The Villager

Distributed Friday online at: thevillagesgcc.com

November 19, 2020

The News this Week

- Tennis, bocce and pickleball changes (See article on page 1)
- County moves into Purple Tier (See article on page 1)

Vol. XLIV No. 46

- Indoor dining at Clubhouse discontinued (See article on page 7)
- Association President's Report (See items on page 3)
- ABOD, CBOD Voting Records (See items on pages 3 & 10)
- Messages of Thanks (See items on pages 12 & 13)

Holiday office closures

Villages business offices will be closed Thursday, November 26 and Friday, November 27 for the Thanksgiving holiday.

Hot Tickets

Cancelled until further notice



Community TV channels:

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

- Holiday Cooking Demonstration
- Keep Fit with Mwezo
- Keep Fit with Hartmut

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



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Santa Clara County moves into State's Purple Tier as COVID-19 cases and hospitalizations rise locally

Citing concerns regarding a sudden rise in COVID-19 cases and hospitalizations, the State of California announced Monday, November 16 that Santa Clara County was moving into the most restrictive Purple Tier of the Blueprint for a Safer Economy. The change took effect Tuesday, November 17, at 12:01 a.m. Under the State's Blueprint, the Purple Tier indicates that the risk of community transmission in the county is widespread.

The impact on businesses and activities include the closure of indoor dining, which was already planned in Santa Clara County for November 17 as well as the closure of all indoor activities associated with gyms, museums, zoos and aquariums, places of worship, and movie theaters. Shopping malls and all retail establishments must reduce to a maximum of 25 percent capacity.

According to Santa Clara County Health Officer Dr. Sara Cody, "(The) announcement from the State reflects that we appear to be heading into the worst phase of the pandemic to date. Rapidly rising cases and hospitalizations should serve as a wake-up call for our entire community. We ask every resident to do everything they can to slow the spread of transmission in our community, protect our most vulnerable residents, and save lives."

Daily cases have doubled in the last few weeks and California is experiencing the fastest increase since the beginning of the pandemic. Santa Clara County is among 41 California counties that are now in the Purple Tier of the State's Blueprint. Given the alarming rise in cases and hospitalizations, the County of Santa Clara strongly urges residents to refrain from all travel, including over the upcoming Thanksgiving holiday, to gather with persons outside of their household only outdoors, and to limit interactions with persons outside of their immediate household.

(See related article on page 7)

Time to renew Guest Barcodes for 2021

It's that time of year again to renew all guest barcodes. Your current guest barcodes will be automatically renewed, at a cost of \$6 each, in January 2021. No forms required. You will see the billing on your January 2021 statement. If you do not want a guest barcode renewed, please contact Public Safety Administration at 408-239-5246 (and select option 2) by December 11.

As always, your resident barcode does not need to be renewed.

Tennis, Bocce and Pickleball Play Is Changing

The Villages was made aware of a discrepancy in the number of households that can play together for tennis, pickleball and bocce. Previously up to four different households were playing on a court at one time. It was discovered that the State indicated only singles could play on a court while the County said two households could play on a court. The Community Activities office has spent the past two weeks requesting clarification from the State and County Public Health officials as they pertain to tennis, pickleball and bocce. A variance was requested last week to allow up to four households to play together providing all other public health order requirements were met. Unfortunately, on Tuesday November 10, The Villages received word that the variance was denied.

Effective Monday, November 16, tennis, pickleball and bocce may only have two households playing per court.

Example: Tom and Mary Smith can play Joe and Sally Jones, or Mary Smith can play Sally Jones, or Tom and Mary Smith can play Joe Jones.

It is a regression back to when the courts were first able to open. The Villages is aware that other businesses offering these amenities may be operating outside of public health order compliance. The Villages is obligated to follow the State and County Public Health orders and follow the more restrictive of the two. If these orders are willfully not followed by The Villages, there are legal and liability coverage consequences.

The Public Health Orders can and do change. We diligently keep abreast of current information. Meanwhile, we encourage you to still get outside and find a friend or neighbor to play bocce, tennis or pickleball with. Enjoy your beautiful amenities.

Sugar and Spice Gingerbread Cookie **Decorating Contest**

Get in the holiday spirit and decorate a gingerbread person cookie. The Community Activities office is sponsoring a gingerbread cookie decorating contest. The cookies can



people. Decorations must be hand applied by the resident submitting the entry. Now is the time to get all the frosting, sprinkles, candies and sparkles ready. Any family friendly decoration is acceptable. Cookies will be judged in three categories: most festive, most humorous and most original. Dead-

line to submit a photo of your decorated gingerbread person is December 16 at 4:30 p.m. Please contact Mary Tatum, mtatum@the-villages.com, for an entry form.

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.

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Letters may be submitted electronically through the Pulse Submission Form on the Resident Portal: resident. the villagesgcc.com/pulse, or emailed to Villager Managing Editor S. Hinrichs: shinrichs@the-villages.com. E-mailed letters must include the text within the body of the e-mail and the subject line must read PULSE LETTER.

5 Pulse letters received this week.

1 Pulse letter deferred for revisions.

4 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.

Holiday Notice: The Pulse letter deadline for Thanksgiving week is 11 a.m. Wednesday, November 25.

Letters received after that time will be considered for the following week's edition.

The California Insurance Commissioner issued a bulletin 2020-11 on November 6 expanding a moratorium on insurance cancellation and non-renewals for those in and near the SCU fire (Santa Clara County and more). This also applies to the CZU fire (Santa Cruz, San Mateo) and others in 2020 including August Complex fire and Glass Fire north of here. The complete zip code list is on the state's insurance department web site under Bulletins, 2020-11. For Villagers, zip code 95135 is listed under SCU fire and Coyote Fire, so we won't have non-renewals at least until August 18, 2021. —Peter Groot

In a November 5th Pulse letter, a writer spoke about the Association Board in reference to our amenities. There was one problem with this, the board in charge of our amenities is not the Association Board, it is the Club Board.

I didn't understand the structure here at The Villages either. Then our past DAC president asked me to join our DAC board, which has been very educational. I have learned a lot about how The Villages works and improved my understanding about why things are done the way they are. This doesn't mean there can't be changes, but it does mean that processes must be followed.

Especially now, people should be involved in The Villages governance. I work full time but make time for this because it's important. I wish more people show up at our DAC meetings (kudos to those that do!). We have had great guests (for example, the Fire Chief, Villages Insurance broker, ABOD President). DAC, ABOD and CBOD meetings are important. I strongly urge everyone to get involved and learn more about how The Villages is run. It would also prevent a lot of the misinformation seen on Nextdoor.

—Anahid Gregg

Public Safety now acknowledges the coyotes, "...are widespread in The Villages and can truly be anywhere." (Villager Oct. 22) The September Public Safety Report lists animal complaints as currently almost double reports for all of last year. Breeding season is upon us with more pups to arrive in March/April. I suggest a breakdown of animal complaints separating coyote activity. Future quarterly reports to include what efforts, if any, have been made to identify den sites and activity as well as efforts to disrupt patterns of behavior. We obviously have a growing coyote problem! Residents now carry sticks, whistles and other noise makers and are cautioned when walking past wooded areas, between houses and the golf course. The concern is not just keeping pets on a leash but the fear for casual walkers trying to enjoy this beautiful community without be stalked by strategic predators.

Public Safety needs to develop a deterrence program to disrupt easy access and increased emboldened coyote activity. Are we waiting for something to happen or can we be proactive?

—Mary Jo Lyons

I want to share our Covid-19 experience. On October 19, my wife and I had lunch at a restaurant in Pleasanton. We ate outside in a covered patio. The wait-staff were all wearing masks and did not linger at our table. I decided to go the bathroom after lunch before walking around town. I probably touched several surfaces in the small, enclosed bathroom and was not careful to not touch my face. Perhaps there were droplets left in the air by a prior user. The next day I had chills and fever, up to 103. I went for a chest x-ray and Covid-19 test the next day, which was positive. My wife took care of me and caught COVID-19 from me. My case was mild, but hers was not. She has had compromised lungs for many years and her case settled into her chest. I was cleared by SCC after 10 days, but it took several more days for her to be cleared. Even though my case was mild and hers was not, it was a miserable experience for both of us. Please be careful, always mask when you might run into people, social distance and frequently wash your hands.

—Don Fernandez

IN MEMORIAM

Martin Edward Luht
April 21, 1950—October 14, 2020
(Martin's obituary appeared in the November 12 Villager)

Virginia Fife July 19, 1937 – November 14, 2020

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.

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 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
Scott Hinrichs Managing Editor
Joanne Guillen Design/Layout Editor
Kory Tran Associate Editor

Adrienne Reed Advertising Customer Service

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Visit The Villages web site at: thevillagesgcc.com

Boards & Committees

FROM THE CLUB BOARD

Club Board Of Directors President's Message

We have several items the CBOD (Club Board of Directors) is working on. The most impactful of which is our response to the COVID Pandemic. It is still with us and getting worse, quickly, as exemplified by the change in State COVID tier from orange all the way to the highest purple tier. We also need to find a new General Manager and are getting set up to do that, and this is the time of year we start the next fiscal year's budget development. There are numerous other tasks that we will get to soon.

