



# The Villager

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October 22, 2020

## The News this Week

- **Message From the Association Board**  
(See article on page 3)
- **EVF; Italian Club donate patio heaters**  
(See article on page 1)
- **EPC Emergency Drill Cancelled**  
(See article on page 1)
- **Election vote centers and drop boxes**  
(See article on page 13)
- **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.)



## Inside The Villager

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## 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 state-wide “stay-at-home” order, the EPC is cancelling our Annual Earthquake Preparedness Drill. A banner is posted 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.



## Pickleball court pavement goes in



Workers from Saviano Construction pour and trowel out the pavement apron around the Pickleball Courts last week. (See more construction pictures on page 3—or in the gallery on the Resident Portal.)

*Still time to submit your pumpkin decoration entries to the Jack-O-Lantern Spooktacular contest*

*See details on page 17*

## EVF and Italian Club donations warm the Bistro Patio area

The Clubhouse employees would like to thank the Evergreen Villages Foundation (EVF) for its generous donation to keep the Bistro Patio warm during the fall and winter months to come. With a total of six brand new heaters, three heaters that the Italian Club donated a few years ago, and a fireplace, we will be able to keep the patio nice and warm for our patrons. Please come and join us on the Patio.

—John Yu, Director of Food and Beverage



Villages General Manager Tim Sutherland acknowledges the donation to the Clubhouse from the EVF.

# 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.  
2 Pulse letters withdrawn by authors.  
3 Pulse letters published this week.

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

Your ballot can be mailed in, with no stamp required, as long as it's postmarked by November 3. If you don't want to mail in your ballot (because sometimes they don't get a postmark) there are drop boxes.

Ballot Drop Boxes are red, white and blue. All these boxes are outside and appear to be unwatched. These are the closest boxes to the Villages:

Village Square Library, 4001 Evergreen Village Square, has a drop box on the sidewalk by the side door on Classico Avenue.

Evergreen Branch Library, 2635 Aborn Road, has a drop box at the entrance.

The Evergreen Valley College site is listed on the sccvote.org site as 4750 San Felipe Rd, Lot 7 Student Drop Off. The EVC main entrance is now 3095 Yerba Buena Road, past a church, there is a sign for Evergreen Valley College. Go straight, then angle left for Lot 7 60-minute parking. Go through the 60-minute parking to a Ballot Drop Box at the edge of Lot 7.

St. Francis of Assisi church, 5111 San Felipe, is a Vote Center open October 31 - November 2 from 9 a.m. - 5 p.m., or Election Day, November 3, from 7 a.m. to 8 p.m.

—Peter Groot

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 take on it. Part 2:

I was in the hospital for one month and then rehab for another 2 weeks. Being in the hospital that long plays on your mind, kind of like being in jail. My muscles were deteriorating. TV was boring. The best part of the day was mealtime. All I could think about was the life I once had on the outside. I felt like it was gone forever. You think sheltering in place is boring? Try staying in the same room for that long.

Being discharged from rehab to finally go home was one of the happiest moments of my life. The sun never felt so good. I was in the car actually looking at the streets, the stores, and The Villages! It was all so wonderful. I feel no remorse for those who fight having to wear a mask. If you don't wear one, you are likely going to go through the same thing as I did. It's all a matter of time.

—Robin Fish

Before 2006, The Villages was governed by one board. We need to return to that system. The advantage of this mode of government is accountability. It removes finger pointing and avoidance of ownership of problems.

Without the second board, the DACs should be given more autonomy as caretaker of their respective villages. This expended authority should include project management. Each DAC should have complete control over bidding of a project, review of work in progress, and finally inspection of work before payment is authorized.

In this manner when we encounter shoddy workmanship, we know whom to hold responsible. More villagers will attend DAC and be active in meetings when they realize those meetings determine their quality of life.

—Vera Hutton

## IN MEMORIAM

In Memoriam notices are run free of charge.

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

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

### DEADLINES

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

**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

## Ongoing construction projects



At the golf course lake at Hole #10 California Waterscapes sprays gunnite into the lake basin to prevent the water from leaking into the ground. Soon the lake will be filled, and a new water feature will provide an aesthetic compliment to the lake.



At the Pickleball Courts Construction site, workers from Saviano Construction put a base coat on the courts.



Workers install the gates on the fence surrounding the Pickleball Courts. Construction has been steadily progressing with a late-November completion date as the goal.

## 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](http://www.thevillagesgcc.com)—and download the current and past editions to your computer.

More BOARDS & COMMITTEES, MANAGEMENT and COMMUNITY NOTICES on pages 4, 5, 10 & 13

## FROM THE ASSOCIATION BOARD

### Association Assessments

There have been multiple pulse letters on the subject of assessments. Many residents have expressed dissatisfaction with this year's assessment increases. This article is an update to a previous article from June, 2020 explaining the necessity for our increases. While any increase is unwelcome, it should be noted that this year's increase was the lowest in three years. On average, this year's Association increase was 5.8 percent over fiscal year 2019-2020.

The drivers for our increases in operations expense and reserve requirements are simple. Most everything affecting our costs is driven by the cost of labor. The past five years have seen the minimum wage in California increase by nearly 50 percent; this has greatly affected all wage levels. Additionally, the disastrous fires in Santa Rosa, Ventura County, and the Camp Fire (Paradise) destroyed tens of thousands of homes and businesses creating an almost insatiable demand for construction labor and materials. We have not yet seen the effect of the most recent record setting fires of the past several weeks. The cost of labor has also been affected by the burgeoning cost of living in the bay area. An NBC report by Diana San Juan, August 23, 2018, revealed that annual homeowner costs are greater in San Jose than in any other market in the nation, followed by San Francisco.

Many of us have resided in the Villages for several years and we remember what the costs associated with home operation and maintenance were in our former homes, years ago. Unfortunately, times have changed substantially. We have seen cost inflation in the construction industry exceeding 9 percent for several years and specific areas, such as roofing, going up by 25 percent to 30 percent. We also have the unavoidable impact of the aging of our infrastructure and buildings. Approximately 60 percent of our villas exceed 40 years in age. Older buildings simply require more maintenance. The Association Board has established a select committee to study the accumulation of Reserve Funds to identify if opportunities exist where we can conserve, and possibly reduce, Reserve assessments.

When we add in the increasing cost of water and the more than doubling of insurance premiums (an almost million-dollar increase), the effect on our expenses becomes a perfect storm.

Staff, and the Association Board, have worked diligently to mitigate the cost increases as much as possible. Compared to the costs of maintaining and operating a single residence, we still enjoy something of a bargain due to our large economy of scale and ability to pool our assets.

We will continue to work toward minimizing costs without compromising our mission to Preserve, Protect, and Enhance our Villages.

## EPC SEZ..

Did you know that The Villages is divided into 25 Sectors, each with an EPC Aid Station, Sector Chiefs and Area Reps to assist you during a disaster? To join the EPC team contact: [chair@thevillagesepc.org](mailto:chair@thevillagesepc.org)

—The Villages Emergency Preparedness Committee

## 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 subsistence of the illness. Residents are encouraged to sign up for electronic messaging through Fast Lane in case of emergency.

## Martha's House Cleaning

Weekly, Bi Weekly, Monthly, Move in-out

- General Cleaning
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# MANAGEMENT

## PUBLIC SAFETY

### Public Safety Report September 2020

CLASSIFICATION	Present Month	YTD 2020	YTD 2019
<b>ACCIDENTS</b>			
1) PERSONAL INJURY	0	0	3
2) AUTO	0	5	4
3) HIT & RUN	1	1	4
4) GOLF CART	0	0	0
5) MISCELLANEOUS	0	0	0
<b>AFTER HOURS REQUESTS</b>			
1) LIGHTS	62	620	544
2) FACILITIES	4	59	130
3) SPRINKLERS	12	100	110
4) LANDSCAPE	2	16	19
5) ACTIVITIES	0	2	5
6) MISCELLANEOUS	0	0	0
7) GOLF MAINTENANCE	0	3	1
8) FOOD & BEVERAGE	0	0	0
9) BUSINESS OFFICE	0	0	0
10) PRO SHOP	0	0	0
11) WATER LEAKS (OUTSIDE)	1	12	38
12) ALARM ACTIVATION	2	11	6
<b>ANIMAL</b>			
1) COMPLAINTS	29	145	76
2) TRAP REQUEST	0	0	0
3) LOST	0	0	0
4) FOUND	0	1	5
<b>CITATIONS</b>			
1) PARKING	1	2	14
2) SPEEDING	13	79	417
3) STOP SIGN - RESIDENTS	17	344	
4) STOP SIGN - NON-RESIDENTS	42	513	
STOP SIGN TOTALS	59	857	6
5) MISCELLANEOUS	12	86	33
6) ACC	0	0	0
<b>DISTURBANCE</b>	0	5	3
<b>FIRE / SMOKE</b>	0	2	2
<b>HAZARDOUS CONDITION</b>	0	7	8
<b>MEDICAL EMERGENCY</b>	50	413	335
<b>MISCELLANEOUS</b>	17	135	189
<b>PROPERTY</b>			
1) DAMAGED	4	26	43
2) LOST	1	3	0
3) FOUND	0	3	3
4) VANDALIZED	0	4	3
5) MISSING	0	3	11
<b>PUBLIC SAFETY</b>			
1) COMPLAINT	11	179	172
2) REQUEST	15	123	211
<b>RESIDENT ASSIST</b>	11	153	186
<b>RESIDENT WELFARE CHECK</b>	6	60	75
<b>SUSPICIOUS CIRCUMSTANCES</b>	1	4	5
<b>TRESPASSING</b>			
1) AUTO	0	0	0
2) PERSON	1	2	3
<b>UNLOCKS</b>	15	157	206
<b>UNSECURED AREA</b>	0	16	13

### Property Report September 2020

Date	Item	Summary
9/8	Damaged	A hole was reported in the perimeter fence in the Cribari Heights area.
9/18	Damaged	A FedEx driver ran into the guest gate causing it to snap in half.
9/19	Damaged	Water damage to resident's home.
9/30	Damaged	Contractor struck the corner of the carport trim on Montgomery Corner, damaging it with his vehicle.

