



The Villager

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October 29, 2020

The News this Week

- **Board Meetings Report**
(See article on pages 1, 4 & 5)
- **Master Calendar Ready**
(See article on page 1)
- **Club Board President's Report**
(See article on page 3)
- **Association Board President's Report**
(See article on page 10)
- **New! Book Exchange**
(See articles on page 20)

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

Community News.....	2,10,13
Boards & Committees.....	3,4,5,10
Governance.....	3
Clubhouse/Bistro.....	6,7,8,9
Clubs & Events.....	11,12,14
Religion.....	15
Sports.....	16,17,18
Landscape & Maintenance.....	19
Features & Fun.....	20
Classified Ads.....	21,22,23
Obituary.....	23

Pickleball Courts looking more playable day by day!



Saviano Construction continues its daily progress as the Pickleball Courts take shape. Lately, the courts have been coated and the boundaries of the playing surface have been laid out as the detail work moves along.

Villages Golf and Country Club and Association Boards met for regularly scheduled October meetings

The Villages Association and Club Boards of Directors met Tuesday, October 27 for their regularly scheduled meetings via Zoom. Numerous items of business were discussed and voted upon.

Club Operating Financial Commentary For the month of September 2020

Total revenue was \$240,900 unfavorable to budget, or 19.6 percent less than the budget of \$1,226,300. Due to restaurant operations continuing to be limited to patio dining, curbside pickup or home delivery, food and bar sales were \$165,500 unfavorable to the budget of \$241,000, achieving only 31.3 percent of the budget target for the month. Green fee revenue was \$91,800, or 77.2 percent of the \$118,900 budget target. Member 18-hole rounds continue to be strong with 662 more rounds played this September compared to last year. Also significantly unfavorable to budget was resident activities income, although the revenue loss was offset by favorable resident activities expenses, as all events, trips, classes and lessons were cancelled once again. On the positive side, directory income was \$5,100 higher than the budget of \$8,000 for the month.

Total expenditures were \$232,400 favorable to budget or 19.2 percent less than the budget of \$1,207,100. The two most significant favorable to budget expense categories were employee expense at 15.3 percent less than budget (\$640,800 actual vs. budget of \$756,200) and total cost of sales (food, bar, Pro Shop merchandise, resident activities and community events expense) with a combined positive budget variance of \$75,600, consistent with loss of revenue in these areas. Repair and maintenance expense continues to be favorable (actual \$15,800 vs. budget of \$29,100) as in previous months, due to facility closures limiting the wear and tear on buildings and equipment. The only notable unfavorable to budget expense category was fees, dues and licenses (actual \$10,300 vs. budget of \$2,300) due to timing.

The net negative operating budget variance for the month of September was \$8,500. (See table on page 4.)
(Continued on page 4)

Attention Committees DACs and Board-Recognized Organizations:



The Master Calendar will be ready for distribution on Friday, November 13.

Please contact Ruth DePonzi at 408-223-4644 or email rdeponzi@the-villages.com to indicate if you would like to pick up your reservation requests for the 2021 Master Calendar in the dropbox outside building B or emailed to you.



For more details, see page 3

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.

3 Pulse letters received this week.
1 Pulse letter deferred for future publication.
2 Pulse letters published this week.

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

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

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

Villagers upset about skyrocketing HOA fees and the high cost of life in the Villages ought to take a hard look at the biggest single recreational line item in our HOA. I refer to the \$40 per month extracted from every Villager Household under our 15-year contract with Comcast. \$40 exceeds the combined HOA expenditure on the Golf courses and Pro shop, swimming pools, tennis facilities and Fitness Center. That \$40/month is before any of the fees individual households incur for their optional TV, telephone and broadband services. Since households typically pay \$120 - 160 for these discretionary Comcast services, a typical Villager household probably spends a total of \$160 - 200 per month in fees and HOA expenditures to the cable giant that regularly appears on lists of the most hated private firms in America.

Planning for Cable TV, telephone and internet services after the July, 2022 expiration of the Comcast contract is being done by a secretive committee attached to the CBOD. Absent open discussion about the complex alternatives that new internet technologies offer, I fear that the Board will offer us another over-priced, fixed term contract with Comcast or one of its unpopular cable TV rivals.

—Michael Clurman

I really don't understand the need for The Villages management or Board to bring up the streets within the Villages.

Del Lago was resurfaced with new asphalt a few years ago, as was Village Parkway and Village Fairway and other roads. This past September, Del Lago was sealed yet again. The work that has been done should be good for another 15-20 years.

Neither the City of San Jose nor the county gives their roads the same attention. One more example of unnecessary spending.

The cost of water is always brought up for increased HOAs. Why do The Villages continue to plant annual flowers? They die quickly, are replaced frequently and need water. Then in a month or so it starts all over again. River rock is attractive and it's no-maintenance.

When will we Villagers have someone who can use some common sense to keep the HOAs and unnecessary spending down?

—Gretchen Tucker Greco

Please submit Pulse letters in digital form only

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

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

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

IN MEMORIAM

David Tubbs

September 3, 1929—October 22, 2020

(Please see obituary in the Classified Advertising section)

In Memoriam notices are run free of charge.

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

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

DEADLINES

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

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

Classified Ads: Classified ads, renewals, cancellations and changes are due by 10 a.m. on the Monday before publication. Holiday deadlines differ. All classified ads must be in writing. You may fax classified ads to 408-274-2843 or e-mail to: ktran@the-villages.com. For more information, please call 408-754-1341 or 408-223-4655.

Display Ads: Display ad rates and placement may be arranged by calling Mario at 408-223-4657. Display advertising information is available on The Villages web site at: www.thevillagesgcc.com.

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

Call 408-223-4655 to report missed deliveries.

POLICIES

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

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

The Villages Communications Advisory Committee "To inform and connect Villagers" develops operational plans, reviews rules and policies, and advises the General Manager and Club Board on issues pertaining to The Villager, including Pulse letters, Channel 26, Fast Lane and the web site. Residents having relevant concerns may attend meetings or call committee members by phone: Chair Lou Lively-Singh 408-838-5555, Diane Carr at 408-528-8456, Debbie Champion at 408-960-6994, Barbara Clurman at 347-451-5309, Jane Derow 408-440-0665, Barbara Karayn 202-641-6339, and Patricia Reardon at 408-914-2432.

HOURS

The Villager editorial and classified advertising hours are Monday through Friday, 8:30 a.m. to 4:30 p.m. The Villager display advertising office hours are by appointment. Call 408-223-4657 to schedule.

The Villager is the official and legal communication medium for The Villages, a Senior Community. Its mission is to provide residents with timely information about activities, facilities and services at The Villages, and to promote a sense of community by documenting and celebrating those common experiences highlighting life at The Villages.

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

Club Board of Directors:

Mike Falarski	President
Howie Blumstein	Vice President
Mike Poellot	Secretary
Bob Wilk	Treasurer
Bob Krattli	Director
Ed Ng	Director
Lee Thompson	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

FROM THE CLUB BOARD

Message from the Club Board President

Last Friday, the Club Board of Directors (CBOD) held an organizational meeting to nominate three candidates to fill the vacancies from the board resignations. We had over a dozen Villagers apply to be a director. It was not easy for us to choose the final three from all the qualified candidates, but we did, and they are Lee Thompson, Ed Ng and Bob Krattli. A week earlier we appointed Michael Poellot to be a director so we could have a quorum and continue to do board business. The Board now has its complement of seven directors. At the October 27 CBOD meeting we elected the remaining open officers, Vice President Howie Blumstein, Treasurer Bob Wilk, and Secretary Mike Poellot. The final step in establishing the new board is the various assignments for the board committees and liaison to the various Club committees. This should happen in the next week.

So, what now? The Board has to establish its priorities for the eight months it will exist. We are certainly not lacking in things to work on: street funding, emergency planning, operating and reserve budgets, and continuing impacts and adjustments due to COVID. These are just a few. We plan to use the newly formed Presidents Council to coordinate our planning process with the other boards. We are proposing to include all three Boards on the council (Club [CBOD], Association [ABOD] and Homeowners' [HOBOD]) going forward.

One of our priorities will be the resolution of the streets issue that remains after the approval of the management agreement (MA) between the CBOD and

ABOD. The street issue is not about the basic functions and services the CBOD provides to ABOD under the MA. These will all continue, including streets. It will take the new board a bit of time to understand the issues and work with the ABOD to resolve it; it will be done in a timely manner.

The impacts of COVID continue and will continue in to next calendar year. How far into the year is anyone's guess? We are, and will continue, adjusting to the changing guidelines from the State and County. Our goal is to make all our amenities available to Villagers to the maximum extent the guidelines allow and within our budget constraints.

The COVID pandemic comes at a budget cost. We hear everyone worrying about the increasing cost for living at The Villages. The cost to operate the amenities due COVID operational guidelines is one of the primary drivers. Every time a new guideline comes out, we re-evaluate the situation and attempt to make the amenities more available.

All of the topics on the Board list feed into the annual budgeting process. That process will begin in November and end in April. More to follow.

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

—Mike Falarski, Club Board President

GOVERNANCE MEETINGS

THE DACs

Montgomery DAC to meet November 2

There will be a Village Montgomery DAC Meeting on Monday, November 2 at 10 a.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

Correction: Last week's *Villager* incorrectly listed the Montgomery DAC meeting time as 2 p.m. instead of 10 a.m. *The Villager* regrets the error.

Verano DAC to meet November 2

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

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.

