition" in quite a long time. We had 12 players signed up and 11 finished. This was a bit unusual since we were playing for "real money." The competition covered the front 9 and David Cook gave us a lesson on how the game is played. He shot a gross 42 ending with a net 30. That's 6 under par folks for just 9 holes. As the first place winner David will receive \$10. In second place we had a tie between Mario Silva and Richard Petroski, both having a net 35. They both will receive \$8. Third place goes to Tak Okada with even par 36. Since this is being financed by the Pinseeker treasury, the money will be paid out once a month, allowing the Treasurer time to withdraw the funds from the bank. I will keep a running log of our winners.

A similar event will be conducted October 13 with the same tee times. Those times need to be filled with 10 or more players or there will be no competition involved. In the meantime we will try to put a kink in David's putter, only kidding, but he was putting well and hit some great shots.

After the 13th event we will switch to playing on Friday morning using the same tee times. The Pro Shop indicated that is normally a slow day for them and it will be much easier to obtain the tee times. So, watch this space and plan ahead on Chelsea (two weeks in advance) and sign up. If we have more than 12 players confirmed, we may get an added tee time. It was fun getting back to some competition. Let's keep it going!

MEN'S GOLF CLUB



IRONMEN

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

Executive Committee Elections: The Men's Golf Club has elections coming up for the 2021 Executive Committee. Three of the nine board positions are up for election and there are five (5) nominees. The term is for three years and assignments are made by next year's General Chairman. Look for candidate statements in this week's Villager. The ballots have been mailed to your residence to be cast and returned by October 23. The Ballot Box will be located outside the Pro Shop near the ice machine.

Hole-In-One(s): We had two HIOs in September!
 • Congratulations to **Scott Stephens** who scored an ACE on September 27 on Hole #4 from 153 yards away!
 • Congratulations to **Tom Nedney** who scored an ACE on September 28 on Hole #6, using a 3 wood to reach the blue flag 180 yards away! Great shot, Tom!

Make sure you congratulate **Scott** and **Tom** the next time you see them.

New Members: Please welcome **Dave Masters** and **Vincent Mays** to the Men's Golf Club! Everyone, please look for Dave and Vincent out on the golf course, introduce yourself, and encourage them to join you for a round.

Age Shooter for September: Please congratulate Pres Miranda for shooting a 76 (his actual age)! Nice round Pres!



Tom Nedney with his HIO flag.

TENNIS TALK

By Roy Pennington

It is widely known that Villagers will go to any length to be able to participate in their favorite activities. Past issues of "The Villager" have detailed what residents do to occupy their time, to have some social contact, and to enjoy the outdoors. Steve Olson may be the epitome as he goes above and beyond. (Evidence was a recent photo in "The Villager" of Steve staring down a tarantula on the tennis courts.)

Steve is one of the more avid tennis players in The Villages. While some of us have slowed a bit, Steve seems to be gaining speed. He patrols the net with recklessness, runs down lobs with abandon, but most important is he has a great time on the courts, and he makes it fun for all. Besides his tennis skills, Steve is easily recognized in his matching bright orange, fluorescent green, or baby blue tennis gear. When we comment about his vivid attire, Steve claims the rest of us are envious. Could be.

While activities were curtailed due to the virus, some of the routine court maintenance was suspended. The tennis courts collected pine needles and some ash from the forest fires. Steve in his endeavor to play tennis was not to be discouraged. Armed with a face mask (COVID type) and a powerful leaf blower (see photo), Steve had his playing partners clear the courts. With Steve in hot pursuit and tracking a cloud of dust, the pristine courts appeared. At this point Steve proclaimed, "let the games begin."

It was that day that Steve's tennis partners learned that he handles a leaf blower even better than a tennis racket. Beware of both.