COVID - The Pandemic is surging across the world. Although California has been less affected than many of the states, the rate of change of the data was high enough to cause the State and County to begin putting in place more restrictive guidelines, primarily on indoor activities like dining, exercise, and gatherings. We have also seen additional restrictions in who can play tennis, pickleball, and bocce. I believe additional restrictions will be coming, including the potential of some type of curfew. As has been the Club's practice, we will implement the new County and State guidelines while attempting to provide access to The Villages amenities within those guidelines. This is not easy for staff, who need our support. Please remember it is being done to protect you and the people around us. To slow the Pandemic, we all need to be dedicated to wearing masks indoor and outdoor when we are around non-family members. We need to take sheltering in place seriously and not be part of gatherings. It is up to us to control the spread of the virus!

General Manager Search - One of our top priorities is finding a person to replace Tim as our GM. A draft proposal is in review and will go to the President's Council shortly. It is modeled after the search process used to find and hire Tim. We anticipate the process to take several months and may be impacted by the Pandemic, like everything else.

Budget Development - The Club budget development for next fiscal year has started. It is going to be a unique budget year for many reasons. It is difficult to predict when the Pandemic will be controlled by the vaccines. We are not sure if or when the PPP loan will be forgiven. We do not know the impact of the terrible wildfire season on our insurance; we know there will be an impact. This is just a few of the variables we need to contend with to produce a new budget. At this point we need to make the best assumptions we can for all these variables and move forward with the budget development. The CBOD has created the Board's Budget Guidelines for the staff to use in their process. The guidelines include our assumptions on COVID impacts, goals for controlling costs, etc. The final criteria for the budget development will be approved at the December 15 Club Board meeting.

Finally! - I have every confidence we will get through all of these issues and come out the other side having learned a lot. We will have changed, in many cases for the better, if we all have the same goal, to keep The Villages the best place to live for active seniors.

-Mike Falarski, Club Board President

Club Board Voting Record for November 2020

Club Board Voting Record for November 2020

	November 17, 2020 Monthly Meeting			Board	l Men	nbers	*			
	Agenda Items	MF	НВ	MP	BW	BK	EN	LT	Comments	Costs
1	Quarterly Review of Accounts	Υ	Y	Y	Y	Y	Υ	Y	Accepted the quarterly review of accounts as presented.	\$0
2	Fitness Center Advisory Committee's Request for Committee Term Extensions	Y	Υ	Y	Y	Y	Y	Υ	Approved the reappointment of John Drews and the appointment of Leslie Lambert and Rich Schonka as Voting Members to the Fitness Center Advisory Committee for terms ending December 2022. Approved the extension of one year to the terms of Voting Members Martin Hoek and Dennis Balanesi for terms ending December 2021.	\$0
3	Discuss Opening Vineyard Pool as Year- Round Pool as Recommended by SPAC	Υ	Υ	Υ	Υ	N	Υ	N	Approved to close Foothill Pool and open Vineyard Pool for winter swimming hours once the trellis project is complete.	\$0
4	Discuss Opening Up Jazzercise at Cribari Plaza	N/A	N/A	N/A	N/A	N/A	N/A	N/A	Director of Community Activities Mary Tatum reported on the affects, costs, and possibilities of having Jazzercise at Cribari Plaza. Time was allotted for Q & A as well as comments for both Board Directors and also Members.	\$0
5	Update on Covid-19 Related Issues	N/A	N/A	N/A	N/A	N/A	N/A	N/A	Director of Community Activities Mary Tatum provided an update on the most recent COVID-19 health orders and conveyed from her perspective the affects for The Villages. Time was allotted for Q & A as well as comments for both Board Directors and also Members.	\$0
6	Discussion of Budget Goals and Assumptions	N/A	N/A	N/A	N/A	N/A	N/A	N/A	Treasurer Bob Wilk presented 2022 Club Budget Guidance for review and discussion. The final Budget Guidelines will be approved at the December meeting. Time was allotted for comments from Board Directors and Members about the 2022 budget development.	\$0
7	Discuss Draft Agenda for December 15 Meeting	N/A	N/A	N/A	N/A	N/A	N/A	N/A	Potential agenda times were briefly discussed.	\$0
8										\$0
	Total APPROVED Expenditures									\$0

A = Absent | AB = Abstained | N = No Vote (does not vote in favor)| Y = Yes Vote (votes in favor)| N/A = Not Applicable | C = Consensus | R = Recused

* MF = Mike Falarski | HB = Howie Blumstein | MP = Mike Poellot | BW = Bob Wilk | BK = Bob Krattli | EN = Ed Ng | LT = Lee Thompson

MANAGEMENT

PUBLIC SAFETY

Coyote reminder and tips

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

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

• An empty soda can with pennies sealed with duct tape makes a very good noise maker when shaken. **Reminder to all small pet owners:** A recent rise in coyote aggression has been seen with small dogs, most unleashed. Please always leash your pets. Keep leases 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.

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

Tighten the ship

The main reason a coyote will enter a yard or go to the trouble of scaling or jumping fences is that something in that yard is attractive to them. Those things may include:

- Open garbage cans
- Pet food and water bowls left out
- Bird feeders and bird baths
- Fruit trees and vegetable beds
- The presence of other small animals, such as rats

That doesn't mean you have to get rid of your fruit trees and gardens, but you should harvest often and keep dropped fruit cleaned up. Don't let your pets out unattended. Your presence won't stop all attacks, but it will deter many.

When walking your dog in open spaces, keep your pet on a short leash (six feet or shorter) and be wary when approaching heavily vegetated areas.

Call 911 for medical emergencies

Public Safety Reminder: In case of a medical emergency, please remember to dial 911 first. Public Safety monitors all emergency calls through San Jose Fire Dispatch. We will respond at the exact same time as the Fire Department and Paramedics. Calling the front gate can only delay response time by emergency personnel. It is always quicker to call 911. It is the only phone call you will need to make.

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.



Winter Pool Hours in effect

Winter swimming hours are now in effect. The hours will be 10 a.m. to 4 p.m. daily at Foothill Pool. Residents may reserve one swimming session per day with as many as seven days of swimming per week.

The new hours are currently listed in the online reservation system for dates. For those unable to book swim reservations online, you may continue to call 408-223-4636 for assistance.

Foothill Pool closed Thanksgiving Day

In observance of Thanksgiving Day, on November 26, the Foothill Pool will be closed.

Thank you and have a Happy Thanksgiving!

BOUQUETS

Thanks to the Association Board of Directors for its unanimous approval, effective immediately, of the non-substantive change to AC Rule D-29 Solar Electric Energy System. This change will eliminate a second approval by the ABOD resulting in a timely installation of a solar system. Requirements remain the same, however, the approval process is expedited.

-The Sustainable Villages Club, Solar Energy Team.

Thanks to Mary Jo O'Neill who has provided many of us with the PG&E contact to have an assessment of our homes at no cost. They offer an Energy Savings Assistance Program at no cost to the customer and perhaps they may not only be able to reduce your usage by an evaluation of your home but also replace some old appliances at no cost. Call to schedule an assessment visit at 831-854-8111. We are all working toward reducing the greenhouse effect on our planet by making changes in our homes.

-The Sustainable Villages Club

Villages Medical Auxiliary-Since 1976 Office: 408-238-4230 Hours: Monday to Thursday, 9:30 a.m. to 2:30 p.m.

> Service Coordinator: 408-238-4029 www.vmavillages.org



Please note, ALL presentations are Via Zoom until further notice

Coming in December

Silver Creek/Golden Bear Physical Therapy: Incontinence and Pelvic Floor Dysfunction. Thursday, December 3 at 11 a.m. via Zoom. Find out what pelvic floor dysfunction is, how it can be treated and when to get a referral to a physical therapist. To be part of this program please contact Bonnie at bgrim@sequoialiving.org or call 408-238-4029.

Caregiver Support Group: a group designed to provide emotional, educational, and social support for all caregivers facilitated by Judy London Ph.D. Thursday, December 3 at 10:30 a.m. If interested in attending via Zoom please contact Judy at judithlondon@sbcglobal.net or call 408-784-3325.

Vista Center for the Blind: Adaptive Technologies for the Visually Impaired. Thursday, December 17 at 10:30 a.m. We will learn about new and improved adaptive technologies. 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) Wednesday, December 9 at 10:30 a.m.! Please call 408-238-4029 for the Zoom invitation in November.

GOVERNANCE MEETINGS

Attention Committees DACs & 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.



Missed your Villager?

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

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

Please submit Pulse letters in digital form only

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

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

More BOARDS & COMMITTEES and COMMUNITY NOTICES on pages 10 & 22

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

Estate Planning Attorneys

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

Call us to schedule your Free Consultation!