Olivas DAC to meet November 9

The Olivas DAC meeting is scheduled for Monday, November 9 at 1 p.m. via zoom. Meeting ID: 201 892 0217. Passcode: 873102.

Louann Partridge from the Deer and Wildlife Club will give an update.

Del Lago DAC to meet November 12

Village Del Lago will hold a Quarterly DAC Meeting via Zoom Teleconference on Thursday, November 12 at 4 p.m. Meeting ID: 874 7223 1369. Passcode: 264811. To call in by phone, dial 1-669-900-6833.

BOARD MEETINGS

Association

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

Club

• The Villages Golf and Country Club Board of Directors Emergency Preparedness Discussion is Thursday, November 12 at 11 a.m. via Zoom Meeting
• The Villages Golf and Country Club November Board Meeting is Tuesday, November 17 at 1:30 p.m. via Zoom Meeting

Homeowners'

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

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.

Don't forget to 'Fall Back!'

Daylight Saving Time ends Sunday, November 1 at 2 a.m. but you don't have to get up in the middle of the night to turn your clocks back an hour. Do it Saturday night before you "hit the sack" to avoid any complications the next day.

While you are at it, check and change the batteries in any battery-powered smoke detectors or other long-use electronic devices.

On the bright side—you get an extra hour's sleep!



More BOARDS & COMMITTEES

Club Operating Financial Commentary...

(Continued from front page)

September 2020 Club Operating Results

	Actual	Budget	Variance
Revenue	\$985,900	\$1,226,300	-\$240,900
Expenses	\$974,700	\$1,207,100	\$ 232,400
Net	\$ 10,700	\$ 19,200	-\$ 8,500

Year-to-date revenue is \$811,000 unfavorable to budget, 21.4 percent lower than the budget of \$3,794,000. Year-to-date expenditures are \$861,000 favorable to budget, 22.6 percent below the budget of \$3,816,000. Savings generated in many expense categories have offset the revenue loss for the first three months of the fiscal year. **The year-to-date net positive budget variance is \$50,000.** See table below for detail by department.

The bottom of the table below shows the financial impact of the monthly solar lease payments and contribution to the balloon payment fund (to be paid in 2023) captured on the Club's balance sheet. The year-to-date total for these two items is \$59,000.

**The Villages Golf and Country Club
Summary Club Operating Budget FY21
For Three Months ended September 30, 2020**

Department	Revenues (\$)			Expenditures (\$)			FY 21 Net (\$)	
	Actual	Budget	Variance	Actual	Budget	Variance	Variance	
G&A	276,000	270,000	6,000	227,000	249,000	22,000	28,000	
Maintenance Admin	41,000	40,000	1,000	37,000	36,000	-1,000	0	
Golf Course/Pro Shop	565,000	747,000	-182,000	613,000	781,000	168,000	-14,000	
Community Activities	215,000	318,000	-103,000	192,000	323,000	131,000	28,000	
Community Centers	192,000	197,000	-5,000	153,000	199,000	46,000	41,000	
Public Safety	313,000	314,000	-1,000	294,000	325,000	31,000	30,000	
Pools	51,000	51,000	0	40,000	47,000	7,000	7,000	
Clubhouse/Restaurant	675,000	1,195,000	-520,000	818,000	1,187,000	369,000	-151,000	
All Other	655,000	662,000	-7,000	581,000	669,000	88,000	81,000	
Totals	2,983,000	3,794,000	-811,000	2,955,000	3,816,000	861,000	50,000	
Solar Lease—Bal. Sheet	-	-	-	59,000	59,000	-	-	
Net Assessment	2,983,000	3,794,000	-811,000	3,014,000	3,875,000	861,000	50,000	
Variance								

The table, below left, shows All Other with an \$81,000 net positive variance from less than planned expenses in the following categories: water, repair and maintenance, Comcast, irrigation supplies and planting. The community centers have a \$41,000 net positive variance from favorable utilities expense and intra-company cost transfers. Public Safety shows a \$30,000 net positive variance mostly from less than planned employee expense. Community Activities has posted a \$28,000 net positive variance from less than planned resident activities expense, employee expense and community events expense. G&A has a \$28,000 net positive variance mostly due to less than planned employee expense and data processing expense. Golf Course/Pro Shop has a \$14,000 negative variance due to unfavorable revenues in green fees, Pro Shop merchandise and golf cart rentals, offset by favorable water expense. Clubhouse/Restaurant posted a \$151,000 net negative variance due to less than planned food/bar sales.

Association Operating Financial Commentary

For the month of September 2020

Revenue was \$200 unfavorable to the budget of \$892,000 for the month, mostly due to less than planned laundry concession fees.

Expenditures for the month were \$52,800 (5.9 percent) favorable to the budget of \$898,700. The most significant favorable to budget expense category was insurance expense (actual \$176,200 vs. budget of \$193,800). Other notable favorable to budget expense categories were the following: 1) irrigation maintenance expense (actual \$1,400 vs. budget of \$17,300), 2) repair and maintenance (actual \$11,800 vs. budget of \$22,800) and 3) planting expense (actual \$4,300 vs. budget of \$15,300). There were no significant unfavorable to budget expense categories for the month.

The net positive operating budget variance for the month of September was \$52,600.

Year-to-date (three months of operations), total revenue is short of budget by \$300 at \$2,675,600 (laundry concession fees). Year-to-date, operating expenditures are \$2,686,800 or 7.8 percent (\$227,600) less than the budget of \$2,914,400. The positive budget variance is mostly attributed to savings in water expense, insurance expense and irrigation maintenance expense. **The year-to-date net positive operating budget variance is \$227,300.**

Association Board Voting Record for October 2020

Association Voting Record for October 2020										
October 27, 2020 Regular Monthly Meeting										
		Board Members*							Comments	Costs
		DC	DH	RH	JW	GA	NL	TM		
1	Proposed New AC Rule - Backup Electric Power Systems (member comment)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	The Board reviewed and discussed member comments for the new AC Rule - Backup Electric Power Systems. The purpose of the rule is to provide a process for the installation of backup electric power systems. The proposed rule has been published in <i>The Villager</i> for the required 30-day member comment period which will be met and presented for final approval at the November 17 monthly meeting.	\$0
2	Norris Caulking Preventative Maintenance Specifications	C	C	C	C	C	C	C	By consensus the Board agreed to have staff collect three bids for this project and present the project at the January 2021 monthly meeting for consideration.	\$0
3	FY2021 Actual Building Component Expense Update (Del Lago, Fairways, Montgomery and Verano)	Y	Y	Y	Y	Y	Y	Y	The Board approved additional funds for FY 2021 Reserve Building expenditures in the amount of \$96,405 for Montgomery District, \$5,901 for Fairways District, \$129,857 for Verano District and \$35,452 for Heights District.	\$267,615
4	FY 2021/2022 Budget Development Schedule	Y	Y	Y	Y	Y	Y	Y	The Board approved the 2021/2022 budget development schedule as proposed.	\$0
5	Review to Approve - AC Solar Conditionally Approved Application: 8482 Grenache and 8723 McCarty Ranch	Y	Y	Y	Y	Y	Y	Y	The Board conditionally approved the installation of solar systems on common area sloped roofs located at 8482 Grenache Ct. and 8723 McCarty Ranch Dr. pending alternative proof of receipt of revocable easement recordation, including a copy of the signed and notarized document and each owner submitting required insurance and city permit paperwork including comments to AC prior to starting construction.	\$0
6	Approve to Transfer Funds for Partial Payment on Outstanding Loan for 2020 Property Insurance Premium	Y	Y	Y	Y	Y	Y	Y	The Board approved the transfer of \$166,000 from the Association's Operating Fund to the Reserve Fund for the partial payment on the outstanding loan of \$1,502,000 used to help pay the 2020 property insurance premium of March 2020 with balance of \$1,336,000 to be paid back by June 30, 2021.	\$166,000
7	Vote to Ratify the Monthly Review of Accounts per Civil Code §5500	Y	Y	Y	Y	Y	Y	Y	The Board approved to ratify the monthly review of accounts as presented.	\$0
Total APPROVED Expenditures this meeting										\$433,615
A = Absent AB = Abstained N = No Vote (does not vote in favor) Y = Yes Vote (votes in favor) N/A = Not Applicable C = Consent R = Recused										
* DC = David Cook DH = Diana Hallock RH = Richard Holmboe JW = Julie Wash GA = Garry Ashby NL = Noel Lanctot TM = Thomas McLaughlin										

Homeowners' Operating Financial Commentary

For the month of September 2020

Revenue tracked budget at \$3,487 (non-Estates single family homes). Expenditures for the month were \$56 favorable to budget due to less than planned legal fees. **The year-to-date net positive operating budget variance is \$174 (legal fees).**

Estates revenue for the month was on budget at \$13,415. Expenditures were \$362 favorable to budget, 2.5 percent less than the budget of \$14,327 due to lower than planned irrigation maintenance expense (actual \$0 vs. Budget of \$400). **The year-to-date net positive operating budget variance is \$3,940 (mostly in water expense).**