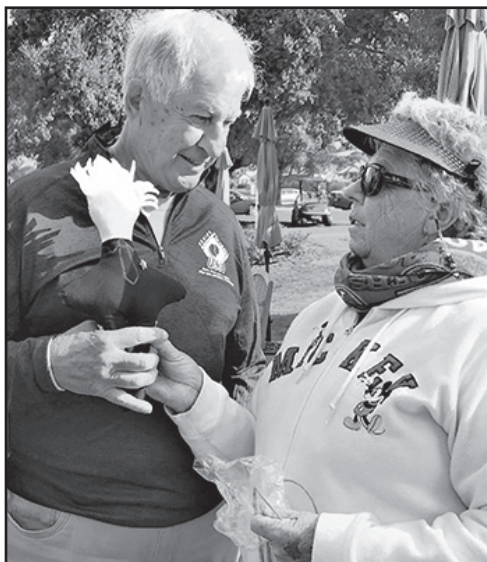


BOCCE NEWS

By Barbara Orlando

With last year's Fall Round Robin winding down and competition for the year almost over, Jean Corrigan presented Noel Lanctot with his very own "damn it" doll, complete with police uniform and all. These little dolls are great for taking out your frustration and apparently Jean felt Noel needed some help. Lots of fun, friendly bocce playing and new friendships formed during last year's tournament season. Jean and Noel, along with his wife Betty, volunteered all 2019 bocce season.

Remember, if you want to play or practice bocce, you must reserve a court online. This can be accomplished by logging on at villagesbocceclub.com and clicking on "Reserve a Court." Having problems, please contact George or Helen Paris at 408-440-4848. Currently we are only allowed 'Casual Play' and almost 200 members and Villagers, are now reserving their spots at the bocce courts. Following the County guidelines and Village recommendations, we are enjoying safe bocce games.



October 2019 Fall RR—Jean Corrigan and Noel Lanctot

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, October 8, 2020, was another great day for golf, the weather was partly cloudy and mild. The greens had been aerated and sanded so the two-putt rule was in effect: once you're on the green, there is a two-putt maximum. As our President, Dave Hathaway, so eloquently put it, we curse the sanded greens, but love the two-putt rule. Today's results are as follows:

First place went to Phil Renteria with a net score of 20.
 Second place went to Roger Pyle with a net score of 23.
 Third place went to Lee Thompson with a net score of 25.

There was one birdie today: Roger Pyle on hole 4

Deep thoughts:

"Golf is a puzzle without an answer. I've played the game for 50 years and I still haven't the slightest idea of how to play." - Gary Player, nine time major championship winner

"Golf is a fascinating game. It has taken me nearly 40 years to discover that I can't play it." - Ted Ray, British professional golfer, winner of two major championships

PICKLEBALL

'Yipes, it's the yips!'

By Linda Eige


While we have all done our part to avoid the COVID pandemic, another outbreak has found its way to our pickleball courts. It is not contagious, but it will never be completely eradicated. If you have ever stepped up confidently to hit your usual reliable serve, only to find that you suddenly can't get your serve into the correct court, you know what I am talking about. It's the service yips!

The yips are defined as "a sudden and unexplained loss of skills in experienced athletes." The yips can start with a subtle unconscious change of technique or can also be caused by involuntary muscle contractions while doing a specific task, often related to overuse. In both cases, anxiety compounds the effect. In pickleball, a team only earns points if they have served the ball. Missing a serve means missing a potential number of points, which adds to the stress and frustration.

For no known reason, we have had a large amount of people affected with the service yips recently. The good news is everyone gets over it eventually. There is no "cure all" but here are a few tips. Take a moment to focus before you serve: clear your mind, consciously relax your neck, shoulders and arms, breathe fully. Develop a routine to help maintain consistency with your serve. Another tip is to recruit someone to watch your form closely and help with your technique. The peer support and encouragement from this co-player can also be very helpful.

Be understanding and sympathetic of your partner if they are affected, they are well aware of the problem and feeling the added stress of frustration from your partner only makes it worse. Also, there is always the possibility, you may be next!