Del Ponte & Hirz Attorneys at Law

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

(408) 294-4525

www.DelPonteandHirz.com info@delponteandhirz.com

75 E. Santa Clara Street, Suite 275, San Jose, CA 95113

BOARD MEETINGS

Association

- The Villages Association Board of Directors December Board Meeting is Tuesday, December 15 at 9:30 a.m. via Zoom Meeting
 Club
- The Villages Golf and Country Club Board December Meeting is Tuesday, December 15 at 1:30 p.m. via Zoom Webinar

Homeowners'

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

ENCROACHMENTS

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

9016 Village View Drive—Walkway.

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

AC NOTICE

Association applications for Owner Alteration Requests for the month of December are due to the Architectural Committee on or before November 20, 2020. Call Elissa at the Corporation Yard office to obtain an application. **Meeting date** is scheduled for December 3, 2020.

Association AC Landscape meeting deadline date is November 20, 2020.

Thanksgiving holiday deadline: Villager articles due November 25

Article submissions for the December 3 edition of *The Villager* are due on **Wednesday, November 25**. This earlier deadline is to provide us sufficient time to prepare articles before the Thanksgiving break. Please e-mail articles to Kory Tran at ktran@the-villages.com or to Scott Hinrichs at shinrichs@the-villages.com.



Bob Fillhouer, Agent Insurance Lic#: 0786250 2899 The Villages Parkway San Jose, CA 95135 Bus: 408-558-7771

Giving thanks.

I'm so very thankful for my family, my customers and my amazing community. Happy Thanksgiving to you and yours! Like a good neighbor, State Farm is there.®



1708160.1

State Farm Bloomington, IL

L'HE CLUBHOUSE

For Reservations or Information: 408-223-4687

2800 Villages Fairway Drive, San Jose CA 95135

Desc.

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

WHAT'S COOKING?

theclubhouse@the-villages.com

Clubhouse Restaurant discontinues indoor dining: Indoor dining ceased Tuesday, November 17 because of the county health order. The Clubhouse still offers To-Go Grab & Go, Home Delivery programs and Patio dining (weather permitting).

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.

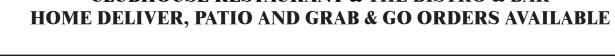
Alcoholic beverages are available for purchase-with or without a food order -from the patio or curbside pick-up services. Alcohol is not available for home delivery.

Notice: No entry into foyer without facemask.

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



CLUBHOUSE RESTAURANT & THE BISTRO & BAR



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 Avocadoes, 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 Ouinoa 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, Avocadoes 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

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)



= Gluten Free

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

 $2. Consuming \ raw \ or \ under cooked \ meats, poultry, sea food, shell fish \ or \ eggs \ may \ increase \ your \ risk \ of foodborne \ illness, especially \ if you \ have \ certain \ medical \ conditions.$

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

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 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

Prawns \$4.00

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 **Dinner Entrées**

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

Linguini & Clams \$17.25 Cherrystone 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

Char Broiled New York Steak \$28.95

Served with Soup or Mixed

Green Salad and Choice of

Sides: Mashed Potatoes or

Pot Roast Jardiniere \$18.95

Seasoned, Dusted & Sautéed with

Calf's Liver & Onions \$19.95

Daily Vegetable Sides

Tender Pot Roast with a

Lemon Rosemary Pork

Lemon Rosemary Butter

Sautéed Onions and Crispy

Medallions \$19.95

Jardiniere Sauce

Rice Pilaf

Peppercorn Sauce

Bacon Bits

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

Pounded Abalone and Scallops. with Lemon Garlic Butter Sauce

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

Indoor dining discontinued as county moves into "Purple Tier"

Santa Clara County, the Bay Area's first epicenter of the coronavirus pandemic, is shutting down indoor dining and moving into the State of California's red tier effective Tuesday, November 17. Unless COVID-19 is "quickly" brought under control, the County of Santa Clara's health officer expects the county to move into the most restrictive purple tier in a few weeks. The average number of daily COVID-19 has more than doubled since early October, the health department said, prompting the new restrictions. Indoor dining will close in Santa Clara beginning Tuesday.

Due to the County restricting indoor dining as of Tuesday, November 17, the Clubhouse Restaurant ceased indoor dining out of an abundance of caution and concern for Villages residents.

The Clubhouse still offers Home Delivery, outdoor Patio dining and its Grab-and-Go "to-go" meal options.

Thank you for your understanding while we continue or efforts keeping our Villagers and staff safe.



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

Soup of the Day



Sunday 11/29

For the week of 11/23 to 11/29

Split Pea

Chef's Choice

Monday 11/23 Tuesdav 11/24 Wednesday 11/25

Chicken Fiesta Cream of Mushroom Thursday 11/26 Thanksgiving Day Friday 11/27 Clam Chowder Saturday 11/28 Chef's Choice

New Hours of Operation Patio* and Curbside services * weather permitting

Monday

All-Day Menu: 11 a.m. to 8 p.m. **Lunch Menu:** 11 a.m. to 2 p.m. Last seating at 7 p.m.

Tuesday to Friday

11 a.m. to 8 p.m. Lunch Menu: 11 a.m. to 2 p.m. Dinner Menu: 5 p.m. to 8 p.m.

All-Day Menu:

Saturday and Sunday

Breakfast Menu: 7 a.m. to 2 p.m. All-Day Menu: 11 a.m. to 8 p.m. Lunch Menu: 11 a.m. to 2 p.m. Dinner Menu: 5 p.m. to 8 p.m. Last seating at 7 p.m.

Note about indoor dining.

Due to the revision to Santa Clara County Public Health Department's COVID-19 restrictions, Indoor dining at the Clubhouse will no longer be available as of Tuesday, November 17. This will not affect the patio dining and curbside pick-up options.

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

\$7.25

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

V Fried Breaded Green Beans

Fried Calamari \$10.25

GF Potato Skins \$10.50

Cheddar, Tomatoes, Bacon,

Wings with Carrots, Celery,

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

Angus Beef Sliders 2. \$9.50

2 Mini Sliders with Tomatoes, and Red Onion Relish

Curried Potatoes, Peas and

Southern Crab Cakes \$11.50

Panko Crusted with Cayenne

Carrots with Cole Slaw

Based Meat \$12.25

V Samosas \$9.25

Remoulade

Soup of the Day

Cup \$4.95 Bowl\$6.95

Scallions and Sour Cream

6Pc \$8.25 12Pc \$16

Battered Rings and Tentacles

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 7 days a week, and Dinner Tuesday-Sunday, 11 a.m. to 8 p.m.

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.

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.

Dessert Menu

New York Cheesecake with Berries

Warm Chocolate Lava Cake

Apple Pie with Cream

Ask about Special of the Day

Flavors of the Day

Ice Cream (Sugar Free Available)

Sherbet

Sorbet

Milk Shakes

11 a.m. to 8 p.m.

V = Vegetarian

Hot Dog with Side \$8.95 Toppings: Onions, Tomatoes &

Red Onion Relish. Cheddar add \$1.50

Polish with Side \$9.95

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

Served on Sourdough or Wheat

Brie Turkey Sandwich with

Cranberry Compote and Arugula

Bacon. Lettuce and Tomato

Bread. Add Turkey \$2

Add Avocado \$2

Side \$10.75

on Telera Roll

V Cheese Pizza \$9.75

Pepperoni Pizza \$10.75

V Margarita Pizza \$10.25

Combination Pizza \$11.95 Sausage, Pepperoni, Mushrooms,

Cobb Pizza \$11.95 Bacon, Chicken, Black Olives,

GF = Gluten Free

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

Chicken or Beef add \$2, Salmon \$3 or Prawns \$4





Naan Flatbread Pizzas

Onions, & Peppers

Avocadoes on Alfredo Sauce

🔪 All Day & Appetizer Menu 🖊

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

Strawberry Chicken Salad

Add Prawns \$4

Mixed Green Salad with Grilled Chicken and served with a Poppy

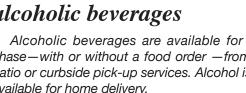
Seed Dressing Fish and Chips \$10.95

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



Lunch Menu 11 a.m. to 2 p.m.

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

Avocadoes, Arugula Chile Lime Dressina 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

V Baby Lettuce Mix Salad

Small Caesar Salad \$6.95

Iceberg Wedge Lettuce, Tomato,

Bacon and Bleu Cheese Crumbles

Wedge Salad \$8.75

The Lighter Side

Cobb Salad \$13.25

Mixed Greens, Bacon, Avocados,

Tomato, Cucumber, Hard Boiled

Prawns

Egg, Olives, and Feta Cheese

Mixed Greens with Avocados,

Boiled Eggs with 1,000 Island

Linguini & Clams \$17.25

and Italian Herbs

Cherrystone Clams with White

Tomatoes, Cucumbers, and Hard

Served à la carte

Add Chicken \$2

Dressing

\$4.00 Salmon \$3

Shrimp Louie \$15.25

Starters



Sides: \$4.95

Potato Salad, Coleslaw, French Fries, Sweet Potato Fries, Garlic Fries, Onion Rings, Fresh Fruit,



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

With Mozzarella and Basil on a Brioche Bun

V = Vegetarian

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

Grilled Reuben Sandwich on Rve \$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

Blue New York Steak Sandwich 2. \$16.95 Grilled Onions, Crumbled Blue Cheese

Mustard Aioli Hoagie Roll

Sauce on a Telera Roll



Extra Shot \$1.50

Starbucks Latte/Cappuccino

medical conditions.