Club Board Voting Record for October 2020

Club Board Voting Record for October 2020

October 27, 2020 Monthly Meeting Agenda Items	Board Members*							Comments	Costs
	MF	HB	MP	BW	BK	EN	LT		
Elect Officers	Y	Y	Y	Y	Y	Y	Y	The Board elected the following officers: Vice President Howie Blumstein, Secretary Mike Poellot, and Treasurer Bob Wilk.	\$0
Committee Reports - Swimming Pools Advisory Committee	C	C	C	C	C	C	C	By consensus the Board agreed to continue with Foothill Pool remaining open and to take another look at opening up Vineyard pool in its place once trellis work is complete.	\$0
Approval Consideration of FY21/22 Budget Development Timeline	Y	Y	Y	Y	Y	Y	Y	The Board approved the Club Budget Development Timeline for Fiscal Year 2021/2022 with the addition of footnote to clarify member input (Projects Requirement Forms and Member input due December 15). Budget objectives to be discussed at December 15 board meeting.	\$0
Approval Consideration of Procedure for New Projects Requests	Y	Y	Y	Y	Y	Y	Y	The Board approved procedure for new projects requests; new project requests will be discussed during the budget development process.	\$0
Approval Consideration of Golf Course Equipment (Reserve)	Y	Y	Y	Y	Y	Y	Y	The Board approved the golf course equipment reserve fund expenditure appropriation of \$160,817.62 for 2020/2021.	\$160,817.62
Update on Covid-19 Related Issues	N/A	N/A	N/A	N/A	N/A	N/A	N/A	General Manager Tim Sutherland presented an update on the affects and costs of COVID-19 at The Villages. Unbudgeted costs to reserve, administer, monitor, clean/disinfect for various amenities were discussed.	\$0
Update on Covid-19 Related Issues (Jazzercise at Cribari Plaza)	C	C	C	C	C	C	C	By consensus it was agreed to discuss and clarify requirements for health order compliance relating to Jazzercise at the Cribari Plaza offline and report findings next week.	\$0
Update on Covid-19 Related Issues (Indoor Dining)	Y	N	Y	Y	Y	N	Y	Director of Food & Beverage John Yu discussed what is involved in opening up limited indoor dining. Board approved to open up limited indoor dining in compliance with the health orders as a trial beginning November 9 through the end of December.	\$0
Update on Covid-19 Related Issues (Opening Up Amenities)	Y	Y	Y	Y	Y	Y	Y	Board approved to defer consideration of opening additional amenities at this time and also to encourage continued discussion and creative solutions to do so.	\$0
Winter Swimming Pool Hours	Y	Y	Y	Y	Y	Y	Y	The Board approved winter swim hours of 10 a.m. to 4 p.m. seven days a week beginning November 9 through March 31.	\$0
Set Draft Agenda for November 17 Meeting	N/A	N/A	N/A	N/A	N/A	N/A	N/A	Potential agenda items were briefly discussed.	\$0
Total APPROVED Expenditures this meeting									\$160,817.62
A = Absent AB = Abstained N = No Vote (does not vote in favor) Y = Yes Vote (votes in favor) N/A = Not Applicable C = Consensus R = Recused									
* MF = Mike Falarski HB = Howie Blumstein BK = Bob Krattli EN = Ed Ng MP = Mike Poellot LT = Lee Thompson BW = Bob Wilk									

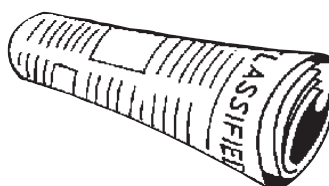
New Club Board Members

The Club Board of Directors appointed Edward Ng, Robert Krattli and Lee Thompson to fill the vacant director positions on Friday, October 23 at an organizational meeting. They will fill the positions until the next director election in June.

The Board wishes to thank all the members who applied for the positions. The new Club Board elected officers at its monthly meeting on Tuesday, October 27.

Missed your Villager?

If you missed delivery of your weekly copy of *The Villager*, please call 408-223-4655 to report it. (Please do not call before 11:30 a.m.)



You may pick up a replacement copy of your paper at the newsstand at the entrance of Building B or go online to the Villages website—www.thevillagesgcc.com—and download the current and past editions to your computer.

THE CLUBHOUSE

For Reservations
or Information:
408-223-4687

2800 Villages Fairway Drive, San Jose CA 95135

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

WHAT'S COOKING?

theclubhouse@the-villages.com

The Clubhouse Restaurant and Bistro are closed until further notice.

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

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

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

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

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

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

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

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

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

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

Alcoholic beverages must be purchased in conjunction with a meal.

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

Alcoholic beverages 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
or call 408-754-1337

Delivery Menu (continued) Pastas and Entrées (Heat and Serve)

Dinner Menu

Tuesday - Sunday

V = Vegetarian GF = Gluten Free

Starters

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



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

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

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

The Lighter Side

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

Dinner Entrées

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

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

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

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

- Char Broiled New York Steak \$28.95
Peppercorn Sauce

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

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



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

- Grilled Salmon \$24.95
Tarragon Beurre Blanc

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

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

Home Delivery Schedule includes all districts Tuesday through Sunday

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

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

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

Villager contributors' notice

Publicity chairs for Villages clubs and organizations submitting articles for publication in The Villager are asked to repeat articles no more than two times.

If you wish to submit items to run consecutively for longer than two weeks, you are urged to revise your articles every two weeks to provide readers with new information or remove obsolete information. You may submit sets of articles intended to run in future issues.

Articles for advance publicity of meetings, events, speakers, etc. should be fewer than 300 words in length (brevity is a virtue!). Articles submitted for use on the front page of The Villager should contain no more than 150 words. (Longer articles will be cut or continued on another page.)

Features, profiles, event reviews and other specialty articles may be longer. If you have questions regarding the length of articles, please call Villager Managing Editor Scott Hinrichs at 408-223-4655 or email at shinrichs@the-villages.com.

Please be informed that the deadline for all editorial submissions is Thursday by 4:30 p.m. at least a week prior to publication. If articles are to be late, please call Villager Associate Editor Kory Tran at 408-754-1341 by the Thursday deadline to inform him when to expect the article. If articles regularly cover events that happen after the deadline (such as in the case of certain sports events), please make late article arrangements in advance with Kory.

Please submit all articles to Kory Tran at The Villager copy desk at: ktran@the-villages.com

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 14



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 11/2 to 11/8

- Monday 11/2 Cream of Mushroom
- Tuesday 11/3 Lima Bean with Kale and Sausage
- Wednesday 11/4 Chicken Fiesta
- Thursday 11/5 Beef Barley
- Friday 11/6 Clam Chowder
- Saturday 11/7 Chef's Choice
- Sunday 11/8 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,
Avocadoes on Alfredo Sauce*

Dessert Menu



\$6.25

New York Cheesecake with Berries

Warm Chocolate Lava Cake

Apple Pie with Cream

Ask about Special of the Day



\$4.95

Flavors of the Day

Ice Cream (Sugar Free Available)

Sherbet

Sorbet

Milk Shakes



Lunch Menu

11 a.m. to 2 p.m.

V = Vegetarian GF = Gluten Free

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

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

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

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

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

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



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



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

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

Half Deli Sandwich and Soup \$8.25

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



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

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

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

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

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

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



Coffee \$1.95



Starbucks Espresso \$2.50

Extra Shot \$1.50

Starbucks Americano \$2.50

Starbucks Latte/Cappuccino \$3.25

Juice, Milk, or Hot Chocolate \$2.95

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

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



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 Son of the Navy
TUE So This Is Washington
WED Judge Priest
SAT The Wasp Woman



Complimentary



Network:
Villages
Public
Password:
villages

**Club
Events
& Notices**

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

Dinner Menu

Tuesday - Sunday 5pm to 8pm

V = Vegetarian GF = Gluten Free

Starters

V Baby Lettuce Mix Salad \$5.25

Small Caesar Salad \$6.95

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



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

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



Dinner Entrées

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

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

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

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

Char Broiled New York Steak \$28.95
Peppercorn Sauce

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

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



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

Grilled Salmon \$24.95
Tarragon Beurre Blanc

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

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



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

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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.

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

ASSOCIATION PRESIDENT'S REPORT

ABOD President's Report for October 26, 2020 'One Board' or 'One Villages?'

There have been some people calling for a return to a single board of directors in the belief that such an approach could avoid discord between the Club, Association, and Homeowners as well as make it easier to fill a smaller number of board positions. This idea was proposed over a decade ago and not adopted.

While this idea could have some merit, as has been pointed out, the devil is in the details. A major change like that would require either a complete replacement or massive rewriting of all of the governing documents for all three boards. It is guaranteed to cost significant legal fees and a rethinking of all the major relationships between members, the Board(s), and our management organization. All members of the community would rightly want input into the process and their votes would be required to implement any changes.

Currently, by statute, only the Association Corporation is required to follow the mandates of Davis-Stirling, the body of California law governing HOAs. If the corporations were to be combined, the entire Villages, including all Club operations, would have to conform to Davis-Stirling, a huge undertaking. Without combining the corporations, the "One Board Concept" would mean having the same directors wear multiple hats and serve on the Club Board and the Association Board, a workload sure to discourage most potential board candidates.

Any new approach should be well considered and answer the questions about how it would realistically improve:

- Maintenance and improvement in the level of participation and responsiveness to residents
- The role of Village-level organizations like the DACs as well as community service clubs
- Any checks and balances desired on a single all-powerful board
- Any short-term and long-term impact on HOA fees
- The role of the board in governance and oversight of the staff organization
- Defining the strategic goals of the Villages and the balance between a "country club", an "active senior community", and a safe and quiet haven from the outside world.

As a community, we currently have many challenges to deal with in just the normal operation of the Villages, much less the pandemic adding a level of health and safety concerns: managing HOA costs to deal with huge external cost drivers, improving our safety posture among increasing fire threats, improving our emergency operations plans and communications, and improving transparency and responsiveness to resident's concerns.