More SPORTS on pages 16 & 17



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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)

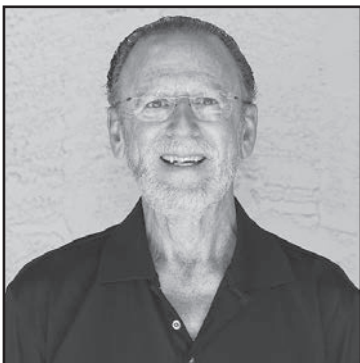


BOB FILLHOUER: It will be six years in October since Mikki and I moved to the Villages. We absolutely love the beauty, wildlife and friendly people. We live in Verano adjacent to the 6th green. Our house can get very busy at times. I have two sets of twins, fraternal daughters and identical sons. Mikki 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.

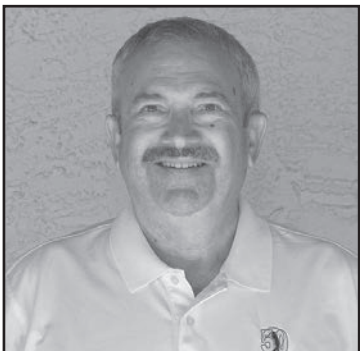
I graduated from Cal Poly, San Luis Obispo with a BS in Electrical Engineering and worked in Marketing for HP for 15 years. After years of discussions with a close friend, I finally decided to change careers and begin my State Farm Agency. It's been 31 years now and it was one of the best decisions I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



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' down hiller 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.

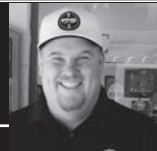


QUINCY VIRGILIO: I have lived in San Jose my entire life. My move to The Villages was the best decision. I am lucky to live here and very fortunate to love what I do for a living. I started my career running our family business and went on to be a real estate broker for over 25 years. During my career, 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.

FROM THE PRO



By Scott Steele, PGA Head Golf Professional

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!

Blowout Sale!

- PING G-410 Woods
- Driver \$199.99 (reg \$399.99)
- Fairway Woods \$109.99 (reg \$249.99)
- Hybrids \$99.99 (reg \$199.99)

Fall Aeration Continues

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

Tee Times/Daylight Savings—Remember that as the Fall progresses the available daylight for golf decreases. Starting the third week in October, the first tee time will move to 7:20 a.m. And the final week in October, the first tee time will move to 7:30 a.m. When Daylight Saving ends on November 1, we will transition back to a 7 a.m. start again until sunrise creeps to a later time as the Winter progresses. Also starting November 1, we will move to 9-minute tee time increments so that we can fit in one more group each hour and nine more tee times per day.

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!

Tips from the Pro...Balance the Scales

One of the biggest flaws I see when working with a student on the short game is that the backswing does not match the shot they are hitting. What do I mean by that? When chipping or pitching, the delivery of the club to the ball and the resultant trajectory and spin are all direct results of the backswing.

Here is what I mean...

When greenside chipping (aka chip and run), we use a 1 lever backswing meaning no wrist hinge...so the backswing is wrist free with minimal vertical lift of the club (like a putting stroke). This allows the ball to come off low with less backspin and more forward roll.

When pitching a mid-length shot, the backswing is necessarily longer, incorporating a slight break of the wrist with more vertical lift of the club (waist high). The club must swing back longer with the wrist hinge lever added so that there is more speed created to get the ball airborne with a higher trajectory and more spin. **The biggest mistake I see is the use of a 1 lever motion to pitch...it simply does not work because 1 lever does not create enough speed to get the ball spinning and into the air.** So the result is a flip to gain speed on the downswing and contact becomes thin and scathing instead of covering and compressing.