## ABOVE & BEYOND

When COVID-19 hit, all activities like swimming at the Villages stopped. Once possible, the folks in Building B set up rules for opening up one pool and calling Ruth to reserve a spot. Eventually a great online reservation system was created, however exceptions and questions still go through Ruth. Thank you to Ruth for her continual kindness and good humor in these trying times—we appreciate you!

—Deb Gordon

We would like to give a huge shout out to Anahid Gregg for the countless hours of work in the last few years she has devoted to the Villages Pickleball Club. Because of her and other hard-working volunteers, many good things have occurred for our club, even during this pandemic. More recently, we expressed our appreciation for all her work in organizing a new communication system for Pickleball sign-ups. Whenever there are glitches in our new system, she willingly and promptly helps us solve them.

Thank you, Anahid, for your wonderful spirit of volunteerism; for all your hard work, thoughtfulness, and your dedication to our Pickleball Club! We know many Pickleball members feel as we do.

—Joyce Kludt and Robyn Siebenthal

A special note of gratitude and appreciation for Kory Tran. Many times he has helped with something I needed to place in *The Villager*. He is always kind, patient and knowledgeable and he helped again with the obituary notice for Tom. Thank you, Kory. You really are the best!

—Betty Williams

## 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 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.

## ENCROACHMENTS

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

- 8105 Cabernet Court—Handrail

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

## THANK YOU

Thank you to the caring Villages friends who have sent cards, phoned and visited during and after the last days Tom was with us. Your loving, caring support and prayers have been a priceless support during this challenging time and you are deeply appreciated! God bless you.

—Betty Williams

*Support the  
advertisers  
who  
support our  
publications!*

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



## 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](mailto:ktran@the-villages.com), or Scott Hinrichs at 408-223-4655 or email: [shinrichs@the-villages.com](mailto:shinrichs@the-villages.com).

# GOVERNANCE MEETINGS

## THE DACs

### Montgomery DAC to meet November 2

There will be a Village Montgomery DAC Meeting on Monday, November 2 at 2 p.m. on Zoom. The Zoom information is as follows: Meeting ID is 842 2287 5745 and password is 906218. To dial in by phone, call 1-669-900-6833.

For more information, contact Carol Hoffman, DAC Chair at cahoffman@sbcglobal.net

### Verano DAC to meet November 2

Village Verano will be holding a DAC meeting via Zoom on Monday, November 2 at 3 p.m. The meeting ID is 711 4039 6853 and the password is uFrYC6.

### Valle Vista DAC to meet November 4

Village Valle Vista will be holding a DAC meeting via Zoom on Wednesday November 4 at 4 p.m. Zoom information will be included in an email and flyer at a later date.

## 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.**

## BOARD MEETINGS

### Association

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

Meeting ID: 816 8348 5369

Password: 262568

Dial: 1-669-900-6833

• The Villages Association Board of Directors November Board Meeting is Tuesday, November 17 at 9:30 a.m. via Zoom Webinar

### Club

• The Villages Golf and Country Club Organizational Meeting is Friday, October 23 at 3 p.m. via Zoom Meeting

Meeting ID: 870 0385 1518

Password: 915921

Dial: 1-669-900-6833

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

Meeting ID: 816 4074 1855

Password: 309983

Dial: 1-669-900-6833


• The Villages Golf and Country Club November Board Meeting is Tuesday, November 17 at 1:30 p.m. via Zoom Webinar

### Homeowners'

• The Villages Homeowners' Corporation Quarterly Meeting is Thursday, December 17 at 9 a.m. via Zoom Meeting

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

More COMMUNITY NOTICES  
on pages 10 & 13



The What I Love About The Villages column is a place where you can share your positive comments about The Villages community. (To be in compliance with VGCC Rule 1.30, please do not name businesses or other commercial, religious or political entities.)  
If you have an uplifting comment to share about some aspect of life at The Villages, please email your contribution to Villager Associate Editor Kory Tran: ktran@the-villages.com, Villager Managing Editor Scott Hinrichs: shinrichs@the-villages.com or submit it in the Villager Article Submission area on the Resident Portal: resident.thevillagesgcc.com/villager/artsub/

## WHAT I LOVE ABOUT THE VILLAGES

## Estate Planning Attorneys

Establishing or updating your Estate Plan has never been more important than it is right now. At Del Ponte and Hirz, we offer comprehensive Estate Planning, Probate, and Trust Administration services.

Call us to schedule your Free Consultation!



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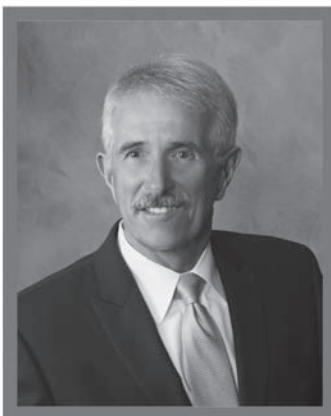
We have many family members, friends, and clients who call The Villages their home. We can accommodate COVID-19 concerns with telephonic or video consultations and social distanced or no-contact document execution.

**(408) 294-4525**

www.DelPonteandHirz.com

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# 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](http://thevillagesgcc.com)

## WHAT'S COOKING?

[theclubhouse@the-villages.com](mailto: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 are available for purchase—with or without a food order—from the patio or curbside pick-up services. Alcohol is not available for home delivery.

**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](mailto: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*

#### 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

#### Dinner Entrées

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



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*

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*

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*

*Fridays & Saturdays*

**Lobster & Prime Rib Delivery**

(See details at right)

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.

### 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](mailto:ClubhouseManagers@the-villages.com) or call 408-754-1337**



### 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*

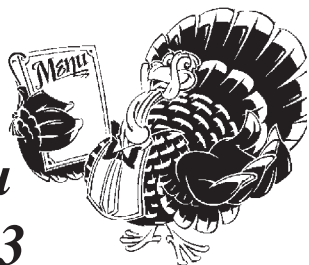
*Delivered Ready to Eat*

*\* Also available at Curbside Pickup and Patio Dining*

### Change in policy regarding alcoholic beverages

Alcoholic beverages are available for purchase—with or without a food order — from the patio or curbside pick-up services. Alcohol is not available for home delivery.

**See the Thanksgiving Curbside Grab-and-Go Menu on page 13**



### 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 10/26 to 11/1**

- Monday 10/26** Cream of Broccoli
- Tuesday 10/27** Creamy Tomato Basil
- Wednesday 10/28** Split Pea
- Thursday 10/29** Roasted Pepper and Artichoke with Feta
- Friday 10/30** Lobster Bisque
- Saturday 10/31** Chef's Choice
- Sunday 11/1** 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

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

**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



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

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

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

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

**Half Deli Sandwich and Soup \$8.25**

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



**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

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



#### 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** Mesa of Lost Women  
**TUE** Rocketship X M  
**WED** Rembrandt  
**SAT** House on Haunted Hill



Complimentary **WiFi**  
Network: Villages Public  
Password: villages

**Club Events & Notices**

More information online at the Villages Resident Portal:  
[resident.thevillagesgcc.com](http://resident.thevillagesgcc.com)

### Dinner Menu

Tuesday - Sunday 5pm to 8pm

V = Vegetarian GF = Gluten Free

#### Starters

**V Baby Lettuce Mix Salad \$5.25**

**Small Caesar Salad \$6.95**

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

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



#### Dinner Entrées

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

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

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

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

#### The Lighter Side

Served à la carte

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



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

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

**Char Broiled New York Steak \$28.95**  
Peppercorn Sauce

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

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



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

**Grilled Salmon \$24.95**  
Tarragon Beurre Blanc

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

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

#### Friday & Saturday:

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

**Broiled Australian Lobster Tail \$34.95**  
Drawn Butter & Lemons

**Surf & Turf Lobster Tail & Prime Rib \$49.95**

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

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

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

## **(SRS) SENIOR RESOURCE SERVICES**

### *COLA and Medicare B and Oh My!*

It's complicated. It's government. It's your Social Security (SS) and Medicare premiums. The Social Security Administration has announced that benefits will increase by 1.3 percent in 2021. That is the smallest cost-of-living adjustment (COLA) since 2017—but consider that, earlier this year, thanks to pandemic-induced price gyrations—retirees were looking at the prospect of no 2021 increase at all. At least it is an increase.

The estimated average monthly SS benefit payable in January 2021 will increase \$20 from \$1,523 in 2020 to \$1,543. The average monthly benefit for a couple who are both receiving benefits will rise \$33, from \$2,563 to \$2,596. And the maximum SS benefit for a worker retiring at full retirement age will increase from \$3,011 per month to \$3,148, an additional \$137.

The next question is what will be the Medicare B premium increase in 2021? How much will that increase consume of your SS increase?

Currently the standard Part B premium normally withheld from your SS payment is \$144.60. Back in April, the Medicare trustees predicted that the standard Part B premium would jump to \$153.30 in 2021, representing a 6 percent, or \$8.70, monthly increase. But those estimates didn't take the coronavirus crisis into account. The extent to which Part B premiums go up depends on a specific formula that takes different costs into consideration. Calculating that increase will be tricky this year, since Medicare spent more on treating coronavirus patients, but also spent less due to seniors delaying preventive care.

However, as part of a short-term government funding bill recently passed by the Senate and signed by the President, any increase in Medicare Part B premiums for 2021 will be capped at 25 percent of what it otherwise would be for 2021. If the estimate of \$8.70 is the actual number, your premium will only increase by \$2.18 to \$146.78. This means you will receive some of your SS increase after your Medicare B premium is deducted from your benefit.

The actual B premium will not be announced until early November. Note if you are currently paying the Medicare high income surcharge, you are currently paying more than \$144.50 a month. The income related premiums will be announced before the end of November.