The current structure of the Village's governance with three boards is not perfect but has served us well for decades. When the Boards cooperate and collaborate with each other, residents have benefitted. It is important that Board members make that collaboration and maintaining their connections to the community a top priority. The current structure has worked in the past and can work in the future. Teddy Morse's idea of adding a President's Council to help work out issues in the future was an excellent approach in promoting harmonious collaboration between the Club and the Association. Adding the Homeowners would complete the picture.

By all means we should always look at ideas to improve our governance and service to our residents. We have time to do that measured in months and years to get it right before throwing out what we have now. Improving governance could also just include reviewing, revising, and renewing our current structures. There is a very positive side to the recent attention to Villages governance in the number of people engaged in the process, a dramatic increase in people reviewing our governing documents, and I'm hoping a big increase in the number of people running for the boards.

Respectfully,

David Cook, Association Board President

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.



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Est 2009

Stay in touch with essential developments on Fast Lane!

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

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

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

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 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.

CLUBS & EVENTS

Quilters Club remains busy

By Nancy Chesterton

The Villages Quilters have remained busy during this "Shelter in Place" though we miss the camaraderie of sewing together. Fortunately, quilting is a solitary activity that we can at least do at home. We did not keep an accurate number of the masks we made last Spring, but I know it was over 300. Many members also donated material to the VMA for masks. One member made pillowcases for the Quilts of Valor we have made, so when restrictions free up, we can distribute these. We are still making quilts for Linus (for sick and hospitalized children) though we have been unable to distribute them due to Shelter In Place. So far we have made and distributed 1322 quilts. This would have been a much more difficult endeavor if it weren't for the generosity of the High 12 group, which helped us pay for the batting and backing for these quilts. We are currently collecting quilts for the CZU Lightning Complex fire victims through the Santa Clara Valley Quilt Association.



Sewing supplies and materials that the Quilters Club delivered to a Palo Alto middle school sewing class.

In August we collected and delivered a trunk full of sewing materials to a sewing class at Palo Alto middle school. The teacher used some of our material for the first assignment of the new year, making masks.

Villages Quilters are still meeting on the first and third Fridays of the month via Zoom. These meetings are informal and open to anyone interested in this activity. If you would like to visit us, call Nancy Chesterton or Roberta Pabst for information. Our regular meeting time is 10 a.m., but we have been experimenting as to what time is best.

Zoom Matinee Theatre is back!

By Nancy Keane

On Friday, November 6, at 3 p.m., all Villagers may tune in to the VAT's first Zoom Matinee Theatre! We are very excited about this possibility of presenting Theatre to our residents via Zoom, and we hope it will be a success. We will be using the Zoom webinar feature which means you will be able to hear the actors, but you will not be disturbed by any other noise from the attendees.

For our show we have chosen to perform "Stories I Ain't Told Nobody Yet" by Jo Carson, cousin of our illustrious VAT President and amazing actor Tom Carson who lives in the Highlands with his beautiful wife Nancy. Tom is very proud of his cousin's work, and she is highly acclaimed for her prose when you do a Google search.

Jo Carson brings the heart of Appalachia and Tennessee to readers using colloquial language and real-life people. In "Stories I Ain't Told Nobody Yet" (54 short pieces), Ms. Carson said, "The pieces all come from people. I never sat at my desk and made them up. I heard the heart of each of them somewhere. A grocery store line. A beauty shop. The emergency room. A neighbor across her clothesline to another neighbor. I am an eavesdropper and I practiced being invisible to get them."

Shirley Roberts, Madelaine Yannaccone, Nelson Frick, Connie Hendrickson, Nancy Keane, Tom Carson, and Nick Yannaccone will bring to life 22 of Ms. Carson's vignettes. You will laugh, you will cry, and you will find yourself shaking your head in agreement with what you will hear on November 6.

Here is the URL for attendees to register for the Zoom Matinee Theatre: <https://tinyurl.com/vatmat11-06-20>

You may also find the link on the front page of our website at www.the-vat.org.

Senior Academy Harrington Lecture to feature Larry Stone

Larry Stone will be the speaker at the Senior Academy Harrington Lecture this Tuesday, November 3 at 2 p.m. His presentation is titled "COVID-19, Silicon Valley's Economy and Prospects for Recovery." Please register for this free Zoom presentation at VillagesSA.org

COVID-19 has ravaged the national economy. How has Silicon Valley fared? Is past prologue?

Six months into the greatest crisis to face the nation since the Great Depression, Assessor Larry Stone will delve into the economic health of each of the major real estate sectors, some of which are thriving, while others are teetering on collapse. Leveraging his intimate knowledge as Assessor and founder of a successful Bay Area real estate investment and development firm, Stone will examine how the office, warehouse, retail, multi-family, and single-family housing sectors have performed, the prospects for their future, and implications for Silicon Valley. He will also discuss what COVID-19 triggered trends are passing fads or here to stay, including their long-term implications on our economic recovery.

San Jose Magazine named Larry Stone one of Silicon Valley's 100 most powerful leaders. He has been a financial manager on Wall Street and co-founded a successful Bay Area real estate investment and development firm. He was first elected County Assessor in 1994 and overwhelmingly re-elected six times by the residents of Santa Clara County. As Assessor, Stone has overseen remarkable improvements to streamline the operations of his office, eliminate backlogs, and achieve higher levels of public service, all while consistently operating substantially under budget. The State Board of Equalization acknowledged his office as one of the best-managed assessors' operations in California.



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. Please join us for this very relevant presentation on Friday, November 6 at 2 p.m.

Plastic Recycling by the Numbers

By Rita Marcojohn, Sustainable Villages Club

Have you seen this symbol on the bottom of your plastic containers? These triangles, called an SPI code, are typically found on water bottles, stamped on a food clamshell container, or printed on plastic packaging. They carry a number from 1 to 7 and are designed to let you know what type of plastic you are using and how it may be recycled or reused. Water bottles, peanut butter jars and detergent bottles are usually made with plastics labeled with a 1 or a 2 in the center of the triangle. These are the plastics most often recycled into reusable products, so put them in the Blue Bin. Plastics from 3 to 7 may or may not be recycled as processing can be difficult, expensive or the material may contain toxins. Shop with this in mind to help reduce the unusable plastic waste. To learn more about plastics recycling and protecting our environment visit the Sustainable Villages Website at sustainablevillagesclub.org. Please consider joining the Sustainable Villages Club and working with a team to bring sustainable practices to the Villages.

Type of Plastic
PET polyethylene terephthalate It's tough and shatterproof.
HDPE high density polyethylene It's flexible and often translucent.
PVC polyvinyl chloride It's tough and chemical resistant.
LDPE low density polyethylene It's flexible and tough.
PP polypropylene It's chemical and heat resistant.
PS polystyrene It's brittle and see-through OR soft opaque foam.
OTHER other plastics

More CLUBS

Senior Academy: Tour UNESCO sites



David Couzens

On Tuesday, November 10, at 2 p.m. Senior Academy will be hosting David Couzens, one of our popular speakers, presenting a Zoom webinar lecture on “UNESCO International World Heritage Sites.” This event is free and open to all Villagers. Pre-registration with Zoom is necessary and can be done at the Senior Academy website at VillagesSA.org

The goal of the United Nations Educational, Scientific and Cultural Organization’s International World Heritage program is to catalog and preserve sites of outstanding cultural or natural importance to the common heritage of humankind. David

Couzens will narrate this whirlwind photographic tour of more than 100 of these sites, spanning more than 20 nations and ranging from well-known treasures such as the Tai Mahal to recently uncovered Neolithic ruins on the Orkney Islands of Scotland.

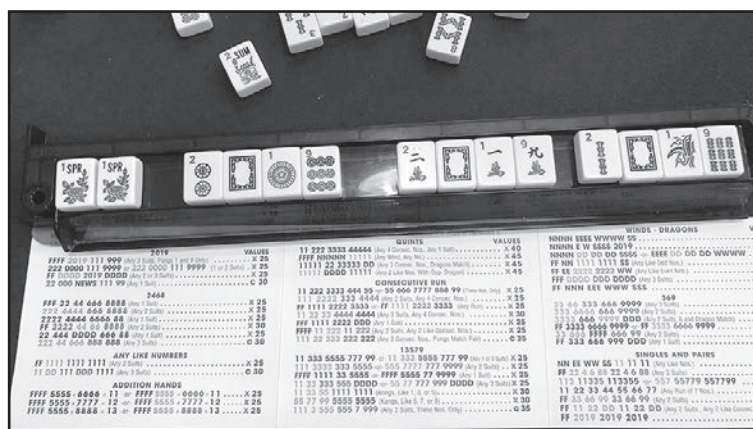
Photographer, writer, composer, and musician David Couzens has traveled to more than 35 countries as well as to the majority of American states and Canadian provinces. His “Images of the World” photography series of books and their companion DVDs were released starting in 2008 as part of an ongoing series of multimedia projects. He has been regularly presenting programs of his photography and music throughout the San Francisco Bay Area since 1998.

David’s program is sure to bring back memories of past travels and to inspire each of us for planning our next trip, once we can all begin traveling to our favorite destinations again!

Time to order Mah Jongg cards!

By Barbara Smith

COVID-19 has changed the way Villagers live. Many of us have found new and unique ways of playing Mah Jongg during the last eight months. Fortunately, we live in a community where all of us have followed the recommendations to wear masks, social distance, stay away from crowds, and wash our hand regularly. This being said, most of us cannot wait for 2020 to be over.