Finally when hitting a longer pitch or a pitch over a bunker or stream, the backswing needs to be even longer with even more wrist hinge and vertical lift of the club (shoulder high). So when trying to hit a long pitch, do not inhibit the backswing, let it go. It is not a full swing, but kinda close. Stay still on the backswing and swing the club back nice and long, be sure to hit down on the ball and rotate your body and shoulders on the through swing to expose your body to the target. Finish on you left side with your body facing the target. Let us know if these tips help.

Contributors' Notice:

The Villager staff will be reviewing content to make sure it complies with the state public health order. Please avoid describing or depicting activities that violate the public health order.

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

Continue wearing your masks

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.

Ways to say ‘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.

The William Jefferies co
Lisa Gault
 Phone: 408-202-1959
 Your Villager Real Estate Agent
 *Free Market analysis
 *Free Sales Prep
 *Free Staging
 And I am always available for Free advise!
DRE: #01194339

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LANDSCAPE & MAINTENANCE

MAINTENANCE SCHEDULE

Cribari

5001-5076—Landscape maintenance and weed control in progress.

5077-5089, 5154-5209 and 5234-5249—Landscape maintenance and weed control, 10/19-10/23.

Turf dethatching and over seeding at various locations in progress.

Del Lago

3101-3134 and 3201-3243—Landscape maintenance and weed control in progress.

3301-3315—Landscape maintenance and weed control, 11/23-11/27.

3364 and 3365—Reconstruction in progress.

3363-3366—Roof replacement in progress.

3301-3318—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.

Traminer Ct. and Grenache Ct.—Flat roof preventative maintenance in progress.

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 in progress.

8426-8429—Carport roof repairs in progress.

Riesling Way and Charbono Ct.—Flat roof preventative maintenance in progress.

8011-8020—Pressure wash and seal coating of decks in progress.

Highland

7500-7573—Landscape maintenance and weed control in progress.

7600-7660, 7711-7715, 7880-7889—Landscape maintenance and weed control, 10/19-10/23.

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 in progress.

6169-6183 and 6184-6200 and 6201-6218—Painting in progress.

Trash Enclosures—Hinge repairs in planning.

Flat roof preventative maintenance in progress.

Olivas

8600-8645, 8651-8664 and Vineyard Center—Landscape maintenance and weed control in progress.

8740-8752, 8769-8807 and Foothill Center—Landscape maintenance and weed control, 11/16-11/20.

Shrub beds and street cracks—Weed spraying in progress.

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

Trash Enclosures—Hinge repairs in planning.

8711—Dry rot repairs at rear patio in progress.

Sonata

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

Valle Vista

9037-9047 and 9067-9072—Landscape maintenance and weed control, in progress.

9001-9014 and 9034-9036—Landscape maintenance and weed control, 11/16-11/20.

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

7001-7060 and 7395-7404—Landscape maintenance and weed control, 11/16-11/20.

7015—Stump removal in planning.

Turf dethatching and over seeding at various locations in progress.

7235-7251 and 7300-7307—Power wash and paint in progress.

7308-7313—Power wash and paint scheduled for next week.

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 in progress.

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 in progress.

Business office and Pro shop—Lawn renovation and over seeding in progress.

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 2
♥ Q 9 7 3
♦ A J 10 8 2
♣ J 9

WEST

♠ 7 4
♥ 10 6 5 2
♦ Q 4
♣ A Q 7 5 4

EAST

♠ Q 9
♥ A K J
♦ K 9 7 6 3
♣ 10 3 2

SOUTH

♠ K J 10 8 6 5 3
♥ 8 4
♦ 5
♣ K 8 6

Dealer: South
Vulnerability: North/South

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

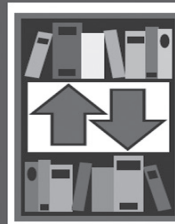
Contract: 3 Spades
Opening Lead: 6 of Hearts

Dealer has at least 2 Hearts losers and 2 to 3 loser in Clubs. However, dummy's doubleton in the Club suit provides the opportunity to trump the third Club loser from his hand. Strategy: Once South gets the lead, try to trump the losing Club if it is necessary before pulling the Spades.