GF = Gluten Free

Friday & Saturday:

Broiled Australian

Surf & Turf

\$49.95

Lobster Tail \$34.95

Drawn Butter & Lemons

Lobster Tail & Prime Rib

\$32.95

Prime Rib - 21 Days Aged

21 Day Aged, Corned Fed Beef

served with Yorkshire Pudding

CHANNEL

KEEP FIT

MON, WED, FRI & SUN

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

TUE, THU & SAT

Chair Yoga12:00/6:00 Stretch Aerobics 12:26/6:26 How To Stay Motivated 1:00/7:00

MON & FRI

Cardio Fitness 1:00/7:00 15-Min Floor Work 1:27/7:27

WED & SUN

Chair Fitness12:58/6:58 15-Min Floor Work 1:42/7:42

-DAILY-

Cooking Demonstration with Gavin Williams 2:00/8:00 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 The Man Who Changed

His Mind TUE Bashfull Bachelor

WED Medicine Man **SAT** Spitfire

Club **Events** Villages Public Password:

villages

& Notices

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

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.

Small Salad, Cup of Soup



V Grilled Portabella and Pepper Sandwich \$10.25

V Pasta Primavera \$14.25

Marinara Sauce

Dinner Entrées

And Choice of Sides

Daily Vegetable Sides

Tender Pot Roast with a

Lemon Rosemary Pork Medallions \$19.95

Lemon Rosemary Butter

Jardiniere Sauce

Green Salad

Served with Soup or Mixed

Mashed Potatoes or Rice Pilaf

Pot Roast Jardiniere \$18.95

Seasoned, Dusted & Sautéed with

Calf's Liver & Onions \$19.95

Sautéed Onions and Crispy

Medley of Sautéed Vegetables,

Linguini and Parmesan Cheese in



Coffee \$1.95

GF = Gluten Free



Starbucks Espresso \$2.50

Starbucks Americano \$2.50

Juice, Milk, or Hot Chocolate



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

2. Consuming raw or undercooked $meats, poultry, seafood, shell fish\ or\ eggs$ may increase your risk of foodborne illness, especially if you have certain

Dinner Menu

Tuesday - Sunday 5pm to 8pm

V = VegetarianChar 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

Pounded Abalone and Scallops, With Lemon Garlic Butter

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

Wine, Butter, Parmesan Cheese

Bacon Bits

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

Club Advisory Committee Board Liaisons

Following are the Club Board Committee Liaison assignments:

Architectural Committee – Mike Poellot Communications Committee – Ed Ng Emergency Preparedness Committee – Lee Thompson Fitness Center Advisory Committee – Bob Wilk Swimming Pool Advisory Committee – Bob Wilk Villages Golf Committee – Bob Krattli Villages Rules Committee – Howie Blumstein

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.

FROM THE ASSOCIATION BOARD

Association President's Report—November 17, 2020

November is typically the season of changes and a pause for reflection. The weather is changing, the days get shorter, we prepare again for the colder months of winter, our national leadership is changing, and even the time changes. We reflect on all the things we have to be thankful for—family, friends, and life itself. We have some time off from work or just regular routines to pause, to take a break, and enjoy our favorite comfort foods with our favorite people (even if it might just be by teleconference this year).

We have so much to be thankful for here at The Villages in our beautiful surroundings, a caring community, an outstanding staff, and a strong tradition of volunteerism. I hope everyone takes the opportunity to thank someone they know who has contributed to The Villages and brought a special event or a moment of kindness to their friends and the community.

The Association continues through the year pursuing our path of "review, renew, and refresh" what and how we do things. We started with the DAC roles and board relationships, the Management Agreement, the Roads, examining key drivers to HOA costs, and now we move forward to the Reserves Plan. The Ad Hoc Reserves Committee will be reporting on their progress and recommendations, which I

hope will be educational for the Board and for residents as well. One of the most significant ways that we can affect HOA costs is in the long-term stewardship of all the Association assets and that is why we have been focusing on things like paint cycles, caulking cycles, dry rot repair, and roof preventative maintenance. These things aren't exciting in themselves, but the potential to reduce costs by removing the cost of an entire paint cycle over thirty years can save hundreds of thousands of dollars village by village—that gets exciting!

We all still have many challenges ahead in dealing with the pandemic, bringing our Villages leadership teams back together and achieving synergy again, and finding a new General Manager. Still, let's take some time now to be thankful for all our blessings, to pause, restore our equanimity, show each other kindness and support, and move forward together into holidays and building our futures together. Please stay safe and do what you can to protect your friends, families, and neighbors.

With gratitude and thankfulness for all of you,

- David Cook Association Board President

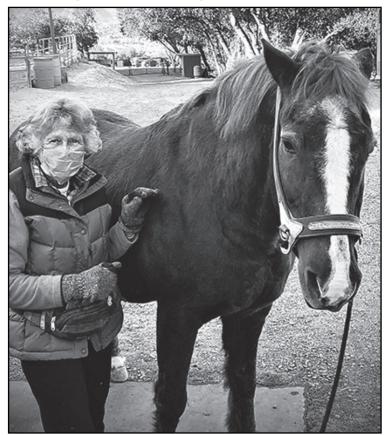
	November 17, 2020 Regular Monthly Meeting			Boar	d Mem	bers*			Comments		
		DC	DH	RH	JW	GA	NL	ТМ			
1	Proposed New AC Rule - Backup Electric Power Systems (formal approval)	Y	Υ	Υ	Υ	Υ	Υ	Υ	The Board approved the new <u>AC Rule - Backup Electric Power Systems</u> , and post the new rule on The Villages website and publish in <i>The Villager</i> . The purpose of the rule is to provide a process for the installation of backup electric power systems.	\$0	
2	Valle Vista Fire Safety Hillside Special Project	N/A	N/A	N/A	N/A	N/A	N/A	N/A	The DAC Chair requested this item be postponed for another time.	\$0	
3	Vote for Approval Consideration of Resolution to Record Lien for Unpaid Assessments: (APN): 665-08-XXX	Υ	Υ	Υ	Υ	Υ	Υ	Υ	The Board approved the recording of a lien on unit #665-08-XXX, for unpaid assessments totaling \$6,112.06	\$0	
4	AB3182 Planning - Rules Review, CC&R Update Mid- 2021	Υ	Υ	Υ	Υ	Υ	Υ	Υ	The Board approved to direct staff to work with legal counsel to prepare amendment to CC&Rs to comply with new law regarding rental restrictions for board consideration at the December meeting.	\$0	
5	Approve to Transfer Funds for Partial Payment on Outstanding Loan for 2020 Property Insurance Premium	Υ	Υ	Υ	Υ	Υ	Υ	Υ	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 \$1,336,000 used to help pay the 2020 property insurance premium of March 2020 with balance of \$1,170,000 to be paid back by June 30, 2021.	\$166,0	
	Total APPROVED Expenditures this meeting									\$166,0	

Clubs & Events

Help decorate Cribari

Calling Cribari Elves to help decorate The Cribari Lane Median for December 2020. Plan to meet on Saturday, November 28 at 10 a.m. at the Cribari Lane Median. Please note that we will be observing COVID-19 protocol and masks will be available. Please contact Cribari Decorating Committee Chairperson, N. Jeanette Campa via voice or text 408-661-0203 to sign up for this special event.

Villages Riding Club News



Joyce Dorsey and Red keeping warm on a chilly morning.

By Janet Buonocore

It's getting chilly here at the barn and we humans are just now digging out our warm layers of clothing to fight off the cold air. The horses, however, have been preparing for these colder days for months. A decrease in daylight signals the horses' bodies to grow thick, fluffy, coats of hair to keep them warm during the winter months. Some of our horses are fluffier than others due, in part, to their breed or climate of origin. When cold weather hits, the horse's individual hairs stand up making the horse look and feel soft and wooly. These hairs create air pockets that help insulate against the cold and keep natural body heat from escaping. This is much the same way that our layers of clothing work to help keep us warm.

Warmest Thanksgiving wishes from the Villages Barn.

Free reflective vests for walkers

In this age of COVID-19 more people are out walking. That's a good thing! Many people walk in the early morning and late afternoon when the light is diminished. If you are out walking during these times you need to be seen, and it is often hard for drivers to see you! That is not a good thing! Wearing lighter color clothing is a good idea. Adding a reflective vest is even better. **The VMA will supply you with a reflective vest for free!** Just call the VMA office at 408-238-4230. Leave your name, address, phone number, and the size (S-XL) you need. A VMA volunteer will deliver it to your home. Stay safe!