Now is the time to order your 2021 cards. The window for ordering next year’s card continues through January 20, 2021. The prices of cards have gone up. Small print cards are \$9. Large print cards are \$10.

Barbara Smith will be coordinating the sale of Mah Jongg cards again this year. Checks are made out to Barbara Smith. At the end of the sale, one large check is written and all the individual checks are deposited. Please include the number and size of the cards you are ordering in the “memo” place on your check.

Checks can be mailed to: Barbara Smith, 2067 Folle Blanche Drive, San Jose, CA 95135 or placed in the tube under the mailbox.

Around April 1, your Mah Jongg card(s) will be sent directly to your home from the National Mah Jongg League in New York. Happy playing! Stay safe!

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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 Broker Owner, CRS
 Seniors Real Estate Specialist

Carla@BandARealtors.biz
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p: (408) 274-8766
 f: (408) 270-5502
 CalBRE#00710852

Riding Club to celebrate Halloween



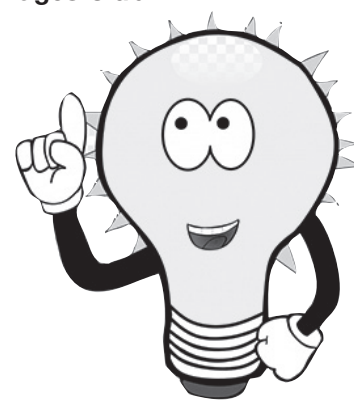
The horses are getting ready for Halloween.

Photo by Susie Martin

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 x 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.

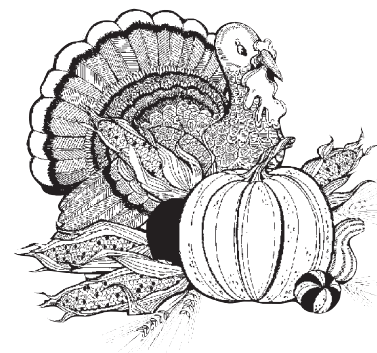
LED bulbs are either dimmable or non-dimmable. Be sure to choose the right one for your room and application. Look for more energy-saving technology information future articles from Tom and the Sustainable Villages Club.

Further information, on related items, is available on the Sustainable Villages Club’s web site at sustainablevillagesclub.org.

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

Express your thankfulness

At a time when restlessness and frustration can overwhelm us, it may be the time to pause and share thoughts of gratitude with each other. With Thanksgiving fast approaching, the Community Activities office is asking for thoughts of gratitude. What are you grateful or thankful for at The Villages? Please share your thoughts in 50 to 100 words. These can be emailed by November 12 to managing editor Scott Hinrichs at shinrichs@the-villages.com. For those without email, legibly handwritten thanks can be placed in the drop box outside of building B. Please include your name and contact information if we have questions. These will be published in the November 19 edition of *The Villager*.



(SRS) SENIOR RESOURCE SERVICES

Are you retired and a newlywed?

You got married or registered a domestic partner during your retirement years—congratulations! Have you considered you may be able to make changes to your retirement plan?

For example, do you receive a retirement from CalPERS or CalSTRS? If yes, you have an important financial decision to make. You likely have the option to have your new spouse or partner receive a monthly retirement allowance and applicable health coverage in case something happens to you.

Under CalPERS, to achieve this you must elect a “Recalculation of Option.” A Recalculation of Option reduces the amount of your current retirement allowance; however, it will financially protect your new spouse or partner.

Be careful, the CalPERS law is a little strange. If you elect a recalculation of option within the first year, it will take effect right away. But if you wait until after your first anniversary, the law requires a deferral of your recalculation for 12 months after you file the election. Consequently, it is important to complete your Recalculation of Option as soon as possible after you marry or register your partnership.

If you are a CalPERS retiree, go to its website and search for PUB 98 “Changing Your Beneficiary or Monthly Benefit After Retirement” for information to determine whether you qualify. This publication will give you the information to determine whether you qualify to make an option change. If you qualify, you then obtain an estimate of your new retirement allowance by logging in to your “myCalPERS” account and following the prompts from the Retirement tab to Change Retirement Benefit. You may elect to make the change online, or you can print and mail in your signed election document. Of course, if you prefer, you may call CalPERS at 888-225-7377 and do this by telephone and mail.

CalSTRS will also allow you to make an election to name your new spouse or partner as a retirement beneficiary. You can call 800-228-5453 to receive an election statement and an estimate of your benefit based on the election change. A difference from CalPERS is that you must be married or registered at least one year before election the Recalculation of Option. Your new option election is effective six months after the Election Form is filed.

If you receive a retirement pension from private industry you may not be able to recalculate your retirement option. However, if this is something you may wish to do, check with your pension administrator to learn if it is possible. You may receive a positive response.

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:

Can you ignore open enrollment?

Can you ignore Medicare open enrollment? Of course, you can, but is that a good idea? From October 15 to December 7 is the one time each year when everyone in Medicare can take stock of his or her coverage and make changes. For example, are you taking the same medicines now as you did a year ago? Part D drug plans differ in costs for specific drugs and the premium charge. You might get a better plan for the same premium—or less.

A HICAP (Health Insurance Counseling & Advocacy Program) counselor can answer your questions about Medicare and Medigap.

To schedule a telephone appointment call HICAP at 408-350-3254. Because most of the employees are working from home, 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.

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. For more information, visit evfsj.org



Did You Know?

Sally Burns celebrates a century

The Villages welcomes a new centenarian, Sally Burns, born in Connecticut in 1920. At age 18 she moved to Washington D.C. and worked in the FDR administration in the housing department. She attended FDR's inauguration and attended the Easter Egg Roll at the White House while Herbert Hoover was in office. She met her husband at George Washington University and moved to Mexico City where he worked at the US Embassy. They enjoyed a life packed full of world travel and excitement. Eventually, Sally moved to Campbell, California and then wound up at The Villages where she says, “I am loving every minute!” Burns is an avid reader, plays Duplicate Bridge and is a member of one of the Villages’ Red Hats clubs and shows no sign of slowing down. Congratulations to Sally on her special milestone!



She met her husband at George Washington University and moved to Mexico City where he worked at the US Embassy. They enjoyed a life packed full of world travel and excitement. Eventually, Sally moved to Campbell, California and then wound up at The Villages where she says, “I am loving every minute!” Burns is an avid reader, plays Duplicate Bridge and is a member of one of the Villages’ Red Hats clubs and shows no sign of slowing down. Congratulations to Sally on her special milestone!

Villages Medical Auxiliary-Since 1976

Office: 408-238-4230

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

Service Coordinator:

408-238-4029

www.vmvillages.org



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

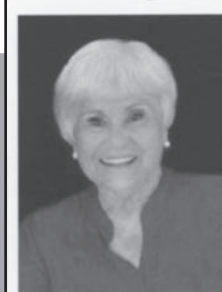
Coming in November

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 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 or call 408-238-4029.

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

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



**Sue Lassetter,
M.A., CLC, SRES**

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Two Villages artists featured at De Young Museum



Sunni Gibbons standing below her "Warrior" acrylic painting.

By Barbara Gottesman

Why should you visit the De Young Museum now that it is open again? Besides the Frida Kahlo exhibit, Villagers now have another exciting reason to make the excursion to the De Young.

Two of our fellow Villagers had paintings accepted for the Open Call for Bay Area Artists with the theme, "On the Edge." Their paintings are displayed in the Herbst Galleries.

Sunni Gibbons and George Rivera have many years of traditional painting between them, but they also paint "on the edge." Sunni's acrylic "Warrior" is #728 on the display wall and George's oil painting "On the Precipice" is #132. All paintings in the exhibit are for sale with 100 percent going to the artist.

We are all very proud of our two Villager artists at the De Young Museum! This exhibit ends on January 3, so make your timed reservations now at famsf.org or 888-901-6645.

More photos of the exhibit can be seen on the Arts & Crafts website at villagesartsandcrafts.org and clicking on the webpage "Sunni and George."



George Rivera looking up at his painting, "On the Precipice."

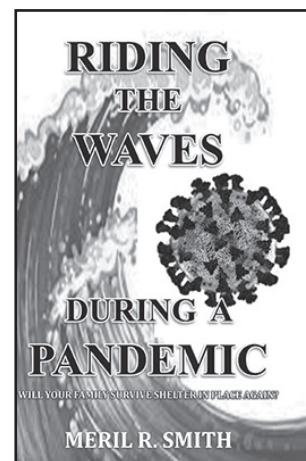
Did You Know?

Villages author publishes new book during pandemic

Villages resident Meril R. Smith has published a new book, "Riding The Waves During A Pandemic," written during this pandemic and dedicated to families with children.

"We Villagers have fared rather well during the pandemic," said Meril. "Living in a secure senior community, staying at home, washing hands, wearing masks, social distancing and not having young children living with us have all helped us stay safe. Our children and grandchildren and their families may have it much tougher... distance learning and trying to keep younger children, teenagers and college students safe."

He said this book aims to help families plan and survive the daily social and emotional challenges of living through the next waves of the COVID-19 pandemic and survive them well. He is donating all proceeds to the Adopt-A-College Scholarship Program.



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.