*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 Announcement:**

### *Medicare plan counseling*

You know how important it is to shop early to beat the holiday rush? Now's the time. Don't wait until the deadline.

The open enrollment period for 2020 Medicare plans is **now** through December 7. Medicare plans change from year to year. It's important for Villagers with Medicare to review their current coverage, shop their plan options, and make any changes by December 7. This is particularly true for Part D plans where the formulary might change or the drugs you take have changed. By taking action now you will be in a plan come January 1 that best meets your individual financial and health needs.

A HICAP counselor can answer your questions about Medicare and Medigap. HICAP (Health Insurance Counseling & Advocacy Program) is a non-profit volunteer-based counseling program helping seniors needing education and assistance with the complexities of Medicare and supplemental health insurance plans.

To schedule a telephone appointment call HICAP at 408-350-3254. This number will bypass the telephone tree for SourceWise Community Resources and take you directly to HICAP. You will likely need to leave a message for a counselor to call.

When you have your telephone appointment, please be sure to have your Medicare number available and the ID cards of any other health insurance plans you have. Also, have a detailed list of your medications.

## **EVF FOCUS**

### *Don't let cooler days keep you home!*

**By Diana Hallock, EVF VP**

The Evergreen Villages Foundations (EVF) General Fund just provided six stainless steel portable heaters to be used on the Bistro Patio for the cooler days ahead. This will allow up to 50 Villagers to safely enjoy outdoor dining during the current COVID-19 restrictions. Check out the weekly menu and dining specials, typically on page 6 in your *Villager!* Keeping the Bistro busy will provide much needed revenue and keep more Villages employees working. The total cost of the six heaters was about \$2,400. Thank you to all EVF donors who helped make this possible! For more information, visit [evfsj.org](http://evfsj.org) (See related article on front page)



A recently installed portable heater. Photo: Jerry Neece

### *Beware of bogus calls from banks*

Another telephone scam has recently occurred here in The Villages. A resident received a call that was supposedly from a bank.

If contacted, via Internet or by phone, by persons who identify themselves as Account Managers from the Fraud Protection Team of your bank, do not give them any information and do not click on any links if it is an email. Most bank representatives will tell you that banks don't make personal phone calls. They do business online and through the mail. To expose the fraudsters, contact your bank independently on the phone or via email to report the activity in order to protect your accounts.

Depending upon the type of fraud, there are numerous agencies you can contact to report criminal activity. You may call the San Jose Police Department's 311 number to report credit card fraud or attempts to steal your identity. The FBI and Federal Trade Commission also have fraud departments. Furthermore, these attacks fall under the category of elder abuse. The county district attorney's Elder Abuse Unit can be reached at the toll free number 1-855-DAELDER or 1-855-323-5337.

You can fight back by not being fooled. Simply remember to stop, not to panic, think about the situation, and report illegal activity.

**Villages Medical Auxiliary-Since 1976**

**Office: 408-238-4230**

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

**Service Coordinator:**

**408-238-4029**

**[www.vmvillages.org](http://www.vmvillages.org)**



**\*\*Please note: ALL presentations**

**are Via ZOOM until further notice\*\***

### *Coming in November*

**Caregiver Support Group:** a group designed to provide emotional, educational, and social support for all caregivers facilitated by Judy London Ph.D. Thursday, November 5 at 10:30 a.m. If interested in attending via Zoom please contact Judy at [judithlondon@sbcglobal.net](mailto:judithlondon@sbcglobal.net) or call 408-784-3325.

**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](mailto: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](mailto:bgrim@sequoialiving.org) or call 408-238-4029.

**The VMA welcomes you to join us at our next meeting** (via Zoom) on Wednesday, November 11 at 10:30 a.m.! Please call me for the ZOOM invitation in November. 408-238-4029.

### *From Bonnie's desk...*

Hello! Do you have difficulty hearing, especially over the phone? There is a federally funded program that provides **free phones and service** to people who are hearing impaired.

The captioned phone allows you to read along while your caller is speaking. The phones also allow you to manage the volume and frequencies. All you need to qualify for this program is to have your health care professional certify you have a hearing loss that necessitates the use of a captioned phone.

Here are a few companies providing captioned phones: CapTel - 800-233-9130, Caption Call - 877-865-9228, Clear Caption (Elli) - 408-510-1941, InnoCaption - 877-623-8630.

Warm regards,  
Bonnie

# CLUBS & EVENTS

## 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.

## Juried Art Show winners

What are the criteria for a winning artwork in a Juried Show? What do judges look for? Since 2007, the judges for our Annual Members Juried Show have looked at uniqueness, contrast, focus and composition harmony among other criteria.



This year, because Cribari Center is still closed, Arts & Crafts decided to have their Juried Show online. Many artists were delighted with this change because they did not have to mat and frame or tote heavy art works over to Cribari Conference Room. All they had to do was email a photo of the artwork to our webmaster. We

sincerely appreciate all 30 artists who chose to submit their work to an outside juror in this our 34th Annual Members Juried Show.

Outside artist Julie Cline was re-engaged to judge our entries on the same date that our in-person show would have been held this year. She used our traditional criteria and scoring sheet and made comments on all of the artworks. Artists' names were removed for the judging.

We had 30 entries in this online Juried Show. Acrylics, assemblages, carving, ceramics, collages, oils, pastels, art photographs, sculptures and watercolors showed the wide variety of talented artists in The Villages. **Please turn to page 22 in this week's Villager to see the images.**

The blue ribbon for first place was awarded to Terri Ford for her pastel "Sunset Cypress."

The red ribbon for second place was awarded to William Tibbs for his watercolor "Country Road."

The green ribbon for third place was awarded to Ciel Duke for her acrylic painting "Hirtle's Beach, Nova Scotia."

Honorable mention, the white ribbon, was awarded to Pat Urrutia for her watercolor "A Day at the Beach."

Each ribbon was accompanied by a cash award, voted for by the Arts & Crafts Advisory Board. Villagers, friends and family may view all entries in the Juried Show online at [villagesartsandcrafts.org](http://villagesartsandcrafts.org). All Villagers are cordially invited to send photographs of their art works to our Art Challenge 8: Autumn Color to our webmaster at [barb.gottesman@gmail.com](mailto:barb.gottesman@gmail.com)

(See pictures of the winners on page 22)

## San Jose's electric vehicle discount ends soon

By the Sustainable Villages Club

Did you know more than 60 percent of San José's greenhouse gas emissions come from transportation? The City of San Jose is partnering with five of the city's largest car dealerships to offer discounts on seven EV models through October 31, 2020.

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

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

Contact Peter Holmes at [pholmes41@gmail.com](mailto:pholmes41@gmail.com) for information on EV vehicles or about joining the Sustainable Villages Club.



## Senior Academy: Stanford researcher Dr. Darrell Wilson to speak on Diabetes



On Friday, November 6 at 2 p.m., Senior Academy will be hosting a Zoom webinar with Dr. Darrell Wilson, a Stanford medical researcher working on diabetes. We are hearing a great deal these days about medical research and vaccine development, and it's often hard to tell fact from exaggeration. Dr. Wilson will discuss how to better discern what a study or publication might really mean, and how we might evaluate news reports. He will also focus on advances in diabetes care with an emphasis on new technologies applied to these problems.

Dr. Wilson is a Stanford University Professor Emeritus in Pediatrics - Endocrinology and Diabetes, and is an internationally known clinical researcher concentrating in the area of pediatric

diabetes. He has been the principal investigator at Stanford University with the NIH funded Type1 studies for 25 years.

Pre-registration is required in order to attend this event, and you can register at the Senior Academy website at [VillagesSA.org](http://VillagesSA.org) Please join us for this very relevant presentation on Friday, November 6 at 2 p.m.

## Facts on energy-saving LED lightbulbs

By Tom Stoiber, Sustainable Villages Club

LED light bulbs save energy because they consume considerably less electricity than traditional lightbulbs, are less expensive to run and last a lot longer. However, they are more expensive and selecting the perfect bulb for your home can be a bit confusing.

You may find yourself confronted with unfamiliar terms on the LED bulb packaging. Words like "Kelvin," "Equivalent and Actual Watts," "Dimmable or Non-Dimmable" and "Brightness or Lumens" are a few of the terms used to describe the LED bulb.

Equivalent and Actual Watts rate the LED bulb as if it were an incandescent bulb. For example, an LED bulb with 100 Equivalent Watts and a brightness rating of 1600 Lumens will use only 13.5 Actual Watts. This means you could run seven 100-watt LED bulbs and consume less power than one 100 watt incandescent bulb ( $7 \times 13.5 = 94.5$ ).

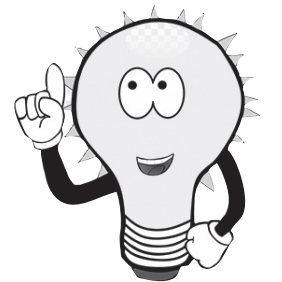
The Kelvin (K) scale is used to define the color temperature, softness, or coolness, of the light. A warm, yellowish light, like the good old incandescent bulb, is about 2000K. Brighter, whiter, cooler lights used for workspaces are about 4000 degrees Kelvin.

LED bulbs are either dimmable or non-dimmable. Be sure to choose the right one for your room and application. Look for more energy-saving technology information future articles from Tom and the Sustainable Villages Club.

Further information, on related items, is available on the Sustainable Villages Club's web site at [sustainablevillagesclub.org](http://sustainablevillagesclub.org).

## VMA Annual Donation info

Now that everyone has received the VMA Annual Donation information many people have inquired about how to get the donations to the VMA since the office is closed. You can always put your donation in the envelope provided and mail it, but if that is not possible you can call Barbara Miller at 408-270-0984 or Joe Civello at 408-532-1544. Leave your name and number and one of them will call you back to arrange a time to pick it up from your house. The VMA is an organization that helps support all of us who live here. Please consider supporting it during their annual drive.