More CLUBS on page 16

Audition for 'A Christmas Carol' Zoom show

By Susan Pastorini, Executive Producer

After surviving the Village Amateur Theatre's (VAT) first Matinee Theatre on Zoom, we are excited to try another in the spirit of the holidays.

Auditions for "A Christmas Carol" by Charles Dickens will be held using Zoom technology on Monday, November 23, at 1 p.m. All potential cast members must have the ability to use Zoom technology, as well as read with lots of expression! The show will be performed on Friday, December 18 at 3 p.m.

Please email us your name and email address to vatzoom@the-vat.org if you are interested in auditioning for this show by Sunday, November 20 at Noon. All actors in this production must be members of the VAT. Dues are only \$8 per year if you audition successfully and wish to perform. Those auditioning will receive an email with a Zoom link for the auditions. Break a Leg!

Go solar now for a year-end deal!

By John Stratakos, SV Club Solar Team

The Sustainable Villages Club encourages Villages residents with single-family homes or condominiums to adopt clean energy. Our Solar Team recommends you consider the "Bay Area SunShares" Program, sponsored by the non-profit Business Council on Climate Change. Bay Area SunShares offers discounts of 15 percent off solar from pre-vetted providers. Take advantage of the program's extended warranties on materials, installation,



and the addition of battery storage for backup power during an electrical outage.

Bay Area SunShares eliminates the hassle of screening multiple vendors, collecting bids and references. The Business Council on Climate Change is a San Francisco-based non-profit multi-sector partnership dedicated to "incubating, scaling, and sharing world-leading solutions to address climate change."

This program expires on November 30 so if you are interested in adding solar, now is the time to act. Visit the website at bayareasunshares.org. You can also call John Statakos or visit the Sustainable Villages Club website at sustainable villagesclub.org for more information.

VMA to host Incontinence Workshop

Have you ever had one of those embarrassing "oh, no" moments? As we age, some of our body parts just don't work like they used to! The VMA is sponsoring a Zoom workshop on Pelvic Floor Dysfunction. It will be held via Zoom on Thursday, December 3, 2020 from 11 a.m. to noon. This condition affects up to 33 percent of women and 16 percent of men and causes problems with urinary tract function. Tune into the workshop to find out what pelvic floor dysfunction is, what contributes to it, and steps you can take to help the problem. Dr. Katelyn Sheehan, PT, DPT, ATC from Silver Creek Golden Bear Physical Therapy will lead the workshop.



To register please contact the VMA Service Coordinator, Bonnie Grim, at 408-238-4029 or bgrim@sequioaliving.org.

Join the SV Club's Climate Action Team

By Bill DeVincenzi, Sustainable Villages Club

Did you know global warming, driven by years of human greenhouse gas emissions, is dangerously threatening the world's climate? The impacts we have seen this year alone warn of the urgency to take action. Unprecedented fires in California have burned over 4 million acres, more than double the previous record. Hurricane Theta is the 29th named storm this year, breaking the all-time record set in 2005. Nineteen of the 20 hottest years on record have occurred since the year 2000. And the last five



years have been the hottest of all. 2020 is on schedule to break the all-time heat record. If this bothers you, and I hope it does, please join the Sustainable Villages' Climate Action Team (CAT). The CAT team is dedicated to learning about the Climate Crisis and the actions we can all take to help. Please contact me at billdevincenzi@me.com or go to the Sustainable Villages website at sustainablevillagesclub.org.

Please return unneeded VMA equipment

If you have equipment you are no longer using please call the VMA desk (408-238-4230) and leave a message. Please include your name, address, and phone number. A volunteer will call you back to arrange a pickup time. Please leave the equipment outside your door. Do not engage in a conversation with the volunteer who will pick up the equipment. Remember that the VMA does not take back over-the-toilet seats. Thank you and stay well!

Why I'm Thankful...



We are grateful to live in the Villages residential community. We enjoy taking walks, swimming and golfing among other activities offered here. Particularly during the pandemic we are thankful to the Clubhouse Restaurant for adapting and offering various meals and services to the residents. We appreciate the security of a gated community and have been very happy since moving here over ten years ago.

-Meg and Herb Rogers

We are deeply grateful to all of our friends here in the Villages who have so generously helped us when we were both quarantined for over two weeks with COVID-19. Our friends cooked, shopped and checked in with us regularly to be sure we were OK. It was a very difficult and scary time for us, and without our friends help and love, we could not have made it through our quarantine. We are both recovered now from the virus. We will be grateful forever.

- Harriet and Don Fernandez

We are both thankful for the serenity, the beauty and peace here. The ponds with birds are an added plus. Also, thankful for the golf course and swimming which relieve stress. We feel safe, secure and happy here. Thankful so much for our wonderful neighbors and new friends. Blessings to all.

-Marcy and Rob Boyles

Thanksgiving is a time for introspection and retrospection! When I came to the USA from India in 1968 I left behind a warm family clan. I did not know a soul here in the US except my husband Mohan.

However his friends warmly embraced me into their group.

Again, 30 years later in 1998, when we moved from the East Coast to the West Coast for health reasons we did not know anybody in The Villages. Again, Mohan's tennis group made us feel like family. Neighbors and friendly acquaintances became good friends and were a part of our family!

I am so thankful that I seem to meet only the friendliest and most wonderful people everywhere in my life.

-Nalini Aiyagari

I'm very grateful to be living in a safe, secure, beautiful environment. There couldn't be a better spot to shelter in place. People are friendly and helpful. They are respectful of space when out walking. Grateful for living in the Villages!

-Diane Fabri

Thankful: We're stressed over COVID-19 and the restrictions on our lives. We can choose to let the negative of the situation get us down or choose to find the good in our life at The Villages. I choose the latter. I am thankful every day I wake up and I am physically able to get out in the community and enjoy the outdoor activities offered at The Villages. I am thankful for the Villages' staff who work tirelessly to make our Villages' life the best it can be under difficult circumstances. I am thankful to be a Villager.





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

We believe people belong together – and now, San Jose's wisest people can choose to call Atria home.

Opening Fall 2020 NOW PRE-LEASING Call 669.235.7308 to schedule

your virtual or private visit.

Atria Almaden

Modern Senior Living & Memory Care | 4610 Almaden Expressway | AtriaAlmaden.com

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

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This coming Thanksgiving and every day, I am thankful for the many activities which The Villages and many organizations offer. I am thankful for the following and missing them terribly during this pandemic:

- 1. Friday and Sunday Catholic masses at the auditorium, my choir friends and community friends.
- 2. The gym and the support of people when exercising.
- 3. The line dancing with Deanna Megginson.
- 4. The Tuesday advance ukulele with John Laws and the Thursday ukulele with Bill Rodman.
- 5. The Saturday singing club with Doreen Vettel, the Folksters every 3rd Thursday with Harriet Fernandez and the band and instrumentalist who accompanies us.
- 6. The many friends I made during the last seven years.
- 7. The servers and management at the Bistro, Clubhouse and Pro Shop.
- 8. The gardeners who make our village look so nice all the time.
- 9. The management who makes everything work like clockwork and the associations which make it possible for us to enjoy all the amenities.
- 10. The Village Voices, the Amateur drama club, the Villages Band, the Bells and the people who put together shows and entertainment on special occasions, which this year we will greatly miss.
- 11. The VMA who help so many people in their times of need.

The Villages have made our retirement worth retiring. The feeling of safety, camaraderie of people we meet and the activities have made our life easier especially during the pandemic. The Villages is our hidden heaven and we are very grateful that we moved here.

12. The Public Safety officers who protect and keep us safe. 13. The Villager and Mary Tatum who keep us updated, especially during this pandemic. 14. The Villagers who continually volunteer and share their talents in all aspects where it is needed. 15. The hiking trails, which are greatly improved and labeled. 16. The Villagers who maintain and care for their horses and let us enjoy them with our grandchildren, especially when they go down from the hill at 5 p.m. 17. The golf course where I walk, meditate and exercise during this pandemic.



I'M THANKFUL TO BE ALIVE; to have a safe, happy life here in The Villages;

and for love and support from dear friends and family. Unending thanks to our

health care workers for dedicating their lives to protect us. I'm thankful for the web,

email, and telephone (Face Time). Thanks to Zoom we can maintain face-to-face

contact with special people. Special thanks for the time our GM Tim Sutherland

and Mary Tatum devote to assuring we conform to Public Health Rules (a thankless

job - but sincerely appreciated!) Lastly, thanks to Scott Hinrichs and staff for this



-Maria de Quinto

HAVE CONFIDENCE IN **BRIDGEPOINT AT LOS ALTOS**

wonderful weekly Villager.



DO YOU KNOW OUR TESTING STORY?

At BridgePoint at Los Altos, safety and security is an integral part of our wellness philosophy - something we practice every day. It's in our DNA as associates who have been trained to treat your family members as part of our extended family. It's in every way we prepare and protect our residents from any outside adversity.

At Kisco Senior Living, we currently have the most rigorous, ongoing surveillance testing among any senior living company. Our first line of defense is to regularly conduct non-invasive Rapid Pooled PCR testing.