Thanksgiving Curb Side

Thursday, November 26, 2020
Pick Up Times 11am, 12pm, 1pm, 2pm and 3pm

Delivered to the Curbside
Individually Packaged

Fresh Roasted Turkey with Sage & Thyme
Dried Cranberry, Apple, and Walnut Stuffing
Giblet Gravy
Candied Yams
Homemade Cranberry Sauce
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
Information Needed: Full Name, House Number, Phone Number
Number of Each Order and Time of Pick Up

RELIGION

COMMUNITY CHAPEL

‘A State of Readiness’

By Pastor Bill Hayden

Being prepared is always a good quality to have as a person or a nation. Companies are forever looking and planning for that next idea to increase their profits and expand their business. For most people the challenge has been in the struggle just to keep pace with the day to day responsibilities. Change seems to come at a faster rate the older you become and the temptation to do nothing seems less stressful, but in the long run more costly.

Some of us were taught as children to prepare for a meal by washing our hands and to lay out our clothes the night before school or church. Parents plan for their children’s college fund, personal retirement and, in addition, their final will. As a youth, I learned to make plans. If I saw an item at a department store that I wanted, I made a plan to acquire it by doing odd jobs in the neighborhood.

With all the constant changes in life, there are few things that you can hold firm to without it changing mid-stream. Sometimes the career you planned to devote your life to is swallowed up by new technologies or artificial intelligence.

In these last days, living in California has summoned us to be prepared the best way we can for a major crisis such as an earthquake or fires, power outages and now pandemics. Here in The Villages, we usually have an annual drill for earthquake preparedness for all residents just in case there is one. It can be self-assuring to have a boy scout motto mentality like “Be Prepared” to govern your life. On the other hand, to live in a state of constant flux can be unnerving, to say the least.

Because of the uncertainty in society today, the statement, “Tomorrow isn’t promised” has gained a great deal of validity. It’s clear that we make preparations for our future in life, but seldom do we plan for the afterlife. Being aware of the brevity of life, we should live in a state of readiness. Philippians 1:21 NKJV “*For to me, to live is Christ and to die is gain.*”

Good news! Join us each week at 10 a.m., Pastor Bill will deliver his Sunday Morning Sermon Message on video. You can experience his sermon via our Villages Community Website at Villagescommunitychapel.org
May God bless all of you with good health!

CATHOLIC COMMUNITY

Reflection: All Saints Day. Saints vary. Yet, all saints prayed. Try these prayer tips from Barbara F. Zahner of 3GEN+ Mental Health Ministry.

- **Say aloud with fervor “I am God’s Beloved Child.”** God is present to you, with you, and within you. Your mission: manifest God’s Love, Mercy, Kindness, Forgiveness

- **Understand prayer is mutual interaction with you and God.** Pause. Listen to God’s response.

- **Know prayer occurs inside.** Put your attention on God. You are in relationship. God pays attention to you. God knows you. God loves you.

- **Open to the Heart of God.** It’s OK if you open only a sliver. Use what faith you have. God will make up the rest!

- **Share yourself with God, however you are in the moment.** Afraid. Anguished. Angry. Joyful. Grateful. Be yourself with God. God knows where you are!

- **Open your whole self to Listen to God.** God flows back with whatever you need. You sense more life. Often God unties *This Knot* and not the knot you churned about.

- **To hear God, to be open to God, stay in the present moment. God is only in the present moment.** Present moment actions: Walk, sing, dance, play the piano, tend plants, sit in silence.

- **Be aware of what gives you life.** Pay attention to where and with whom and in what activities you experience life.

- **Listen to yourself.** Where in your body do you experience God? Recall the disciples enroute to Emmaus: “Our hearts burned within us.” Remember being filled with love—seeing a baby, hearing music, stroking a pet, looking at beauty. God is Love.

- **How do you tell the difference between listening to your ego and listening to God?**

Listen to your ego and nothing changes with you. Ego instinctively says “No!” Listen to God and you experience more life. Often what you hear from God is unexpected. You fight with a friend. You ask God for guidance. Answer: Imitate Christ. You reach out to your friend. You experience more life. God always leads you to New Life.

—adapted from “Made For These Times”; Pamela Bjorklund Ph.D.

(Continued on page 18)

EPISCOPAL

‘Saints Alive’

By The Rev. Julia McCray-Goldsmith

At Trinity Cathedral, we are literally surrounded by saints. They wink at us through stained glass, they fill our archives with their stories, their dreams and disappointments haunt our own. This is more evident in a church with almost 160 years of history than it may be in most other places. But our history—most especially our history of what’s known as the “All Saints Triduum”—reminds us that human beings have always had a rich and complicated history with our deceased.

Over this weekend, some will observe Halloween with its Celtic-inspired mischief, some will observe All Saints Day with remembrance of exemplary people of faith, and some spend All Souls Day in graveyards, remembering all those who have gone before, good, bad and indifferent. Day of the Dead (Dia de los Muertos in Spanish) is the distinctly Mexican variation on All Souls Day. All of these observances have roots in older pagan rituals of changing seasons and superseded gods, which is why some Protestant Christian traditions eschew them.

The Episcopal Church, born of the same English roots that also gave us our Halloween customs, takes a more hospitable view. All Saints weekend and its cultural and historical richness stand as a reminder that death is beyond our understanding and our control (although surely not beyond God’s). So let’s take this time of turning seasons to welcome the silliness, solemnity, and sacred reminders of the saints (and ordinary folks) who shape us. We learn from all of them.

JEWISH GROUP

By Arnold Pinck

Below is the fourth installment of Jewish Migration to the U.S.:

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

16. Famed music club CBGB was opened in 1973 by Jewish founder Hilly Kristal.

17. Mayor La Guardia (who spoke fluent Yiddish), who served for three terms from 1934 to 1945, was born to a Jewish mother and descended from Rabbi Samuel David Luzzatto, but practiced as an Episcopalian.

18. The Jacob K. Javits Convention Center was named in honor of the Jewish U.S. senator, who served from 1957 to 1981.

19. Sig Klein’s Fat Men’s Shop opened in the late 1800s at 52 Third Ave., and carried plus-sized clothes for men. Its sign featured the slogan: “If everyone was fat there would be no war.”

20. Abraham Beame was the first practicing Jew to become mayor of New York. He held office from 1974 to 1977.

During the Jewish migration from Eastern Europe, late 1800s through the early 1900s, we did not all enter the US through Ellis Island, NY. Some ships were diverted to Houston, TX. These Jewish migrants settled in the west. Also, all of those who entered through Ellis Island, did not live on the Lower East Side of NYC.

My father’s family migrated from Lithuania to England to Canada and then entered the U.S. and lived in NJ, according to family legend, My grandfather shortened our name from Pinckoufsky to Pinck and his brother became Koufsky. My father was one of seven and was born in NJ.

My mother’s father came from Poland and her mother came from Russia. They came over as children and were younger than my paternal grandparents.

My maternal mother’s father lived in Paterson NJ. My great-grand-father worked in the silk industry. At that time, Paterson was known as the Silk City.

My maternal grandmother’s parents were killed, don’t know if it was the result of a Pogrom, and was sent to live with family in NJ.

Where did your family migrate from and when did they arrive in the U.S.? If you would like to have me publish this information, in a future Villager, let me know. Send this to me at arnoldpinck@gmail.com.

Why am I bringing it up now? Next Tuesday is election day. We will be choosing who will be our President. Our families came here for religious freedom, free of persecution, became citizens so they could vote. We owe them for their efforts.

If you would like more information about the Villages Jewish Group, contact Joyce Mendel at emendel2@gmail.com.

SPORTS NEWS

BOCCE NEWS



By Barbara Orlando

Bash last year started the second Friday in March of 2019 and continued until the last bash of the season held on Friday, October 30. Bash is always a great way to play bocce and meet new friends. Hopefully, next year we will be able to continue having our Bashes every Friday afternoon from 3 to 5 pm. As you can see by the photo, we have themed Bashes two or three times a year. They're always lots of fun. I know that our Bash Director, Tony Orlando and his co-director Gail Leslie, can't wait to have the courts open again, to play on Fridays.



Halloween Bash 2019 costume winner Michael Sunzeri (left) with Paul Andersen presenting him the prize.

Winter play begins on November 1 and continues through January 31, weather permitting. Hours of play will be from 10 a.m., to last sign up at 3 p.m. Reservations are still required and can be obtained on our club's website at villagesbocceclub.com and clicking on "Reserve a Court." Please remember if you need to cancel, go online before 7 p.m. the day before, or contact George Paris at 408-440-4848. All county guidelines are being practiced for tracing purposes.

SWINGERS

What is a 'gimme'?

By Kay Gray

As we all continue to golf during these beautiful fall days with no sweeps, I often wonder how my fellow Swingers are all doing. Are they following the golf rules? Are they all posting? And since there are no sweeps, are golfing groups allowing gimmies? What is a gimme you ask...



According to golf culture a "gimme" is the putt that is close enough to the hole that everyone in the group is confident the putt would be made if putted out. A stroke is added for the gimme and the group moves on. Gimmies are usually given to speed up play. They are not used in tournament play.

There seems to be different rules for the length of a putt that is considered a gimmie. How far is too far for a gimmie? **Here are a few tips as to when a putt is a gimme.**

- If the ball is closer to the hole than the length of the grip on the putter which can be a little more than 2 feet
 - If it's inside a certain distance. This is harder to enforce but is usually 1 or 2 feet, maybe even 3 feet.
 - If it's inside the scorecard. Most scorecards are 6-8 inches.
- When is a putt not a gimme?**
- If it's to win the hole.
 - If it's for a birdie or better.
 - Never...purists want everything putted out.

So get out there and play golf. Have lots of fun. Enjoy your golf buddies but remember...when sweeps begin again there will be no gimmies!