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Atria Senior Living creates vibrant communities with opportunities to stay active, eat well, connect with neighbors and achieve personal goals every day. Visit [AtriaSafeTogether.com](https://atriasafetogether.com) to see how we're creating the safest possible environment for our residents and staff.

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An application for Residential Care Facility for the Elderly will be filed with the California Department of Social Services.

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## 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.

### The VMA wants your used golf cart!

The VMA takes donations of gas and electric golf carts (working or not). These carts are sold and the proceeds are used to support the VMA's mission to assist residents and help them lead active, independent, and healthy lives.

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



The donated carts are available for Villagers to purchase. Contact the VMA office at 408-238-4230 to put your name on the waiting list. The VMA also accepts donations of cars.

## 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.

### 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](mailto:snorden@the-villages.com)



### Thanksgiving Curb Side

Thursday, November 26, 2020

Pick Up Times 11am, 12pm, 1pm, 2pm and 3pm

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#### Fresh Roasted Turkey with Sage & Thyme

Dried Cranberry, Apple, and Walnut Stuffing  
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Green Beans Almondine  
Corn Bread and Butter  
\$21.95++

Or

#### Sliced Roast Beef with Mushroom Sauce and Pearl Onions

Mashed Horseradish Potatoes  
Green Beans Almondine  
Corn Bread and Butter  
\$19.95++

All Charges Made to Account House Number Prior to Event

Service Charge 18% and Tax will be Added  
Final Guest Changes Due by Monday November 23

For reservations, call 408-754-1337 or e-mail [theclubhouse@the-villages.com](mailto:theclubhouse@the-villages.com)

Information Needed: Full Name, House Number, Phone Number  
Number of Each Order and Time of Pick Up

# RELIGION

## EPISCOPAL

### 'Thanks/Giving'

By The Rev. Julia McCray-Goldsmith

We're still a few weeks away from the holiday of Thanksgiving, but I like to contemplate its deep truth before the onslaught of cooking and feasting. It will be different this year, in any case, but we need not be any less thankful. If I am writing this and you are reading it, we are alive and paying attention to each other, and that alone is a blessing worth counting!

Over the past few weeks—and for a few weeks to come—Trinity Cathedral members have been sharing their stories of gratitude during our Sunday services. I hope you've had a chance to log into youtube at [youtube.com/c/TrinityEpiscopalCathedralSanJose/](https://www.youtube.com/c/TrinityEpiscopalCathedralSanJose/) to hear what they have to say. I am reminded of vestry member Natalie Lias' testimony, in which she announced that she is able to worship at Trinity because of the generosity of others... because of the generosity of you! It's always like that, no? Every good and perfect gift comes from God, yes, but God's gifts are very often mediated through each other.

As we approach holidays and Holy Days, take a moment to notice the gifts we've received, and the gifts we've been blessed to give. We don't always see all the fruits of our generosity, but we can remember the gifts of others and know that ours are just as impactful. Whose generosity taught you to pray, to love music, to rejoice in serving others? My grandmother, with the spiritual support of St. James Episcopal Church in Newport Beach, taught me many of these powerful life lessons. And now I continue to be blessed by these practices—and pass them on to my children—through the ministry of Trinity Cathedral. So many thanks to all of you who multiply God's generosity through Trinity!

## COMMUNITY CHAPEL

### 'More Purposeful'

By Pastor Bill Hayden

Some of you are probably wondering what it's like to have a vital organ replaced to sustain your life. For me, I'm still adjusting after a year. My stitches are still tender over the incision of my breast plate from the heart transplant. I'm reminded when I make certain movements that I need to pull back and ease off. My body continues to accept this foreign but necessary organ, to function, as if it came with the original package.

I recently had my annual checkup and my heart transplant team is very pleased with my progress. My body is still accepting the new organ because of the medications and prayers. There are few things that are different such as a lack of strength in my hands, my feet are not thin anymore and there's a lack of flexibility. Maybe I can do something about that when the Fitness Center reopens but my wife says I'm just getting older.

Each day is a gift that I have been given to be a better person than I was the previous day and I prayerfully thank God for each day's task. Some people may think that if you receive the heart of a bad person that you could take on some of their characteristics. Well, let me just say this, I dedicated my life to the Lord for His good purpose a long time ago. God can always bring about good, out of any bad situation or character flaw. He can turn bad apples into apple sauce!

Regardless of the challenge to maintain my body's acceptance of the new heart, I am more than happy to take the appropriate medication as long as God allows. I look forward to sharing with others that; with God all things are possible.

**Psalms 37:3-4 NKJV** "Trust in the Lord, and do good; Dwell in the land, and feed on His faithfulness. 4 Delight yourself also in the Lord, And He shall give you the desires of your heart."

You can trust that God will never make a promise that He doesn't fulfill.

**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](https://www.villagescommunitychapel.org)

May God bless all of you with good health!

## CATHOLIC COMMUNITY

**Reflection on Readings for Sunday's Readings:** By Sr. Patricia Galli RSM

The first reading from Exodus, Chapter 22 is embedded in the long code of conduct given to Moses and the Israelites in the Sinai desert after their escape from Egypt. It is from this code, later proclaimed in Deuteronomy as the people were about to enter "the promised land" that we have today the summarized version: The Ten Commandments. In Exodus, the Lord God proclaims, "I am compassionate."

The compassion addressed in the Exodus reading is a prohibition against molesting, abusing, extortion, violence, imperiling the survival of those who are already on the margin, i.e. widows, orphans, aliens, etc.

Jesus in the Gospel starts by the great prayer from Deuteronomy that encompasses all of the law. "The Lord – and the Lord alone – is our God. Love the Lord with your whole heart, with all your soul and with all your strength." (Deut 4:4) and then adds from Leviticus, "you shall love your neighbor as yourself" (Lev 19:18)

The spiritual movement in these readings go from doing no harm to Love, i.e. being compassionate to yourself and others because God is compassionate. We have a guideline for this in the corporal and spiritual works of mercy. The corporal works are to feed the hungry, give drink to the thirsty, clothe the naked, shelter the homeless, visit the sick and imprisoned and to bury the dead. The spiritual works are to instruct the ignorant (help others to know God), counsel the doubtful, admonish sinners, bear patiently those who wrong us, forgive offenses, comfort the afflicted and pray for the living and the dead. So as we grow spiritually we expand "the law" from "Do not do..." to active involvement in compassionate behavior in our community.

**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. Please leave a message.

**Staying up to date:** Check the website for St. Francis of Assisi (SFOA) at [www.sfoasj.com](https://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](mailto: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](mailto:marion93940@aol.com).

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# SPORTS NEWS

## SWINGERS

By Kay Gray

The Swingers are members of the Women's Nine Hole Golf Association otherwise known as WNHGA. Each year WNHGA holds a golf tournament for junior girls called the Corena Green Classic for Junior Girls. The tournament is named in honor and memory of Corena Green, a WNHGA director who was an avid supporter of women's golf and, who, in the late 1980s began to promote the idea of junior golf for girls. WNHGA gives almost \$9,000 in education gift certificates each year. The education gift certificates are redeemable at their choice of post, high school institutions.

The 2020 Corena Green Classic was held at Oakdale Golf and Country Club in Oakdale, California on August 3. This year's tournament was particularly challenging due to COVID-19 restrictions. The Swingers sponsored four girls and paid their entrance fees. All four of our girls won education gift certificates. They are:

- Borina Sutikto, \$700. Overall champion at one under par.
- Daniela Andrade, \$475. Her mother, Elizabeth, works at our Clubhouse
- Belinda Sutikto, \$300.
- Francesca (Frankie) Sumcad, \$275.

This was Borina's second tournament win; she also placed first in 2018.

Since 2016 six of the girls we have sponsored have won education gift certificates. Isabelle Castro who we sponsored in 2016, is currently on the golf team at Walsh University in Ohio. Way to go, girls. We are so proud of you all.



**Borina Sutikto, overall champion, representing The Villages.**



**Corena Green trophy.**

## 18-HOLE WOMEN

By Nancy Keane

So how many of you guessed our headhunter lady golfer? Well, it was Liz Giarratana! Now this week, we have two secrets to share.

**Number #1:** "When I was 10 years old my friends and I went to the Saturday afternoon movie. (25 cents to get in). On the way home we had to cross over an overpass. I was sort of a mischievous kid so I decided to lean over the edge and "spit" on cars as they went under the overpass. Trying to time it so it would hit the windshield. Stupid! A police car stopped on the overpass and accused me of throwing rocks onto the cars. I was too embarrassed to tell him what I was really doing, so he took me to the station and called my parents. My friends ran away...nice friends..."

**And number #2:** "I used to play the base drum in my high school marching band when I was 4'10" and 80 pounds. The drum was almost as big as me, so I switched to base clarinet junior and senior year."

I think you will find this humorous when you discover who these ladies are! Tune in next week.

## SHONIS

By Tom Zades

The all-important October General Meeting, scheduled for this past Tuesday, the 20th, was canceled for Covid-related reasons. Nominations for the new Board were: Captain - Fran Schumaker, Co-Captains - Betty Hall (a continuation) and Lil Yamada, Secretary - Jan Ehrhardt, Treasurer - Delma Juarez (a continuation.) Formal turnover of the gravel and whistle takes place in December, with the new Board starting in January. The voting will be conducted via email.

Although Shonis are playing throughout the day on Tuesdays, and there are no "sweeps," per se, we do know that there are many fine scores among the various handicap levels. On Tuesday the 6th, for example, the lowest handicap group saw leading scores by Joan Wiseman, Tricia Hardt, Bonnie Evans and Betty Stednitz. The highest handicap group had most notable scores by Doris Bates, Betty Lanctot, Andrea Alvarez, Marty Blinde and Fran Schumaker. In the middle handicap-wise were Meg Rogers, Teddy Morse, Delma Juarez, Jonna Robinson, Bonnie Preston and Julianna Wahlgren.