West leads the 6 of Hearts, North, low, East wins with the Jack, continues with the King, then switches to the 10 of Clubs, South plays the 6, and West takes the trick with the Queen. He then leads the Ace of Clubs, then a Spade, and South wins with the Ace on the board. He now plays the Ace of Diamonds, next switches to a Spade, East, the Queen, and South covers with the King. He then leads his good King of Clubs, and then claims as all the rest of his cards are Spades. Great! The contract is made exactly. By the way, North/South can make 2 NoTrump but 3 Spades provides more points.

* 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.

^ In order for North to raise the bid to game he needs 15 or more HCP and at least 2, preferable 3 is better, to bid game in the suit.



The BOOK EXCHANGE

Until the Villages Library can re-open, residents can share or get reading materials in a different way. The Villager will be publishing a free book exchange corner beginning October 15. Residents will have an opportunity to offer free books by genre or ask for free books by genre using the free book exchange. A form is available on the Resident Portal of The Villages website or a hard copy can be left in the Building B drop box for you. For those offering books, please list the genre and number of books available with your phone number or email. Example: 3 mysteries, 1 historical novel and 1 romance book available—call or email xxx@yyyy.com or 408-123- wxyz; Wanted – 1 biography or history book call or email abc@fgh.com or 408 -098-mnop.

Residents are responsible to make their own arrangements to exchange the books. For more information contact Mary Tatum at 408 223-4643.

Proposed Association Architectural Rule...

(Continued from page 10)

9. If the unit is to be placed on Limited Common Area or interior spaces, See Definition (g), at the applicant's villa:

- a. It must meet the code requirement for clearance to any operable doors or windows.
- b. The maximum sound level of 60 dBA shall be measured horizontally from the nearest vertical plane of the generating device to the closest edge of the exterior wall, deck/patio of each adjoining villa.

10. If the unit is to be placed in the Common Area next to the applicant's villa:

- a. It must meet the code requirement for clearance to any operable doors or windows.
- b. The maximum sound level of 60 dBA shall be measured horizontally from the nearest vertical plane of the generating device to the closest edge of the exterior wall, deck/patio of each adjoining villa.
- c. Since the unit and privacy screening is in the Common Area the applicant must meet the following:

- i. After conditional approval by the Architectural Committee and Association Board of Directors, the owner must obtain 75% approval of all owners in his/her project per the prescribed procedures.
- ii. All City of San Jose Planning department requirements and processes must be met and approved. All expenses incurred while working with the City Planning Department are to be paid only by the applicant.

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

12. The repainting or any other special maintenance of the alteration shall be done at the owner's expense.

13. By signing the OWNER ALTERATION REQUEST to which this rule is attached, the applicant agrees to the following:

- a. If complaints arise concerning excessive sound or odor (as defined in The Villages Association Rule 2.10) the villa that has installed the unit will, at their own cost, provide 'as built' documentation that the installation complies with this rule. If it is found that the unit is not in compliance the system will need to be upgraded or removed at the owner's expense. The Villages Association will be held harmless in these proceedings.
- b. If the building, including the alteration is damaged by fire or other casualty, and the Association rebuilds the damaged portions of the building, the rebuilding must be done in accordance with the provisions of the Governing Documents and Policies of the Board and insurance currently in place. If the alteration is rebuilt for any other reason, it must be done at the owner's expense.

PUZ-LER

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

After graduating from High School Bob sent one of his teachers this message

YYURYYUBICURYY4ME

What did he say? Think you know? Email me, Mike Bailey, at michsp@aol.com with your answer.

Last week's Answer: I fooled all but one. Boris Karloff played Dr. Frankenstein's monster—not the doctor. Congratulations to Don Fernandez.