What is that you ask? The tests rely on polymerase chain reaction (PCR) testing using pooled saliva samples. Pooled testing requires the collection of a small amount of saliva that we send (in individual vials) to our laboratory partner. Testing is ongoing with some groups twice a week and the other lower risk group tested once per week.

Feel confident knowing we follow best-in-class protocols and continue to set the standard for keeping our residents and associates safe and sound. Kisco Confidence, our standard for exceptional service.

Call 650.948.7337 today to join us for a safe, socially-distanced community tour.

More CLUBS

Senior Academy: Supreme Court Cases workshop

The Senior Academy is pleased to present "The Supreme Court Cases – A Discussion" by Barbara Creed. This event consists of two identical sessions, each containing three Supreme Court cases, and includes pre-course material provided to attendees so they may prepare for the discussion. Each class is limited to no more than 30 attendees. Pre-course material will be distributed approximately seven days in advance of the class.

Please choose one session: Thursday, December 3 at 1:30 p.m. or Wednesday, December 9 at 2 p.m.

Register at VillagesSA.org by clicking "Events & Registration" and then on "Supreme Court Cases – A Workshop."

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

Through her popular interactive discussion programs of important cases pending before the Supreme Court, Barbara Creed seeks to help participants gain an understanding of how the Court does its work and an appreciation for the complexities of the cases the Court handles.

Each Court term starting on the first Monday in October, Barbara selects three cases the Court will consider during that term. These are not cases that are front-page news, but they involve important and discussable issues. During the session Barbara briefs the group on the facts and issues involved in each case and leads the group in discussion of the case. After the discussion, the group votes on how it believes the Court should decide the case. When the Court has issued its rulings in all three cases (usually the end of June) Barbara writes to the group to let them know what the Court decided and how the Court's decisions compare with the group's votes.

Deer, Oh deer!

The deer in The Villages may not have to worry about getting COVID-19, but the coyotes may be somewhat of a concern to them. Judging by the stories I have been hearing from Villagers; however, the deer seem to be holding their own. I have even heard of a group of deer who attacked a coyote on the golf course and all I can say is "Way to go, deer!"

The count of the deer population for the recent two months is 40-41 does, 6-8 bucks. We are able to actually keep visual count thanks to photos and phone calls from Villagers reporting seeing them. Among the herd we now have a female fawn who is about two-thirds grown. You can recognize her because she has no spots and no ear tag. Interesting that the mature does seem to keep her company, but we have not identified her mother. We have also seen a few untagged, adult does in and around The Villages. If you see one, invite her in.



Around the middle of October photographer Frank Langben put together a photo album of the deer recently seen in Sonata/DelLago. You can view them at: https://bit.ly/3pBWvRf

This is the beginning of the "rut" season and

you may see bucks fighting—sometimes very spiritedly. Be sure to view these events from a distance as they can be very dangerous. When the "rut" is over, most of the bucks will lose their antlers and then in spring they will grow new ones.

Deer antlers are very interesting. You may have seen one of our bucks who has strange velvet bumps all over his deformed antlers. He has several "points," so is fairly old, and, to my

(Continued on page 19)

Please remember EVF during holiday season

As we look forward to Thanksgiving and the holiday season, we realize that in spite of the hardships that we have experienced this year, we have much to be thankful for. We are blessed to live in a beautiful, supportive and caring community. The EVF wants to thank you for your contributions and continuing support for the Evergreen Villages Foundation (EVF) during this very challenging year. Your gifts have allowed us to build up our General Fund and provide funding for popular new amenities such as the Pickleball Courts, new Hiking Trail Signs, new Fitness Center equipment, and heaters for the Bistro Patio.



This has been an unusual year. This year's EVF Annual Giving Campaign is somewhat different than what we have done in the past. Of course, we want to build up our General Fund, which allows us to fund smaller projects. But this year our efforts are focused on communicating the value of the EVF to you, the Villages community. Please support us by telling your friends and neighbors about how the EVF has played a major role in enhancing the quality of life at The Villages.

As always, if you would like to make a donation to our efforts either on Giving Tuesday or any other time, please go to our website, EVFSJ.org where you can contribute easily. And don't forget about the Planned Giving Program, an opportunity for you to leave a lasting legacy in our wonderful community. Again, thank you for your continued support of the EVF and here's hoping that 2021 is a better year for all of us.







Thanksgiving Curb Side

Thursday, November 26, 2020 Pick Up Times 11am, 12pm and 4p Open

1pm, 2pm and 3pm Closed

Delivered to the Curbside

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

JEWISH GROUP

By Arnold Pinck

Following is the fifth installment of Jewish Migration to the U.S.:

21. The popular and proudly Jewish mayor Ed Koch, who served from 1978 to 1989, was known for the phrase "How'm I doing?" which he would ask passersby while standing on street corners or riding the subway. Newsday called him the "ultimate New Yorker."

22. The erection of the Brooklyn Bridge in 1883 and the Williamsburg Bridge in 1903 catalyzed a Jewish exodus from the Lower East Side to Southside Williamsburg. Crossing the bridge on foot, the LES's Jews left in search of better living conditions.

23. By 1930, more than 40 percent of New York City's Jews lived in Brooklyn.

24. Jewish-fronted band, The Ramones, formed in the Forest Hills neighborhood of Queens in 1974.

25. Allen Ginsberg moved to New York to attend Columbia in 1943. He was purportedly related to seminal Zionist thinker Ahad Ha'am.

Note: 1. My wife's aunt taught, Allen Ginsberg seventh grade, English in Paterson, NJ. 2. One of my cousins, is related to him.

Finally the election misha gos is behind us, maybe!

In prior articles I talked about Tikun Olam and Tzedakah. As the holidays come up, it's time to consider charitable contributions. Most of us are no longer able to deduct charitable contributions as an itemized deduction, due to the Standard Deduction being higher than the total of the Itemized Deductions. Note: California does not conform to this new law. Therefore, you may be able to use a Schedule A on your state return.

This year, you'll be able to deduct \$300 as an Adjustment to Income on your Form 1040.

Another possible way to get a charitable deduction, use part or all of your Required Minimum Distribution (RMD) from your IRA, make a charitable contribution. Have your IRA administrator send your charity/charities directly. This will lower your Adjusted Gross Income by the amount of your contribution. Example: Your total RMD is \$10,000 and you donate \$1,000, your 1099R will show an income of \$9,000, saving you tax on the deduction. Quothe The Tax Maven.

Why am I bringing this up now? As you know, as a result of the Pandemic, there are many people who are out of work. They rely on food banks. As the Holidays approach, there is a bigger need for food and gifts for their children. Consider making a donation to the Second Harvest Food Bank and/or JFS.

For more information about JFS, contact Dee Garfinkle, 954-806-5493 and for the Second Harvest Food Bank, Joyce Mendel 408-238-7316.

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

COMMUNITY CHAPEL

'God Knows Best'

By Pastor Bill Hayden

You may say that you believe in God as long as things happen the way that you think they should. When it doesn't work out according to what you hoped for, then *what*? Do you stop believing or start blaming God, or others for what happened or didn't happen?

Life is an ongoing adventure because our plans sometimes seem to turn in a different direction. For example, you probably have a navigational system on your cell phone or car to locate a point of interest. It may include several roads, the number of miles and the time to reach your destination. Your navigational system may not tell you there are potholes ahead or for the next 5 miles you will be entering a hailstorm and to prepare for a detour.

Sometimes events that appear to go awry and spiral out of our control can be the best thing to get us back on track in achieving our goal. Our first response is usually to blame it on something or someone rather than thanking God for His providence and the gift of life. From your perspective you can't comprehend how or why this is happening to you. The answer may not be forth coming but if we stay open minded the answer will become crystal clear after we have stopped blaming and complaining.

What we often fail to understand is that God is constantly at work in the good, the bad and the ugly things that happen in life to lead us to trust in His wisdom. So, if we know that He will bring good out of our unfortunate experiences why worry, blame or complain about His methods.

Have you ever looked at a situation that you were fearful about because you imaged the worst scenario and allowed your mind to run away with fear? Finally, in the end when it turns in your favor you will feel like a ton of bricks were lifted off your shoulders and you wondered why you ever worried so much.

Psalms 37:5 NKJV "Commit your way to the Lord, Trust also in Him, And He shall bring it to pass." **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!

EPISCOPAL

'Common Ground'

By The Rev. Julia McCray-Goldsmith

I am a sometimes-student of social psychologist Jonathan Haidt, who studies morality in public life. He argues that—around the world—there are six poles on which people and cultures hang their morality. They are care vs. harm, fairness vs. cheating, liberty vs. oppression, loyalty vs. betrayal, authority vs. subversion and sanctify vs. degradation. Now in many ways there's no surprise there: we'd all prefer to live in a society that's caring, that values liberty and supports loyalty, respects legitimate authority and honors the sacred.

One reason why we suffer so much political conflict, Haidt argues, is that we prioritize different values. That may seem like a significant obstacle, except that we actually share all of the values Haidt identifies, albeit to differing degrees. In a season in which we approach the birth of Christ—and perhaps spend more time with family we disagree with—I wonder what it might be like for us to talk about values (instead of policies) and look for our common ground as people of faith.