October 13 was "Virtual Beat the Pro" Day with Tim Flanagan. Sixteen Shonis—too many to list here—posted scores of net 27 or better, winning special pins from Tim that were awarded during the General Meeting. Low gross scores of 36 were posted by Betty Hall and Marty Blinde.

October 27: Putting for Pumpkins! This is the annual contest for the lowest number of putts for a round played on our traditional Tuesday. It is a good habit to keep track of the number of putts on each hole. If you want to improve your scores on the Par-3 course, improved putting is probably the best place to start. And remember the three "Ps" of success: Practice, practice, practice.

The Shonis have welcomed yet another new member—Carol Littleton! As with her friend and new Shoni Doris Bates, Carol put in her application to join the Shonis before the pandemic and has now played her fifth qualifying game! Carol is a long-time Villager, having lived in Montgomery Village for 26 years. You may know her from yoga in The Villages or from her volunteering with VMA. You may remember seeing a Veteran's Club Profile of her in The Villager last year. She was in the Air Force Nurse Corps for nine years before she married and had her two children.

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!

**Chip shot:** The best exercise for golfers is golf! Swing hard in case you hit it!



**Newest Shoni, Carol Littleton**



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More SPORTS

# MEN'S GOLF CLUB



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 nominees. The term is for three years and assignments are made by next year's General Chairman. The ballots have been mailed to your residence to be cast and returned by **October 23. The Ballot Box is located outside the Pro Shop near the ice machine.**

**Eagles for September:** Congratulations to the following gentlemen that posted natural eagles for September:

- Michael Schwerin, September 13, Hole #14
- John Butler, September 27, Hole #10

**Another Age Shooter in September:** Everyone please congratulate Leo Ruth the next time you see him! Leo bettered his age by 1 when he shot a 75 on September 7. Way to go Leo!

**Golf Game (courtesy of Gary Chappell):** Trash/Junk: To spice things up, "trash", or "junk" can be added to any match with dots doled out for several categories:

- POLIES: putts beyond the length of a flagstick
- SANDIES: up and down par from the bunker
- BARKY: is par after drives that strike a tree; and even
- SPARKIES: when a player's ball strikes a cart path
- GIR: green in regulation

• **BLUE PLATE SPECIAL:** on a par five, after all balls are on the green, the player's ball that is closest to the pin wins a dollar from each of the other players.

• My favorite: "ARNIE": when a player who misses a fairway on a par four or five manages to make a birdie.

**"You don't know what pressure is until you play for five bucks with only two bucks in your pocket."**

— LEE TREVINO

# TENNIS TALK

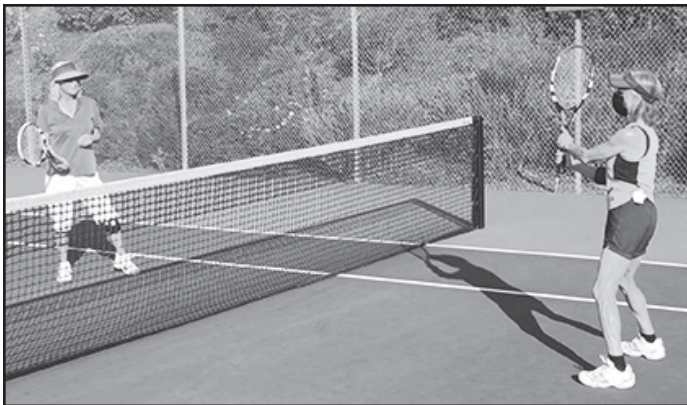
By Roy Pennington

Love, the tennis term for zero, has a totally different meaning for these two ladies. Being sisters, they possess real family love, but maybe not so much when they are on the tennis courts. We have all witnessed their grueling drills and singles matches conducted during the hot afternoon sun. Yes, we are speaking about Jane Derow and Debbie Champion. We asked each to tell us something about their sister. We were hoping for something juicy but printable. Let's see what they said.

Debbie about Jane: "I hadn't played tennis in about 30 years when about six years ago I visited my sister in her former home in Cool, California. Jane asked if I wanted to play tennis. In a moment of weakness, I agreed. Immediately I was hooked again, and upon returning to The Villages I signed up for Jump Start Tennis. During each visit to Cool I would tell Jane about The Villages and try to convince her to relocate where she could play on our great courts and with wonderful people. I was finally successful (after all, older sisters know best) and Jane agreed. It is a real joy to be able to play tennis several time per week with Jane. Playing tennis is great, but being on the courts with my sister is really special."

Jane about Debbie: "It took Debbie quite some time, but she finally convinced me to move to The Villages from a remote equestrian community in the Sierra Foothills where everyone had horses, but tennis was rare. I feel so fortunate to be living in The Villages where we have such scenic courts and many wonderful tennis partners. My sister has worked hard at her tennis and her game has improved immensely over the past few years. No doubt she will be beating me soon; after all, she is older. Besides staying one step ahead of Debbie (did I say she is older), my challenge is to become a better doubles player and to feel comfortable at the net."

Ok, we did not hear the juicy parts, but the love is real. Oh, Jane wanted us all to know that Debbie is older.



Debbie Champion and Jane Derow

# IRONMEN

By Bill Travis

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

Thursday morning, October 15, 2020, was another great day for golf, the weather was sunny and warm, but not too hot. The greens were in good shape after having been aerated and sanded the week before, therefore, we returned to normal putting rules. Today's results are as follows:

First place went to Jack Bindon with a net score of 24.

Second place went to Bill Travis with a net score of 25.

Third place there was a three-way tie among Victor Hong, Bob Lapidus, and Roger Pyle each with a net score of 26.

**There were 7 birdies today!** Jack Bindon had two, one hole 2 and one on hole 7 (and was apparently robbed on a couple of others); Victor Hong also had two, one on hole 7 and one on hole 9; Bill Travis pitched in from 70 yards for one on hole 7; Roger Pyle on 9; and Lee Thompson on 2.

**Deep thoughts:** "What's the use of talking to yourself if you don't listen." - David Cook, Villager and Ironmen golfer

"I love the mind games. They're part of the fun of golf." - Tiger Woods

# PINSEEKERS


By Jack Bindon

First things first, had some bum information regarding when we start play on Friday. According to the Pro Shop we will have three tee times beginning on the 30th of October, not as I had previously stated for the 13th. It is very important that we fill those tee times via Chelsea. Anyone who is already signed up or committed to play that Friday, keep a scorecard for that first 9 played. If you plan on 18 holes pass along that gross score to me or my "substitute." If there are 10 or more players then \$ will be involved for the first three places in net scores. If there aren't 10 or more players then only "championship" points will be awarded, no bucks.

There was a rumor that since the course/greens had been aerated and sanded it was not necessary to post the scores. **That is not correct!** All scores must be posted into the GHIN system. That also means that the 9-hole score must be posted for the day you played. The GHIN system will automatically combine 2 scores and enter them as a Combined 18-hole entry. It will show as a C score on your record. Now, here is some good news.

Tak Okabe was the low net score for first place with a net 34. Second place went to John Mueller with a net 37. There was a two-way tie between Frank Garcia and Me, Jack Bindon, with net 38. The bad news is we only had 8 players; therefore no \$ involved. Sorry, Tak.

Even more bad news, due to health reasons Tim Short will no longer be able to continue as the backup Secretary. We are in need of someone to step up as alternate Secretary who will maintain the small spreadsheet that I have created that outlines weekly winners, their gross and net scores. In addition, that backup person has the job of preparing the Villager article each week that will point out the winners and latest info regarding course conditions *and* the usual reminder to practice and practice.



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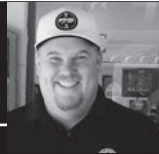
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Sue Lassetter,  
M.A., CLC, SRES

**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.



# FROM THE PRO



By Scott Steele, PGA Head Golf Professional

**Winter Golf Schedule—Daylight Savings Ends Sunday, November 1 - The Winter Golf Schedule will be as follows:**

**Monday**—Driving Range Open 10 a.m.-2 p.m. / Golf Course Tee Times Available from 12 p.m.-2 p.m.

Pro Shop Hours 10 a.m.-2 p.m.

**Tuesday-Sunday**—Driving Range Open 7am-3 p.m. / Golf Course Tee Times Available from 7am-3 p.m.

Pro Shop Hours 7 a.m.-3 p.m.

**Back-Nine Start**—We will start play on Hole #10 every other week on Tuesday & Friday through the end of the year...here are the Back-9 Start dates: October 27 & 30 / November 10, 13, 24, 27 / December 8, 11, 22

**Chelsea**—Starting November 1 the Par-3 Course will be available on Chelsea for on-line golf reservations

**Tee Times**—Starting November 1 the last tee time will be 3 p.m. daily (2 p.m. on Mondays). We will also move to 9-minute tee time increments starting November 1 so we can accommodate more golfers per hour. Please plan accordingly

**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 26-28 – Tees Aeration

October 19-30 - Interseed Fairways

**Winter Rules**—Due to fairway aeration and subsequent fairway inter-seeding, we will be playing “Winter Rules” through the end of November. “Winter Rules” will be defined as - In the fairway only: lift, clean and place, 6-inch relief, no nearer the hole.

**Tips from the Pro—More Bounce to the Ounce**

Take a look at your sand wedge compared to all of your other clubs. You will see that it looks different in several ways:

1. It's shorter than all of your other clubs – Why? Because it's designed to play shorter shots – also a shorter shaft brings your hands closer to the clubhead making it easier to control the clubface.

2. It has much more loft than all of your other clubs – Why? Because it's designed to get the ball in the air quickly – also added loft allows the golfer to swing hard and excavate the ball from deep rough and bad lies without the ball going too far.

3. The sole of the sand wedge is much wider and has more bounce than all of your other clubs – Why? A wide sole and greater bounce allows the club to slide through sand and firm tight lies without digging – to activate the sole and bounce spin the clubface to the right or open the clubface – the clubface will point to the sky – learn to deliver the sand wedge to the ball while maintaining an open clubface through impact and your bunker game and tight lies pitching game will improve – feel like your right hand stays “under” the grip at impact to maintain an open clubface and use the bounce to your advantage. Let us know if these tips help.