Along the Way—a trip down Memory Lane

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

If I recall my pop culture correctly, it was the movie "Mr. and Mrs. Smith" that brought Brad Pitt and Angelina Jolie together. There is a scene near the end of that movie where they are outnumbered and surrounded in a gun fight. They stand back to back as one unit, rotating in concert and firing their weapons; even reaching back and passing ammo and weapons back and forth as needed. Despite the context, I always saw that scene as a dramatic example of how a couple works together to protect their relationship and each other.

At a family gathering just a few years back, I heard that a couple paid over \$100 for a marriage license. I couldn't resist bragging that our marriage license in 1966 cost \$2! And just to be "politically incorrect," I exclaimed "How about that? A lifetime of faithful service for only \$2! What a bargain!" The young people there, especially the women, all came to Sandy's defense, while she and I had a good laugh. We have had our "Mr. and Mrs. Smith" moments along the way that have made us an unbeatable team. What a partner! What a bargain!



CLASSIFIED ADVERTISING

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

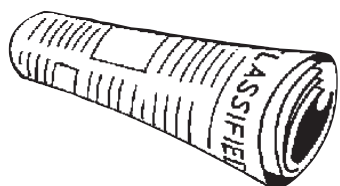
areed@the-villages.com

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 5058 Cribari Vale \$455,000

8762 McCarty Ranch
\$1,125,000

Judy McAlister
Interno Real Estate
408-292-5117
DRE#01763596

10/15

FOR SALE Single Level Cribari Nicely Remodeled Private Location 1 Bedroom, 1 Bath \$459,900 Call Jill Curry Hewitt Real Estate 408-223-3220 DRE# 01700460

10/15

Homes listed by NALINI at Coldwell Banker New Listing!
Gorgeous home in Village Valle Vista with great views and privacy! \$1,299,888
SUNNY BEAUTY in the Highlands \$749,888

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

10/29

Real Estate (continued)

Quiet Bedroom and Private Bath

Beautiful Golf Course View
Working Female Preferred
408-887-8100

10/15

SERVICES

Appliances

Appliance Repair Maintenance

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

11/26

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3 Day Blinds Drapes, Shutters, Shades, Blinds
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Senior Discount
Sal: 408-368-3745

12/31

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Ferguson Carpet / Tile / Upholstery Cleaning

References
Licensed
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Truck Mount
Steam Cleaning

10/22

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We Fix PC's / Macs & Networks

On-Site 7 days,
8 AM to 10 PM
BBB A+, 2150 Clients,
Same day

408-866-5121
In business since 1988
Computerexpertscorp.com

11/5

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Villages References
Raj: 408-644-5016

12/31

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SERVING Santa Clara County for over 25 years
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Labor Guaranteed for life of carpet
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2/25

Heating & A/C

Master Maintenance Air Conditioning / Heating /

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

12/17

Housecleaning

Pink Ladies House Cleaning

408-717-2327
Weekly, Biweekly, Monthly
Free Estimates
Licensed, insured

12/3

Lucy's House Cleaning Professional Work

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

10/22

Yesenia's Cleaning Service (I'm a Villager)

20 years experience
Great references upon request.
650-868-9135

1/7

Jewelry & Coins

CASH PAID Gold/Costume Jewelry, Sterling, Diamonds, Coins, Stamps

Tom 1-408-607-7142

11/12

Moving/Storage

**ZORN
MOVING & STORAGE**
408-227-1744
jameslzorn@yahoo.com
Agents for National Van Lines
12/17

Painting

PAINTING
FAITH PAINTING
408-281-7500
7 min. from the Villages
Interior/Exterior
Drywall Repair
Acoustic (Popcorn) Removal
Wallpaper Removal
Texturing
Handyman Services
Competitive Price Matching
25+ Years Experience
License No. 651686
www.faithpainting.com
10/29

**James Painting
Villages Resident**
Lic.No.500613,C33
408-210-0859
jamespainting7@comcast.net
Photos on Instagram:
Jamespainting7
Villages References
12/17