18-HOLE WOMEN

By Nancy Keane

Last week's secret personalities, I found pretty funny...the juvenile delinquent was our own Geri Wilk and the big bass drum player was—can you believe it—Patti Hayes.

New secret #1: "I lived aboard a sailboat for two years, raising a newborn and traveling the Pacific Coast from Alaska to Mexico. Highlights included assisting the Coast Guard with a sea rescue of a sinking fishing boat and stroking baby orca whales in the Straits of Juan De Fuca. "

Number #2: Another football player: "In 1972 our flag football team from UC Davis was asked to play during the halftime of the preseason game between the San Francisco 49ers and the Denver Broncos. It was Women's Day and the celebrity women were Phyllis Diller and Gina Lollobrigida, who were driven around the circumference of Candle Stick playing field in Cadillac convertibles. During the exhibition I caught a 40-yard pass and my name was announced over the stadium loud speaker. My 15 minutes of fame in a life of 70 years."

Get your thinking caps on and see if you can figure out who these ladies are!

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 11 a.m.-1 p.m. Pro Shop Hours 10 a.m.-2 p.m.

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

Winter Walking—Hours start Sunday November 1

Monday Before 11 a.m. and After 5 p.m.

Tuesday-Sunday Before 7 a.m. and after 4:30 p.m.

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!

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.

From Tim Flanagan, PGA Teaching Professional—Golf season is in full swing. The weather is perfect and the golf course is in wonderful condition. Lessons are now available to enhance your enjoyment when you play. Whether you are a beginner or a seasoned player, playing your best golf is fun.

A single lesson is \$50 for 45 minutes. A series of 3 lessons is \$135. A series of six is \$250.

Members of the same household may have a lesson together for the single player rate listed above. To sign up with PGA Teaching Professional Tim Flanagan you may call, text, or email at 408-209-4653 or flanagolf@aol.com. See you on the links.

Tips from the Pro—Sometimes it's OK to "choke"

Chipping is a bit like putting - it's built around feel and confidence—and if you can find a method that works for you, you should stick with it, no matter how strange it may seem. Still, there are a few undeniable laws of the short game, and one of them is to grip down on the club. Once I'm within about 60 yards of the hole, I start choking down on my grip—the shorter the shot I'm facing, the shorter the grip I take—sometimes right down to the bottom of the grip.

Two reasons:

First, it improves touch. By gripping down on the club you put your hands closer to the club-head and the ball, and that enhances your feel for the shot - it's almost as if you're tossing the ball.

Second, by shortening the distance between your hands and the club-head, you shorten the arc of the swing. This automatically shortens the shot without you having to make big adjustments in your swing length or pace. You can make a crisp, authoritative swing without worrying about hitting the ball well past the pin.

To sign up for a lesson with Scott, call the Pro Shop at 408-274-3220.

MEN'S GOLF CLUB



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

Men's 18 Hole Club Championships Match Play is November 7 to 22, 2020.

Flights:

- **Championship:** 2019 Club Champion plus lowest 7 indexed players as of November 1 are eligible. Play is from the #5 tees and at scratch.
- **Flighted Championships:** Up to four Flights of 16 each in rank order by handicap as of November 1. Play will be from the #4 tees, the 4/3 tees, the 3 tees, and the 3/2 tees. November 1 handicaps apply throughout.

Sign now through October 31 with the Pro Shop.

Rounds:

- First Round November 7
- Second Round November 14
- Third Round November 21
- Fourth Round November 22



There will be a maximum of 72 players for this event and will be on a first sign up basis. Current restrictions require this year's event to be assigned tee times only. If you cannot play the date and time assigned by the pro shop, you forfeit.

The cost is \$12 plus green fees.

Rules Available in the Pro Shop when signing up. Must be 55 & Older to Play in the Club Championship.

Message from the General Chairman Jim Seymour: "I am happy to announce the results of the recent election for the 2021 Men's Golf Club Executive Committee. Welcome aboard (in alphabetical order): **Richard James, Doug Moore and George Welch.**

Thank you to all the club members who expressed an interest in the Executive Committee and to all the club members who put forth the effort to vote! I want to thank the Nominating Committee of David Bacigalupi, Rick Jiloty, and George Olson for their work in obtaining some great candidates. I also want to thank Kyle Finley and Gary Chappell for assisting me in counting the ballots. Congratulate these gentlemen the next time you see them."

TENNIS TALK

By Roy Pennington

Wow! That was my response when I discovered what these two Villagers have accomplished, and that is with their hobby or avocation. Many of us play tennis several times per week, watch tennis on TV, and maybe play for a USTA team, but it is unlikely that we have been as involved in tennis as Lon and Betty Olsen.



Lon and Betty Olsen at their home.

These two took up tennis at about age 30 (i.e. a couple years ago). Another interesting fact is their coach and pro was a retired policeman,

and remained one of their best friends. Lon says it became expensive as the coach (policeman) issued a ticket for each of his missed shots. Betty collected money for her outstanding play. Some things just don't change.

Lon and Betty became active in the American Medical Tennis Association (AMTA) which was a natural fit with Lon a physician and Betty his office manager. Tennis became Betty's passion, and she coached high school girl's tennis for eight years, which included the period their four daughters were in high school. Betty felt that her daughters thought Coach Olsen took precedent over mom. At about the same time Lon became instrumental in starting the Burbank Tennis Club. This club sponsored junior tournaments that hosted around 600 junior players.

Lon and Betty occasionally traveled to Europe, and as a member of the AMTA participated in numerous tournaments affiliated with the medical community. In 2006, Lon became president of the World Medical Tennis Society. Lon and Betty possess several international mixed doubles trophies and some national mixed AMTA trophies. In 2002, Betty became Executive Director of the AMTA where she was responsible for planning and coordinating national and international tennis events.

Lon and Betty moved to The Villages in 2011, and the rest of us are glad they did. For the past year, Betty has served as president of the Tennis Club. Under her guidance and even with the COVID crisis, the courts are humming and the club is quite active. Lon says that Betty is thrilled to serve as president, and he is quite content being The First Gentleman.

PINSEEKERS

By Jack Bindon

We have some good news this week. The greens are healing nicely, but still a little bumpy. Speed is picking up a bit. The bad news is, the fairways have been plugged but cleaned up nicely. If your ball ends up in a punched hole, lift clean and place **in the fairway only**. And yes, we must post our scores as usual.

Even better news, we had 12 players this week so the money prizes are available for first, second, and third including all ties. We now have a new Treasurer, John Mueller and Martin Hoek as his backup. You are still stuck with me as your Secretary though.

Our winners for October 20, 2020 are:

First Place, a tie between Tak Okabe and Mario Silva, both with a net 33. Good job, guys.

Second Place Leighton Horio with a net 35.

Third Place Jack Bindon with an even par 36.

By the time you read this in the Villager, Friday, October 30, play will be on Friday mornings. Please, all you Pinseekers waiting in the wings, get onto Chelsea and register for a tee time. We will have three times set aside for us and potentially a fourth if we have that many players. Also, if we have 10 or more players going there will be money prizes.

As always, keep up your pace of play. Stay in touch with the group ahead of you and practice, practice and practice some more. It really makes your game better and the exercise is good for you.

SHONIS

Goodbye and Hello

By Fran Schumaker

The Shonis say Goodbye to Sandy and Tom Zades. By the time this article is published, they will just about be out the door and moving to Arizona. Sandy and Tom have lived in The Villages for the last six years. Sandy has been an active member of the Shonis for several years recently having served on the board as one of our two co-captains. Tom has been an honorary Shoni for the last two years, writing our weekly column in the Villager. We will miss them both as they start their new life in Arizona.

We say Hello to the Par 3 tee sheet on Chelsea. This is very exciting for all of us who play the par 3. We can now make or cancel our reservations online, view tee times and add or subtract people, without having to go through the Pro Shop. Of course, there is always the option to call in to the Pro Shop if you feel more comfortable doing that. Delma, our computer whiz, has made up a Chelsea Instruction flyer to help orient us on how to use the system. The official date for its debut is November 1, 2020. The last couple of weeks have been dedicated to working out the glitches.

A big thank you to Scott and the Pro Shop staff for making this happen. It's a win-win for everyone.

I will be taking over this column for the next few months until we can find a replacement for Tom. If anyone is interested in writing the weekly Shoni column, please let Bonnie or myself know.

Have a great week everyone. Take care and stay safe.




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IRONMEN



Al Bruno



Roger Pyle

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 22, 2020, was another beautiful day for golf, the weather was sunny and mild and we had a great turnout. **Today's results are as follows:**

First place there was a two-way tie between David Cook and Dave Hathaway each with a net score of 26. Second place went to Victor Hong with a net score of 28. Third place there was a two-way tie between Jack Bindon and Mario Silva each with a net score of 29.

There were five birdies today, holes 1 and 5 took a beating:

Dave Cook on hole 1; Dave Hathaway on hole 1; Al Bruno on hole 5; Victor Hong on hole 5; and Mario Silva on hole 5.

Ironmen Annual Meeting: After play today, the Ironmen held its annual meeting via Zoom. The highlight of the meeting was recognizing this year's tournament winners and this year's club champion. See their pictures nearby. They are:

Tournament Flight 1 winner: Al Bruno

Tournament Flight 2 winner: Roger Pyle

Club Champion: Al Bruno

Congratulations.

Deep thoughts: "I'll always remember the day I broke 90. I had a few beers in the clubhouse and was so excited I forgot to play the back nine." - Bruce Lansky, American author

Catholic Community...

(Continued from page 15)

Daily Mass: 8:30 a.m. No reservation needed.