## 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.



# BOCCE NEWS



Some volunteers from 2019, Patrick McMordie, Court Manager Paul Andersen, Janie Meacham and Bill Masching

By Barbara Orlando

This year, even with the COVID-19, we still have volunteers who take time from their busy schedules to help keep bocce available to everyone. Thank you, to the bocce board for taking the time to keep our club on track. Also, a special thank you to Paul Andersen, George Paris, Helen Paris, numerous designated hosts and the many, many more who have helped during this epidemic to make playing bocce possible. Remember that old saying, “It takes a Village.” We are so thankful and grateful to have such a wonderful bocce family. We all can't wait until tournaments are back and the competition can resume.

**Note:** In order to play bocce, you must reserve the court and time, by going to [villagesbocceclub.com](http://villagesbocceclub.com) and clicking on “Reserve a Court.” At this time, we have almost 200 members and Villagers playing on the courts. Remember while at the bocce courts we are all required to wear masks, practice social distancing and follow the direction of the designated participant in charge. Your cooperation is always appreciated.

## No Tricks...All Treats!

By Diana Hallock, EVF VP

The Evergreen Villages Foundation (EVF) is once again partnering with the Villages Pro Shop! For the remainder of October and all of November, show your EVF Sustaining Member Dot to receive 20 percent off Pro Shop merchandise (excluding bags, clubs and balls). With our gorgeous fall weather, this is the perfect time to play golf, take a golf lesson or select a new golf outfit! You can even get a head start on your holiday shopping while you support golf in the Villages! Show your dot! Get your merchandise discount! Not an EVF member? Visit our website for more information at [evfsj.org](http://evfsj.org).



## They're Not Wrinkles, They're LAUGH LINES



“All my husband and I do anymore is fight. I've been so upset, I've lost 20 pounds.”

“If it's that bad, why don't you just leave him?”

“I'd like to lose another 15 pounds first.”

# LANDSCAPE & MAINTENANCE

## MAINTENANCE SCHEDULE

**Cribari**  
5077-5089, 5154-5209 and 5234-5249—Landscape maintenance and weed control in progress.  
5250-5319 and 5384-5399—Landscape maintenance and weed control, 10/26-10/30.  
Turf dethatching and over seeding at various locations in progress.

**Del Lago**  
3301-3315—Landscape maintenance and weed control, 11/23-11/27.  
3364 and 3365—Reconstruction in progress.  
3363-3366—Roof replacement in progress.  
3312-3328—Painting project in progress.  
Building and fence repairs in progress.

**Estates**  
8809-8875—Landscape maintenance and weed control in progress.  
8876-8897—Landscape maintenance and weed control, 10/26-10/30.

**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.

**Heights**  
8480-8505—Landscape maintenance and weed control, 10/26-10/30.  
Grenache Ct Bank Hill—Overgrown trimming maintenance in progress.  
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.  
8073—Concrete driveway replacement in planning.

**Highland**  
7600-7660, 7711-7715, 7880-7889—Landscape maintenance and weed control in progress.  
7574-7598, 7661-7701 and Findhorn Ct.—Landscape maintenance and weed control, 10/26-10/30.  
Trash Enclosures—Hinge repairs in progress.

**Montgomery**  
6001-6068 and 6127-6136—Landscape maintenance and weed control in progress.  
6079-6126 and 6137-6183—Landscape maintenance and weed control, 10/26-10/30.  
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.  
6201-6218—Painting in progress.  
6235-6252—Painting scheduled to start next week.  
Trash Enclosures—Hinge repairs in progress.  
Flat roof preventative maintenance in progress.

**Olivas**  
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 progress.  
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**  
Parks and Banks—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.

**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.  
7314-7326—Dry rot repairs in progress.  
7308-7313—Power wash and paint in progress.

## Rain Gutter Cleaning Schedule for 2020/2021

<b>Valle Vista</b>	November 2 to November 7	Completion (weather permitting)
<b>Sonata</b>	November 9 to November 14	Completion (weather permitting)
<b>Hermosa</b>	November 16 to November 28	Completion (weather permitting)
<b>Olivas</b>	November 30 to December 12	Completion (weather permitting)
<b>Montgomery</b>	December 14 to December 19	Completion (weather permitting)
<b>Del Lago</b>	December 21 to January 2	Completion (weather permitting)
<b>Glen Arden/Heights</b>	January 4 to January 9	Completion (weather permitting)
<b>Fairway</b>	January 11 to January 13	Completion (weather permitting)
<b>Cribari</b>	January 13 to January 16	
	February 1 to February 6	
	February 22 to February 27	Completion (weather permitting)
<b>Verano</b>	January 18 to January 23	
	February 8 to February 13	Completion (weather permitting)
<b>Highland</b>	January 25 to January 30	
	February 15 to February 20	Completion (weather permitted)
<b>Club Buildings</b>	March 1 to March 6	Completion (weather permitted)

### 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 Cour—Construction in progress.

## Maintenance Services

### Customer Service Line:

**408-223-4670**

## Maintenance Emergencies and/or Advice

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

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

## 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](mailto:kpatterson@the-villages.com), or on the Villages Resident Portal: [resident.thevillagesgcc.com](http://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.



**BRIDGE HAND**

By J.M.K.

<b>NORTH</b>			
♠ K 6 4 3			
♥ K 7			
♦ A Q 8 5 3			
♣ 8 3			
<b>WEST</b>		<b>EAST</b>	
♠ Q 9		♠ A 10 7 5	
♥ 10 8 3		♥ J 9 6 4	
♦ J 10 7		♦ K 9	
♣ Q 9 7 6 2		♣ J 10 4	
<b>SOUTH</b>			
♠ J 8 2			
♥ A Q 5 2			
♦ 6 4 2			
♣ A K 5			

Dealer: North

Vulnerability: North/South

Bidding: North	East	South	West
1 Diamond	Pass	1 Heart	Pass
1 Spade*	Pass	3 NoTrump^	All Pass

Contract: 3 NoTrump by South  
Opening 6 of Clubs

Dealer has maybe a Spade winner, 3 in Hearts, definitely 1 or more in Diamonds, and 2 Club winners.  
Strategy: Try to get more winners in Diamonds and hope the Ace of Spades is in West's hand.

West leads the 6 of Clubs, East, the 10, South wins with the Ace, switches to a Diamond, West, the Jack, and South plays low from the board hoping that the Diamonds are split 3 to 2. South notices that West played the Jack of Diamonds meaning there is a good possibility that he has the 10 and maybe another Diamond. East plays the 9, and West wins the trick with the Jack. He then leads a low Club, East, the Jack, South covers with the King, now plays a Diamond to the Ace on the board and is happy to see East has to discard the King. He now runs the rest of the Diamonds, Queen, 8, and then the 5. South next leads the King of Hearts from the board, follows with a Heart to the Ace in his hand, and continues with the Queen. South now leads a Spade, West, the 9, North, the King, and East takes the trick with the Ace. He plays his good Jack of Hearts and leads his last card, the 4 of Clubs, and West takes the trick with the Queen. Great! The contract is made exactly. When West takes the first Diamond trick with the Jack, he needs to be careful. If he leads the Queen of Spades figuring his partner has the Ace, then South would have the good fortune of being able to make a Spade trick with the Jack that enables him to make an overtrick.

\* When the dealer opens a minor and his partner bids a Heart, then bidding a Spade by the dealer shows a 4-card suit and not having 4 Hearts to support his partner.

^ South feels his hand is strong enough to bid game and has control of the suit not bid.

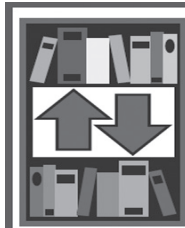
**PUZ-LER**

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

**Leather shoes are worn in bowling. Rubber soled shoes are worn for tennis. In what sport are all metal shoes worn?**

**Think you know?** Email me, Mike Bailey, at michsp@aol.com with your best shot.

**Last Week's Answer:** The message from Bob—Too wise you are too wise you be I see you are too wise for me. The winners: Phyllis A, Margeret Davies-White, Harriet Fernandez, Fred Mathis, Grace Coguia and Lee Thompson. Good going!

**The BOOK EXCHANGE**

Until the Villages Library can re-open, residents can share or get reading materials in a different way. The Villager is publishing a free book exchange corner. 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.

Bob Dolci has **9 books** to offer for exchange in the **Mystery/Suspense** genre.

Email: bobandk1995@gmail.com or call 408-223-1855.

**Don't feed the 'critters'**

One of the many attractions of The Villages is the variety of wildlife that can be encountered on a daily basis. Many Villagers feel that being a good host necessitates feeding our four-legged or winged guests on a routine basis, which can be quite detrimental to our wild friends. Most wild animals naturally fear humans and keep their distance. Problems arise when animals have access to food and garbage left out by residents. They develop an appetite for easy pickings and keep coming back for more. When this happens, they often lose their natural fear of humans and can become aggressive. To prevent that, residents should not leave out any type of food, including canned food, in a manner that may become accessible to our furry friends. Please comply with Villages Golf & County Club Rule 1.51.4, which states: "Feeding of waterfowl and other wild animals on a routine basis is prohibited for the protection of both residents and the animals."

**EPC has helpful info for pets**

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

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

If you are interested in stickers, the Pet Info form, or general pet safety information, please contact Jean Corrigan at 408-223-8676 or JeanMCorrigan@att.net

**PET RESCUE**

**PLEASE SAVE OUR PET(S)**

DOG(S)
  CAT(S)
  BIRD(S)

OTHER(S): \_\_\_\_\_

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

\_\_\_\_\_

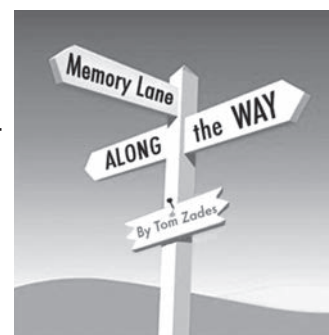
**Along the Way—a trip down Memory Lane**

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

I was fortunate enough to come of age during the late 1950s, although many of my favorite songs and singers were "before my time." Their music always resonated within, but I tend to think of the late 1950s as the Elvis Presley years. To my mind, Elvis led the transition from the blues through rockabilly to early rock 'n roll. From Chuck Berry to Motown, Elvis seems to have defined the era. Many of the songs we sing in the various Villages music groups harken back to the 1950s and before.