CATHOLIC COMMUNITY

Reflection on Sunday's Readings (by Deacon Andrzej Sobczyk): This is the last Sunday of our liturgical year, and the readings are about the last judgment. Everyone was surprised, in the gospel passage, for they did not realize that Christ was present in the needy.

Are we surprised to hear that Christ is present in the hungry, the homeless, the immigrants, the sick, the prisoners? Do we vote for measures that will help them, or for politicians who are committed to improving their lives?

Are we afraid of those who look different than us? Do we treat them with respect? We will be judged on our compassion and our willingness to heal all brokenness. In the Kingdom, everyone cares; there is no room for selfishness, as all participate in Christ's selfless love.

We do not have to worry about missing Christ's presence if we see all creation as one, and all people as our brothers and sisters, and we treat them accordingly. It's uplifting and life-giving for them, but also for us as we enter into those new relationships. For no one is an island. We need each other to thrive. Christ is present in all, for God is love.

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

Saturday Vigil and Sunday Masses: Saturday at 4:30 and 6:30 p.m. (V) Sunday at 8, 9, 10, and 11 a.m., 12-noon, 4 (V), and 6 p.m. **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.



Sports News

SWINGERS

By Doreen Senior

November 10 was a great day for Marcy Boyles when she used her Cobra Airspeed Max driver for a hole-in-one on hole 11. The ball went 115 yards right to the hole. She said "You could have heard me all the way to the Masters." Marcy has been playing golf since she was 14 but never had a hole in one. She learned to golf with her family on their home course in Paso Robles. Her teammates Charlotte Waugh, Betty Garcia, and Joy Rem had never played with anyone who had a hole in one—an exciting time for them all! Congratulations, Marcy!



A hole-in-one for Marcy Boyles.

The November chill reminded us that the warm sunny weather is behind us and the colder weather has arrived. There was even some snow on our surrounding hills this week! Wow!

Reminder: Sheryl Driskell sent an email to remind everyone that as of January 1, 2021 if you do not have a current email address you will no longer be able to post scores. One of the new rules by the NCGA is that you can no longer share an email address with another member. Each member must have their own email address. Make sure all of you have a correct email address for the NCGA website. She attached a list with what the NCGA currently has as your email address so please check and verify that it is correct. If your email is incorrect or being used by another member, please let Sheryl know the correct or new email address and she will update the NCGA system.

From the Pro Shop: 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. Are we Swingers obeying these rules? Let's hope we are!

"Winter Rules" will be defined as: In the fairway only: lift, clean and place, six-inch relief, no nearer the hole.

Pro Shop sale continues

By Diana Hallock, EVF VP

The Evergreen Villages Foundation (EVF) is once again partnering with the Villages Pro Shop! For 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





18-HOLE WOMEN

By Vivian Brown

As you read this article we will have completed our 2020 golf events (as few as we've been able to have) and have only three regular playdays left to play. Golf has been such a blessing during the pandemic. Hopefully, 2021 will open up even more activities.

A comment from an article I read: "Across the country, Americans remain deeply divided about leaving the house for work and leisure activities, except, apparently, when it comes to golf, giving an unexpected jolt to a sport that has seen declining popularity."

Golfer's prayer when his wife takes up the game: "Dear Lord, please don't let her be better than me!"

Have a Happy Thanksgiving and stay safe.

SHONIS

By Fran Schumaker

How many times have you played, had a blowup hole, and wished you could do the hole over or get rid of it from your score entirely? Well, we have the game for you. Our "fun committee" called it the Star Game. This is how it works. At the end of your round put a Star through the hole you would like to eliminate, add up the rest of your score, subtract your handicap and there is your net score for the day. And the winner, who gets the Mega star pin is Uina Kubota with a net of 13. Since we can't do sweeps, making up games to play has been just fun to do. Previously, during regular play we would have more of the traditional games like the Turkey Shoot, low putts of the day and a game for the various holidays such as Valentine's Day. Otherwise, we pretty much stayed with our weekly sweeps. However, given the times we currently live in, we find ourselves getting more and more creative to make play more interesting and fun. It seems to be working. People have started asking what the next game will be? Right now the games have mostly been generated by the board with Betty Hall being the most creative "namer." Other Shonis such as Joan Wiseman and Teddy Morse, have also suggested names for games.

Since we plan on having games into next year, we are thinking of having a "fun committee" to come up with new games. If you are interested in just having some fun, let Bonnie or Betty Hall know.

Just a few reminders to make play more enjoyable for everyone:

- 1. Don't step on anyone's putting line on the green.
- 2. Putt out when you're on the green to speed up play and so only one person is on the green at a time. Announce that your putting out so no one gets confused.

That's it for today. Have a great week and please remember to wear your mask in the area of the Pro Shop.

TENNIS TALK

By Betty Olsen

My time as your Tennis Club President is almost over, but there are a few last things needed. I could never have imagined in a million years what this year would involve. This pandemic has forced us seniors to rely on learning technology to sign up for courts and sign up for monitoring as well as the social distance Zoom!

In lieu of our annual meeting at the Tennis Club dinner dance this year, we will be having a cocktail hour Zoom meeting on **Sunday, December 6 at 5:30 p.m.** Grab your favorite drink, snacks and join us on Zoom! Zoom meeting hosted by Phyllis Seeger and information will be sent by email at a later date. When voting is complete, we are planning some fun social time with games and prizes.

We will be VOTING for our 2021 slate of officers as follows:

President: Ken Kline, Vice President: Peggy Seidel, Treasurer: Diane Whitworth, Secretary: Nancy Fodor, Tournament Director: Emil Pisarri, Social Directors/Hospitality: Melinda Dobbs, Suzi Hathaway, Shelley Schlender, Communications Director: Rajeev Singh, Court Manager: Michael Diltz, Master Scheduler: Akiko Giordono, Membership: Penny Barcellos, Members At Large: Ken Keck and Cheryl Diltz, Immediate Past President: Betty Olsen

- 2. Since the Tennis Club has not been able to hold tournaments and functions this year, we have a surplus in our club bank account. And since the fundraising dinner, tournament and auction were not held this year, the Scholarship committee has asked the Board for a one-time donation from the club for the Villages Scholarship Fund. The Board has voted in favor of this action, but would like a *vote* of approval from the members. So, please join me in voting for approval of this action to support our Tennis Club Scholarship Fund for Silver Creek High School, now in its 16th year.
- 3. Change of time on Book a Court for future reservations from 10 minutes before the hour to 30 minutes. Example 8:30 a.m. for 9 a.m. reservation, 10 a.m. for 10:30 a.m. reservation. This change will start January 1, 2021.

Please put the date of December 6 at 5:30 p.m. on your calendar and join our annual general Zoom meeting to elect new officers.

MEN'S GOLF CLUB



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

Men's Club Tournament: The Club Championship has started! Congratulations to all the second-round winners! The remaining schedule is as follows:

November 21 & 22 - Championship flight is a two-day final; all other flights will have their semifinal on Saturday, November 21 and final on Sunday, November 22. Please check Chelsea or call the Pro Shop for your Saturday tee times.

NCGA Dues for 2021: For all members of the NCGA, including Men's Golf Club members, I am pleased to announce that the NCGA has decided to maintain its dues without a raise for 2021. Therefore, all members of the NCGA will be billed in December for the same as last year \$39 renewal fee. The renewal dues is billed automatically to your house account in December.



Note: If you receive a notice directly from NCGA, ignore it as you are billed through The Villages. If you choose to opt out of the Men's Golf Club or NCGA, send me an email at baci1786@aol.com with your name, GHIN number, and desire to drop your membership. NCGA membership through The Villages is mandatory for Men's Golf Club members.

Note #2: Men's Golf Club dues is billed separately, in January.

-David Bacigalupi, Vice Chairman, Membership/Handicap/Rules/NCGA Chairman

FROM THE PRO



By Scott Steele, PGA Head Golf Professional

Thanksgiving Day Golf Schedule: Thanksgiving Day is Thursday, November 26. Tee Times will be available from 8 a.m. to 1 p.m. The Driving Range will be open from 8 a.m. to 1 p.m. The Pro Shop will be open from 8 a.m. to 1 p.m. Friday-Sunday will be the standard schedule of 7 a.m. to 3 p.m. Please plan accordingly

Winter Weather and Daily Golf Course Conditions - Remember that at this time of year, weather becomes a daily factor and the resultant golf course conditions can affect play. Some things to be aware of are potential frost delays if it's cold, potential cart paths only status if conditions are wet and rainy, and in extreme weather or wind conditions course closure if a storm creates an unsafe atmosphere to play in (rare but not impossible).

Please call the Maintenance Hotline at 408-223-663 each day for an update on golf course conditions and remember that the flag at the driving range will indicate the golf course status for the day: Green Flag = Open for Play; Yellow Flag = Frost Delay; Red Flag = Carts on Paths Only; Black Flag = Golf and Practice Facilities Closed.