Saturday Vigil and Sunday Masses: Beginning on Nov. 8, there will be two additional Masses in the Chapel, at 9:00 and 11 a.m. The 8, 10 a.m. and 12 Noon Masses will be in the Memorial Garden. Saturday Vigil Masses at 4:30 p.m. (Vietnamese), and 6:30 p.m., and Sunday evening Masses at 4:00 (Vietnamese) and 6:00 p.m. will also be indoors (Chapel, with overflow into the Gathering Hall.) Reservations required.

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: St. Francis of Assisi (SFOA) website www.sfoasj.com and daily emails from SFOA. Call SFOA at 408-223-1562, or email rolivas@dsj.org for information.

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.

They're Not Wrinkles, They're 
LAUGH LINES

What do you call a dog that can do magic?
 A Labracadabrador.

Ways to say 'Thank you!'

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

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

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

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

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

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

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LANDSCAPE & MAINTENANCE

MAINTENANCE SCHEDULE

Cribari

5250-5319 and 5384-5399—Landscape maintenance and weed control in progress.

5364-5383 and 5433-5488—Landscape maintenance and weed control, 11/2-11/6.

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.

3316-3335—Painting project in progress.

Building and fence repairs in progress.

Estates

8876-8897—Landscape maintenance and weed control in progress.

8809-8875—Landscape maintenance and weed control, 12/14-12/18.

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 in progress.

8464-8479 and 8506-8509—Landscape maintenance and weed control, 11/2-11/6.

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.

8065-8088, 8096-8099, 8122-8125, 8334-8349, 8388-8399 and around Chardonay Lake—Landscape maintenance and weed control, 11/2-11/6.

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

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

8073—Concrete driveway replacement in progress.

Highland

7574-7598, 7661-7701 and Findhorn Ct.—Landscape maintenance and weed control in progress.

7500-7573—Landscape maintenance and weed control, 12/7-12/11.

Trash Enclosures—Hinge repairs in progress.

Montgomery

6079-6126 and 6137-6183—Landscape maintenance and weed control in progress.

6246-6336—Landscape maintenance and weed control, 11/2-11/6.

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

Shrub beds and street cracks—Weed spraying in progress.

6201-6218 and 6235-6252—Painting in progress.

6253-6271—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.

Trash Enclosures—Hinge repairs in progress.

8616—Dry rot repairs in progress.

Rain Gutter Cleaning Schedule for 2020/2021

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

Sonata

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

Valle Vista

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.

7348-7363—Dry rot repairs in progress.

7314-7351—Power wash and paint in progress.

Association

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

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

Irrigation checks and selective watering throughout the districts in progress.

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

Turf dethatching and over seeding throughout the districts, in progress.

Club Centers

Buildings A,B,C and D—Landscape maintenance and weed control, 11/2-11/6.

Weed spraying throughout the Villages in progress.

Irrigation system check and selective watering throughout the Club centers 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.

Pickleball Courts—Construction in progress.

Maintenance Emergencies and/or Advice

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

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

Solar Panel Cleaning

For the week of November 9 to 13, we plan for the cleaning of all the solar panel arrays at the RV Lot.

Parking facilities and street frontage may be in use for material and equipment staging.

We will post a specific schedule for the ground mount and carport structures, next week in *The Villager* and Fast Lane.

Leash rule for pets

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



BRIDGE HAND

By J.M.K.

NORTH
 ♠ J 9 8 6
 ♥ 6 3
 ♦ Q 8 6
 ♣ A Q 4 3

WEST
 ♠ A 10 5 3
 ♥ J 10 2
 ♦ K 7 5 3
 ♣ 10 5

EAST
 ♠ K 2
 ♥ A 5
 ♦ J 9 4 2
 ♣ J 9 7 6 2

SOUTH
 ♠ Q 7 4
 ♥ K Q 9 8 7 4
 ♦ A 10
 ♣ K 8

Dealer: East
 Vulnerability: None

Bidding: East South West North
 Pass 1 Heart Pass 1 Spade
 Pass 2 Hearts All Pass

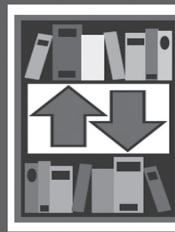
Contract: 2 Hearts

Opening Lead: 10 of Clubs

Dealer has at least 2 losers in Spades, 1 or 2 in Hearts, and 1 in Diamonds.

Strategy: Need to get to the board to finesse the Hearts hoping that East has the Ace, and they are split 3-2.

West leads 10 of Clubs, Ace from the board, switches to a Heart, East, the 2, South wins with the King, continues with a low Heart, and East covers with the Ace. He then plays a Club, South, the King, follows with the Queen of Hearts to collect the last trump. Now he leads the Ace of Diamonds, then another, West covers with the King; next plays the Ace of Spades, then a low Spade, and East wins with the King. At this point it doesn't matter what he leads as South has the Queen of Spades and the rest of his cards are trumps. There are 2 losers in Spades, 1 in Diamonds, the Ace of Hearts and hope that the Jack of Hearts doesn't take a trick. With no finessing in Hearts they just make 2 Hearts since the Jack of Hearts will be able to take a trick. By the way, North is not strong enough to further the bid of 2 Hearts with only 2 of them and 9 HCP. South's bid of 2 Hearts shows 6 of them and not enough points to suggest game.



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.

Book exchanger at: PatsBearHouse@aol.com is offering for exchange 4 Romance, 2 Science Fiction/Fantasy and 9 Mystery/Suspense books.

Book exchanger at: she29tme36@gmail.com is offering for exchange 25 Romance and 10 Mystery/Suspense books.

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CHECK IT DAILY

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



In Memoriam and Obituary Notices

In Memoriam notices are run free of charge.

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

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

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

Along the Way—a trip down Memory Lane

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

To amuse my wife and children, I suggested recently that I had been in assisted living all my life: My mother took care of me until I joined the Army at age 17; the military controlled every aspect of my life for three years; shortly after the military I was married. Sandy plans, shops and does all the cooking, decorating, cleaning, gardening, etc. I usually help upon request to the extent that I am capable (not a great extent.) I realized that I have no memory of the two years or so between the military and marriage, in terms of doing for myself. I vaguely remember what the inside of a laundromat looked and sounded like, but I don't recall spending much time there.

To this day, I don't know how to operate the clothes washer or dryer. I remember Mom wringing the clothes out by running them through a pair of rollers and then hanging them on the clothesline to dry. In the Army we would leave our laundry bags, with our names on them, in a designated place once per week and come back and pick them up a few days later.

The early washing machines that Sandy used were fairly straight-forward, without a lot of options. But being busy with work and school, I paid no attention to what was going on in her laundry room. I looked more recently and saw that the modern washing machines have "more bells and whistles than the cockpit of an airplane," if I may exaggerate a little. I think I am in "assisted living" for good.



PUZ-LER

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

An electric train leaves Chicago headed for San Francisco. The train travels at a constant 60 MPH with a headwind of 20 MPH. Given those numbers, can you calculate which way the smoke from the locomotive will blow?

A good guess might make you a winner. Email me, Mike Bailey, at michsp@aol.com.

Last week's answer was horse racing and those in the winner's box were Harriet Fernandez, Paul Miner, Jacqueline Francisco-Wise, Phyllis Mueller, Wendy ?, Claude ?, Bonnie Mandell, Don Fernandez, Fred ? and Peter Groot.

Good job, winners!

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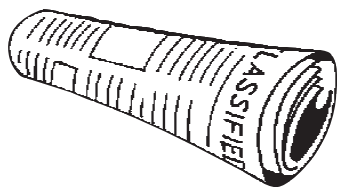
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Adrienne Reed: 408-223-4657
areed@the-villages.com
Scott Hinrichs: 408-223-4655
shinrichs@the-villages.com

Ad copy is due Monday at 4 p.m.

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louanne@yearmanproperties.com

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Reverse Mortgages
Charles McKain:
408-823-1915

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Kristel: 274-1882

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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.

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4/15

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 Photos on Instagram:
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 Villages References 12/17

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OBITUARY

David Tubbs

September 3, 1929 — October 22, 2020



Chinese students (who studied years of English) have experience in speaking Conversational English.

David also loved golf. It was joyful to see him off on his golf cart for a round of golf on The Villages golf course.

David was born in Baltimore, Maryland and loved the sport of LaCrosse. He received All-American awards as goalie for Duke University teams in 1948 and 1949.

Lacrosse requires only a ball, a Lacrosse stick, and a helmet and David was honored to be placed in the Lacrosse Hall of Fame for his years of helping to bring Lacrosse to schools in California.

His last year of employment with IBM was spent at UCLA on their Faculty Loan Program giving extra help to minority Engineer students.

In retirement years, David served on the Club Board of Directors of The Villages and on the Board of Books Aloud (prepares textbooks for blind students).

USAID sent him to Sarajevo for a year to help small computer companies after the war.

A last adventure was going to Changchun, China with his wife, Nadine, to help

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.

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Remember your loved one with a memorial gift to EVF

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

Remember someone with a memorial gift to VMA

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

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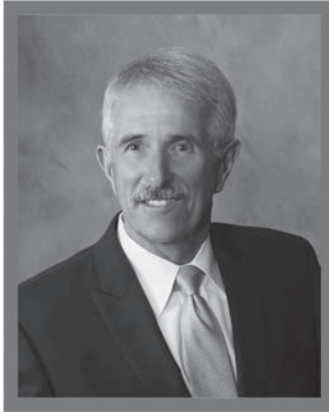
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