Dad's favorite male and female singers were Nat King Cole and Sarah Vaughn. My favorites for many years were Johnny Mathis and Barbra Streisand. Dad used to rail against Elvis as someone who really couldn't sing without the echo chamber, or whatever he called it. And he was dutifully apoplectic when Elvis moved his hips around on the Ed Sullivan Show. But I'll never forget Dad's change of heart when he heard Elvis' rendition of "Are you Lonesome Tonight?"

The song was written in 1926, the Internet is telling me, with successful recordings thereafter. The Carter Family recorded it in 1936, and the Blue Barron Orchestra released a version in 1950. The song was one of Dad's all-time favorites. When he heard Elvis sing it in 1960, he was stunned. It was the most beautiful rendition he had ever heard. Thereafter, depending on the style of song, Dad was ready to defend Elvis as a real talent. Similarly, Sandy and I loved the Bohemian Rhapsody movie last year, including songs I couldn't stand back when the kids were growing up. Funny how one's "ear" for music changes along the way.



# CLASSIFIED ADVERTISING

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

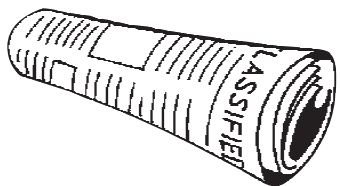
areed@the-villages.com

## 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

**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.

**Cribari**  
**Master Bedroom available**  
Private Bath  
Kitchen/Laundry Privileges  
Share housekeeping costs  
Male  
**510-480-8198**

**GLEN ARDEN CONDO FOR SALE**  
1804 Sq Ft  
Asking \$719,500  
N. JEANETTE CAMPA,  
BROKER  
408-661-0303  
DRE 01327014

**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

## Realty/Real Estate Services

**LOOKING TO MOVE? JABEZ Realty CAN HELP YOU ACHIEVE YOUR GOALS!**  
JABEZ Realty is Experienced, Proven, Cost Effective, Efficient, Reliable and Recommended by satisfied clients!

Call or Text 408-661-0203 for FREE CONSULTATION

N. JEANETTE CAMPA  
BROKER/OWNER/VILLAGER  
DRE 01327014  
jeanette@jabez-realty.com  
www.jabez-realty.com

## SERVICES

### Appliances

**Appliance Repair Maintenance**  
Trained, Licensed  
Insured Repair Specialist  
All Major Brand Appliances

Richard: 408-439-9645  
www.armrepair.com

### Blinds

**3 Day Blinds Drapes, Shutters, Shades, Blinds**  
15 Years Experience  
President's Club  
Senior Discount

Sal: 408-368-3745

### Carpet Cleaning

**Ferguson Carpet / Tile / Upholstery Cleaning**  
References  
Licensed  
408-369-8595  
Truck Mount  
Steam Cleaning

### Computers

**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  
Computerexperts.com

### Draperies

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

### Flooring

**OFF PRICE CARPETS AND FLOORING**  
SELLING AND INSTALLING  
CARPET  
HARDWOOD  
LAMINATE  
WATERPROOF LVP  
VINYL

SERVING Santa Clara County for over 25 years  
Fast Friendly Service  
Labor Guaranteed for life of carpet  
We Move furniture  
LIC#757217  
Call for FREE Estimate including moving of furniture.  
408-288-7678

### Errands/Odd Jobs

**PERSONAL SHOPPER**  
**Will shop for you!**  
Call - Ms. P.  
408-531-9521

### Heating & A/C

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

### Housecleaning

**Pink Ladies House Cleaning**  
Window Cleaning and  
Power Washing  
408-717-2327  
Weekly, Biweekly, Monthly  
Free Estimates  
Licensed, insured

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

**Lucy's House Cleaning Professional Work**  
Very Trustworthy  
24 years of experience  
(Villagers' references available)  
Licensed, Free Estimates  
408-315-0469

**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  
 jameszorn@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

**McNerney's Painting Service**

Interior/Exterior  
 Free Estimates, References  
 Lic.#596491  
 408-674-4046  
 408-358-5450  
 1/28

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

**Plumbing**

**A.L. Plumbing**  
**Honest, reliable & friendly service.**  
 Bonded & Insured  
 Lic#1038274  
 408-724-1531  
 10% senior discounts on labor  
 10/29

**Senior In-Home Care**

**SENIOR IN-HOME CARE**

**CAREGIVERS AVAILABLE ELDERLY MATTERS**  
 HOURLY/LIVE-IN  
 Insured, Experienced, References  
 Free Assessment  
 Contact: Beth  
 elderlymatters@gmail.com  
 650-422-1713  
 408-622-8600  
 11/5

**SENIOR IN-HOME CARE**

**Caregivers CARE - ON - CALL**  
 Licensed, Bonded, Insured.  
 Caregivers are employees,  
 Not independent contractors.  
 Trained and supervised.  
 Hourly, Live-in  
 Free Assessment  
 References Available.  
 408-857-1872  
 12/31

**SENIOR IN-HOME CARE**

**OUTSTANDING AND EXCELLENT**  
**Vista Verde Home Services**  
 Bonded, Licensed, Insured  
 Hourly, Live-in, Transport  
 Great References  
 Free Assessment  
**(408) 509-1257**  
 10/29

**Senior In-Home Care (continued)**

**SENIOR IN-HOME CARE**

**AFFORDABLE SENIOR IN-HOME CARE**  
**STEPHANCHARLES ENDEAVORS, INC.**  
 Hourly, Live-In Caregivers  
 Hard-Working, Honest, Skilled, Respectful  
 Licensed, Bonded, Insured  
 Great References  
 Free Assessment  
 408-643-5479  
 11/5

**Heaven Sent**

**In home senior care management**  
 meal preparation,  
 home organization  
 and transportation  
 Free consultation  
 Rhonda  
 408-309-0415  
 11/12

**CAREGIVERS AVAILABLE LIVE-IN / HOURLY**  
**AFFORDABLE RATES**  
**EXPERIENCED, REFERENCES**  
**MANAGED BY VILLAGES RESIDENTS**

408-835-7355  
 650-207-2442  
 12/31

**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

**Senior In-Home Care (continued)**

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

**CERTIFIED EXPERIENCED CAREGIVER**  
 Villages References  
 Cooks, Drives  
 Housecleaning  
 Flexible Time  
 Lina: 408-849-6058  
 10/29

**Caregiver - Eldercare In-Home Care Agency**

Licensed, Bonded,  
 experienced CAREGIVERS  
 We offer COMPETITIVE RATES for live-in/hourly.  
 408-677-3682  
 408-613-7189  
 10/22

**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

**Transportation**

**Airport, Doctor Appointments, etc.**  
 Reliable and Reasonable  
 Call Carol 238-6775  
 12/31

**Remy: 650-776-8850**  
**Joe: 650-279-7814**  
 Villages Resident  
 Airports, Errands  
 Prompt, Dependable  
 12/31

**NANCY'S RIDE SERVICE**  
**408-396-6603**  
 Airport, Appointments,  
 Errands  
 12/31

**Window Cleaning**

**McKee Window Cleaning Villagers Favorite**  
 Experienced, Honest, Insured  
 Rick McKee: 408-761-4803  
 11/5

**Window Screen Repair**

**If your window screens need repair, call Kirk**  
 the Village Screener  
 for repairs.  
 Free pickup, delivery.  
 408-978-7926  
 10/22

**Misc. SERVICES**

**NEED HELP SELLING YOUR UNWANTED STUFF ON INTERNET?**  
 We Can Help You!  
 Simple, Convenient  
 and Safe Process  
 Free Consultation  
 831-210-3480  
 10/22

## Arts & Crafts Association Juried Art Show winners

(Continued from page 11)



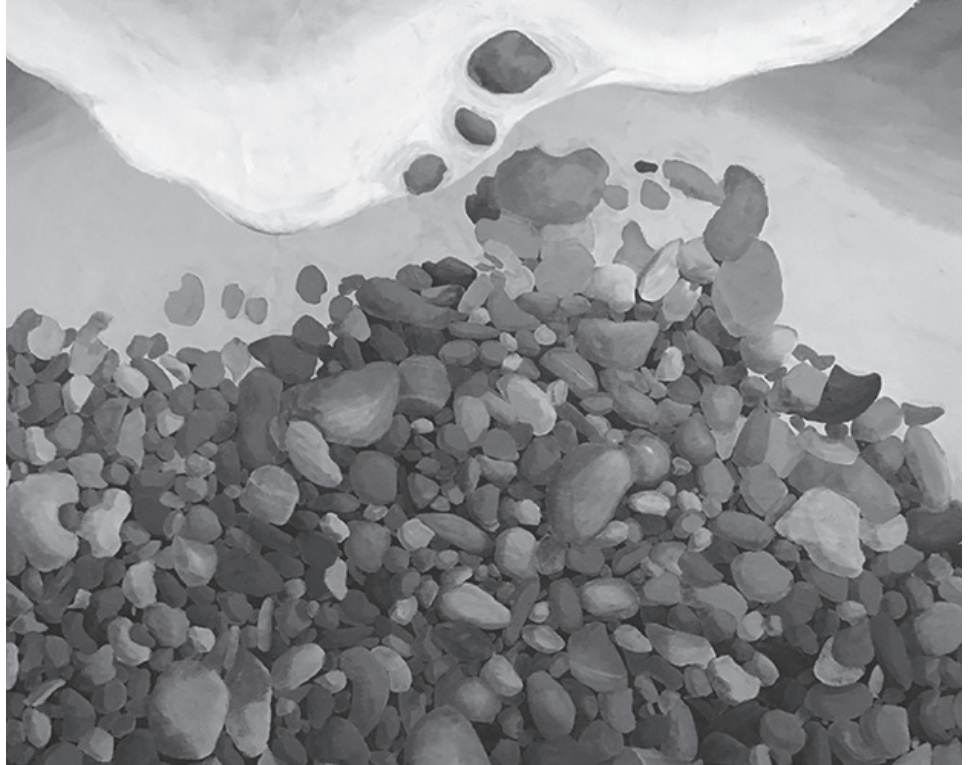
Winning Artwork descriptions, clockwise from top left:

Blue ribbon for first place was awarded to Terri Ford for her pastel "Sunset Cypress."