**McNerney's Painting
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Free Estimates, References
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408-674-4046
408-358-5450
1/28

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**OUTSTANDING AND
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Vista Verde Home Services
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ELDERLY MATTERS**
HOURLY/LIVE-IN
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References
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elderlymatters@gmail.com
650-422-1713
408-622-8600
11/5

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**Caregivers
CARE - ON - CALL**
Licensed, Bonded, Insured.
Caregivers are employees,
Not independent contractors.
Trained and supervised.
Hourly, Live-in
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References Available.
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12/31

Heaven Sent
**In home senior care
management,**
meal preparation,
home organization
and transportation
Free consultation
Rhonda
408-309-0415
10/15

Senior In-Home Care (continued)

**EssentialCare
Caring Star Award**
2020 Recipient
A+ Certified H.C.S.B,
with BBB
Quality, Affordable
In-home Care
Licensed, bonded, insured.
Honest, reliable, certified
caregivers
Hourly/Live-in
CALIC# 434700088
Free consult.
408-368-6918
10/22

**Caregiver Available
Hourly/Live-in**
Experienced
Good Cook
Certified Caregivers, Insured
Hardworking
Beth: 650-422-1713
11/5

24/7 HEALTHCARE INC.
Hourly/Live-In Caregivers
Certified, Insured,
Experienced
Free In Home Assessment
Contact: Randy
Care@247healthcare.biz
408-991-4564
11/19

**CAREGIVERS AVAILABLE
LIVE-IN / HOURLY**
AFFORDABLE RATES
EXPERIENCED,
REFERENCES
MANAGED BY
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**CERTIFIED EXPERIENCED
CAREGIVER**
Villages References
Cooks, Drives
Housecleaning
Flexible Time
Lina: 408-849-6058
10/15

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Villages Resident**
with References
Drives/Cooks
Call 408-646-7399
10/22

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In-Home Care Agency**
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**Airport, Doctor
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Reliable and Reasonable
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Joe: 650-279-7814
Villages Resident
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Prompt, Dependable
12/31

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McKee Window Cleaning
Villagers Favorite
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Rick McKee: 408-761-4803
11/5

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**If your window screens
need repair, call Kirk**
the Village Screener
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10/22

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Light, Barely used
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Owner's manual incl.
\$800
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WANTED

WANTED
Wine bottles
(corks or bottle caps—no
screw tops)
quart beer bottles,
and 5-gallon carboys
(water bottles)
Will pickup—no contact
Leave message
408-991-2309



Important: This sign is to be displayed during a disaster or EPC drill so it can be seen from the street, to indicate you do not need assistance. This allows EPC to concentrate on others who need medical or other help. **If you are OK, please put up this sign during an earthquake when objects on shelves fall down.**

Suggestions:

1. Staple this sign onto a piece of heavy box cardboard, to keep it stiff.
2. Keep it near a front window, perhaps behind a piece of furniture.
3. After the emergency or drill, remove it from the window.
4. Don't display before leaving home for several days – advertising you are absent. Instead, tell your neighbors you are traveling.

The Villages Emergency Preparedness
Committee (EPC)

In the event of a major emergency, such as an earthquake, use this OK sign to tell EPC volunteers that you are safe and not injured. Simply tear out this page and store it with your emergency supplies.





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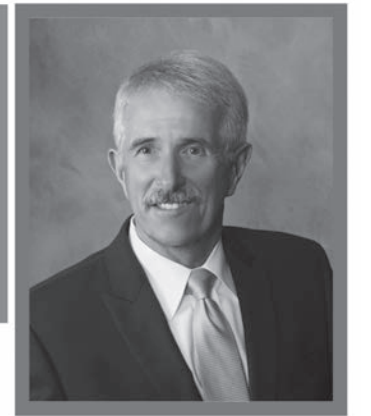


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