Red ribbon for second place was awarded to William Tibbs for his watercolor "Country Road."

Green ribbon for third place was awarded to Ciel Duke for her acrylic painting "Hirtle's Beach, Nova Scotia."

White ribbon for Honorable mention was awarded to Pat Urrutia for her watercolor "A Day at the Beach."



**A GREAT DEAL! Villager  
Business Card Ads**

**\$35 per week!**

**Call Adrienne**

**at 223-4657**

**Still time to advertise for the  
2021 Telephone Directory**

**To book, call Adrienne**

**at 408-223-4657**

Classified ad copy is due by Monday by 4 p.m.

# The Villager Classified Advertising Pricing

Category	Cost
<b>Real Estate</b>	\$1.25 per word (minimum of 10 words)
<b>Services</b>	\$1.25 per word (minimum of 10 words) <small>(See below for Services sub-categories.)</small>
<b>Notices</b>	\$1.25 per word (minimum of 10 words)
<b>Personals</b>	\$1.25 per word (minimum of 10 words)
<b>Cars &amp; Carts</b>	\$1.25 per word (minimum of 10 words)
<b>Help Wanted</b>	\$1.25 per word (minimum of 10 words) <small>(Employment notices)</small>
<b>Wanted</b>	\$1.25 per word (minimum of 10 words)
<b>Items for Sale</b>	Villagers: 75¢ per word (minimum of 10 words) Non-residents: \$1.25 per word (minimum of 10 words) <small>(Personal items only)</small>
<b>Free Stuff</b>	Villagers: 75¢ per word (minimum of 10 words) Non-residents: \$1.25 per word (minimum of 10 words)
<b>Obituaries</b>	\$1 per word. Photo of the deceased \$25 Free flag for veterans
<b>Villages Business Directory</b>	\$7.50 per week <small>(Business Directory available to Villages residents only. Listings must be compact enough to fit on two lines only.)</small>
<b>Lost &amp; Found</b>	First 15 words of first ad are free; after 15 words: \$1.25 per word <small>(Subsequent ads after first week are billed at \$1.25 per word)</small>

## CLASSIFIED ADVERTISING GUIDELINES

To submit ad copy, renew, cancel, or make changes to your ad: **Contact Adrienne at 408-223-4657, Areed@the-villages.com; or Scott at 408-223-4655, Shinrichs@the-villages.com; fax to 408-274-2843; or mail to: Villager Classified Ads, Building B, 5000 Cribari Lane, San Jose, CA 95135.**  
(Downloadable forms available on the Villages website at [www.thevillagesgcc.com](http://www.thevillagesgcc.com). Ad copy is not taken over the telephone. Call Adrienne or Kory to verify receipt of fax.)

### Payment:

All ads are to be paid in advance by check or money order—no cash. Make checks/money orders payable to: **The Villager.** Villages residents may charge ads to their Villages accounts. Take payments to the Villager office in Building B or mail to the address above.

### Deadlines:

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

### Specials (Additional add-ons to regular ad pricing)

<b>Placement in box</b>	\$15 per week (boxes limited to one-column width)
<b>Premium placement</b>	\$20 per week, placement anywhere with special box <small>(Anywhere in Classified Ad section, not including first column or above section heading) (Premium ads will have a bolder border. Placement space is on a first-come-first-served basis.)</small>

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

Rev. 1/19

# The Villager Classified Ad Form

Name: \_\_\_\_\_  
Address: \_\_\_\_\_  
Phone: \_\_\_\_\_

Fill out your ad here. Be sure to include contact information. Phone numbers, email addresses, websites, and symbols (&, +, @, etc.) are counted as one word. Hyphenated words are counted as two words. Please print clearly. See other side for pricing information and specific details for your ad. For more information, please contact Adrienne at Areed@the-villages.com or 408-223-4657.

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### Select Category:

- REAL ESTATE
- NOTICES
- PERSONALS
- CARS & CARTS
- HELP WANTED
- WANTED
- ITEMS FOR SALE
- FREE STUFF
- OBITUARIES
- LOST & FOUND
- SERVICES
  - Appliances
  - Automotive Repair
  - Senior Care Facilities
  - Senior In-Home Care
  - Computers
  - Electrical
  - Landscape
  - Errands/Odd Jobs
  - Health & Beauty
  - Heating & A/C
  - Flooring
  - Remodeling

- OTHER CATEGORY  
(Please specify)
- VILLAGES BUSINESS DIRECTORY  
(Must fit in two lines)

**Additional Options:**

Single Line Box  
(\$15 in addition to ad)

Premium Box  
(\$20 in addition to ad)

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

x  
(Other suggested custom heading)

Amount per week: \$ \_\_\_\_\_ # of weeks: \_\_\_\_\_  
Issue Date(s): \_\_\_\_\_  
Total Amount: \$ \_\_\_\_\_ Bill: \_\_\_\_\_

**"#1 OFFICE IN VILLAGES  
REAL ESTATE SALES"**

*The Villages*  
**SPECIALISTS**

**WE'RE AVAILABLE FOR YOU,  
7 DAYS A WEEK!**

**FOR SALE FOR SALE FOR SALE FOR SALE**



**VILLAGE HERMOSA**  
3 Bd | 2 Ba | 2201 sf  
Represented the Buyers!  
Wishing our clients a warm  
welcome to the Villages!  
**RAMIREZ TEAM**



**VILLAGE HERMOSA**  
3 Bd | 2 Ba | 2201 sf  
Represented the Buyers!  
Wishing our clients a warm  
welcome to the Villages!  
**RAMIREZ TEAM**



**VILLAGE MONTGOMERY**  
2 Bd | 2 Ba | 1360 sf  
Represented both Sellers & Buyers!  
Wishing our clients a warm  
welcome to the Villages!  
**RAMIREZ TEAM**



**VILLAGE GLEN ARDEN**  
2 Bd | 2 Ba | 1490 sf  
Gorgeous single level condo, cherry  
cabinetry, granite, spacious mater suite,  
upgrades throughout, large patio & more!  
**RAMIREZ TEAM**



**VILLAGE HERMOSA**  
2 Bd | 2 Ba | 1571 sf  
Represented the Buyers!  
Wishing our clients a warm  
welcome to the Villages!  
**RAMIREZ TEAM**



**VILLAGE HERMOSA \$455,000**  
2 Bd | 2 Ba | 915 sf  
16th Fairway views, new kitchen & LG w/d,  
wood flooring, FP, soaking tub w/rain shower,  
murphy bed/desk conversion and more!  
**TOFTE TEAM**



**VILLAGE HERMOSA \$675,000**  
2 Bd | 2 Ba | 1370 sf  
Stunning single level home, updates  
throughout, vaulted ceiling, new flooring,  
paint w/ lake views, huge garage!  
**RAMIREZ TEAM - MOTIVATED SELLER!!**



**VILLAGE CRIBARI**  
2 Bd | 2 Ba | 1240 sf  
Represented both Sellers & Buyers!  
Wishing our clients a warm  
welcome to the Villages!  
**RAMIREZ TEAM**



**VILLAGE OLIVAS**  
2 Bd + Den | 2.5 Ba | 2209 sf  
Represented the Buyers!  
Wishing our clients a warm  
welcome to the Villages!  
**RAMIREZ TEAM**



**VILLAGE HERMOSA**  
2 Bd + Den | 2 Ba | 1571 sf  
Picturesque lake views, beautiful home, some  
updates, corner location, large front yard,  
exceptionally large driveway!!  
**RAMIREZ TEAM**



**VILLAGE HERMOSA**  
2 Bd + Den | 2 Ba | 1571 sf  
Enchanting home, super sharp, feels like a  
SFH one level, upgrades throughout, vaulted  
ceiling, w/century old oak tree & more!  
**TOFTE TEAM**



**VILLAGE HERMOSA**  
2 Bd + Den | 2 Ba | 1571 sf  
Represented both Sellers & Buyers!  
Wishing our clients a warm  
welcome to the Villages!  
**RAMIREZ TEAM**

**LEASES PROPERTY MANAGEMENT LEASES**

**Village Verano**  
1588 sf | Condo  
2 Bd | 2 Ba  
\$3,400mo.  
Available Now

**Village Hermosa**  
811 sf | Condo  
2 Bd | 1 Ba  
\$2,450mo.  
Available NOW

**Village Montgomery**  
Furnished | Villa  
1 Bd | 1 Ba  
\$2,000 mo.  
Short Term Lease

*Our services are still  
available 7 days a week  
By Appointment ONLY  
We have buyers & tenants  
AVAILABLE NOW!  
Call us FIRST for details*

**Village Hermosa**  
1370 sf | Condo  
2 Bd | 2 Ba  
\$3,200 mo.  
Available Nov. 1st

**Village Estates**  
2096 sf | SFH  
3 Bd | 2 Ba  
\$3,895mo. + HOA  
Available JAN.

**Village Hermosa**  
Furnished | Villa  
1 Bd | 1 Ba  
\$2,000 mo.  
Short Term Lease



**408.270.4400**

We are located outside the gate,  
two doors down from Bank of America



Lic# 01217393 - 02019205 - 00683945 - 00716638 - 00864784