Winter Walking Hours: Monday before 11 a.m. and after 5 p.m. Tuesday-Sunday before 7 a.m. and after 4:30 p.m.

2021 Golf Calendar - The 2021 golf calendar is now available for viewing on the website in the Golf Portal. As you all know, what the future holds for us is unknown, but myself and the 6-Clubs captains all put the 2021 calendar together in hopes that we will return to normalcy for the 2021 golf season. Time will tell, but we have planned for a normal 2021 golf and social calendar.

Winter Rules - From this point, until further notice, we will be playing Winter Rules through the Green. Winter Rules will be defined as no penalty, lift, clean and place, 6-inch relief, no nearer the hole, through the green (everywhere including rough).

Tips from the Pro-Cry Me a River

As I sat on the 18th hole last Saturday watching all 44 matches of the Club Championship finish their first round I was somewhat surprised to see how many golfers had difficulty getting their short approach chips and pitches over the water fronting the green. Nerves aside, what I noticed is that those who failed to traverse the water all had improper technique. I strongly believe that one of the major keys to success in golf is making sure that the shot you are trying to hit is the correct shot for the circumstance, and that you actually know how to hit that shot. So although you can call hitting it in the water on #18 or #9 "choking" I call it hitting the wrong shot for the situation. There was one constant that I noticed when the golfer hit it into the water from a sort distance...the club was moving low to high instead of high to low, just about every time. When trying to traverse a penalty area or deep sand bunker, our nerves and trepidation can overtake us, and cause us to hit a poor shot. But success breeds success, so if I can impart the proper technique and then you implement it to success that will allow you to progress and ultimately not fear chunking or topping it into the water on #9 and #18. So here is the proper technique for pitching your ball in the air, over the creek, and onto the putting surface:

- 1. Narrow your stance this will help you "feel" set up for a pitch shot vs. a putt or full iron shot.
- 2. Play the ball back in your stance the slightly downhill lie on this shot will cause the swing radius to arc out earlier.
 - 3. Set up with your weight left and stay still excess body movement causes chucks and tops.
- 4. Relax tension kills feel and technique.
- 5. Swing back with your arms and wrists so that the hands set somewhere around your hips lower torso, and the club-head sets just above your hands. There must be a vertical lift of the clubhead on the backswing in order to create the descending angle necessary to hit down on the ball and create backspin which gets your ball in the air...the clubhead must move high to low and not low to high.
- 6. Hit down on the ball so you hear the grass swoosh and you see grass clippings fly or you take a small divot.
 - 7. Keep your left shoulder down lifting the left shoulder and club results in a top shot into the H2O.
- 8. Balance the scales finish facing the target, arms relaxed, hands set somewhere near hip or stomach level, and the club-head set just above your hands.

To sign up for a lesson with Scott, email him at ssteele@the-villages.com

BOCCE NEWS



residents, members and their families a safe and healthy Thanksgiving Day!

Winter hours are seven days a week,

from 9 a.m. to 5 p.m., weather permitting. Reserve your court time online at villagesbocceclub.com

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.

On Thursday morning, November 12, 2020, the weather was partly sunny and mild. It turned out to be another beautiful day for golf and we had another great turnout. Today's results are as follows:

First place was a tie between Victor Hong and Dave Hathaway each with a net score of 27;

Second place was also a tie, between Bob Lapidus and Al Bruno each with a net score of 29.

Third place went to David Cook with a net score of 30.

There were 3 birdies today: Dave Hathaway had two of them, one on hole 2 and one on hole 4; and Bob Lapidus on hole 7.

Deep thoughts: "I'm a golfaholic, no question about that. Counseling wouldn't help me. They'd have to put me in prison, and then I'd talk the warden into building a hole or two and teach him how to play." - Lee Trevino, Two-time winner of three majors: US Open, British Open, and PGA

PINSEEKERS

By Jack Bindon

Our pace of play has improved a great deal with reports of 9 holes in less than 2 hours. That's a great job, guys!

Since there were only eight players on the 13th there will be no monetary prizes awarded...sorry guys. We need to encourage more play on Friday mornings in the tee times allotted to us.

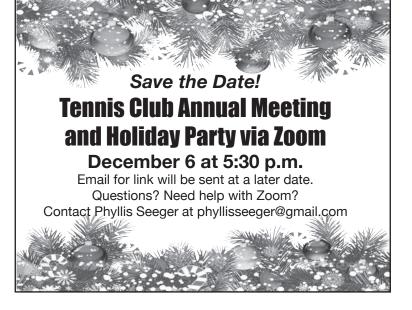
Our winning players for Championship points are:

First place goes to Richard Petroski with a net 38.

Second place we have a tie between Tak Okabe and Chet Percell with net 40. Well done Chet, a newcomer to the winner list.

Third place we also have a tie between Dick Frey and Lee Thompson, both with net 42.

So far, the weather has been holding moderately low, but Mother Nature can turn her back quickly so always play warm, dry and healthy.



LANDSCAPE & MAINTENANCE

MAINTENANCE SCHEDULE

Cribari

Cribari Center-Landscape maintenance and weed control in progress.

5320-5363, 5400-5432 and 5489-5499—Landscape maintenance and weed control, 11/23-11/27.

West side perimeter fence—Large oleander hedge trimming down to 8 feet high in progress.

Plant replacement throughout the district in progress.

Turf aeration throughout the district in progress.

Behind 5036—Sewer line repairs in progress.

5001, 5036, 5048, 5058, 5123 and 5258-Termite repairs in progress.

Del Lago

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

E-2 Lake—Concrete edging work and color staining in progress. 3364 and 3365—Reconstruction in progress.

3363-3366—Roof replacement in progress.

3404-3417—Painting project in progress.

Building and fence repairs in progress.

Estates

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

Fairways

4001-4024-Landscape maintenance and weed control in progress.

Glen Arden

7698-7752 and 7753-7787 (odd) - Landscape maintenance and weed control, 12/28-1/1.

8480-8505—Landscape maintenance and weed control, 12/21-

Grenache Ct. Bank Hill-Overgrown trimming maintenance in progress.

8485—Utility room repairs in progress.

8005-8032, 8100-8121 and lower Chardonay Lake Area-Landscape maintenance and weed control, 12/21-12/25.

Additional dying/dead tree removals at various locations in

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

8366—Pot shelf repairs in progress. Gutter cleaning in progress.

Highland

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

Montgomery

6001-6068 and 6127-6136 - Landscape maintenance and weed control, 12/14-12/18.

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

6253-6271, 6272-6285 and 6286-6297 - Painting in progress.

6298-6311 - Painting scheduled to start next week.

Flat roof preventative maintenance in progress.

Olivas

8740-8752, 8769-8807 and Foothill Center-Landscape maintenance and weed control in progress.

8713-8738 and 8753-8768 — Landscape maintenance and weed control, 11/23-11/27.

Gutter cleaning scheduled to start 11/30.

Sonata

2000-2024 and 2032-2064 — Landscape maintenance and weed control in progress.

2025-2031 and 2065-2101 - Landscape maintenance and weed control, 11/23-11/27.

Plant replacement throughout the district in progress.

Rain Gutter Cleaning Schedule for 2020/2021

November 16 to November 28 Completion (weather permitting) Hermosa November 30 to December 12 **Olivas** Montgomery December 14 to December 19 **Del Lago** December 21 to January 2 Glen Arden/Heights January 4 to January 9 **Fairway** January 11 to January 13 Cribari January 13 to January 16

> February 1 to February 6 February 22 to February 27 January 18 to January 23 February 8 to February 13 January 25 to January 30

Highland February 15 to February 20 **Club Buildings** March 1 to March 6

Completion (weather permitting) Completion (weather permitting) Completion (weather permitting) Completion (weather permitting) Completion (weather permitting)

Completion (weather permitting)

Completion (weather permitting)

Completion (weather permitted) Completion (weather permitted)

Valle Vista

Verano

9001-9014 and 9034-9036 - Landscape maintenance and weed control in progress.

9015-9033—Landscape maintenance and weed control, 11/23-11/27.

Verano

7001-7060 and 7395-7404—Landscape maintenance and weed control in progress.

7314-7394—Landscape maintenance and weed control, 11/23-

7354-7388—Power wash and paint in progress.

7389-7404 — Power wash and paint scheduled to start next week. **Association**

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

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

Irrigation checks and selective watering throughout the districts in progress.

Cleanup and spot treating of turf grub activity throughout the districts in progress. Lawn over seeding repairs in progress. Turf aeration throughout the districts, in progress.

Club Centers

Weed spraying throughout the Villages, in progress.

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

Buildings A,B,C,D,E and Club Centers — Turf aeration 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 Court—Construction in progress.

Maintenance Services

Customer Service Line: 408-223-4670

Maintenance **Emergencies** and/or Advice

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

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



BRIDGE HAND

By J.M.K.

NORTH

- Q97
- K97
- AKJ842

- 10652
- Q 3
- A 8 4 2
- Q 5 3

EAST

SOUTH

- AKJ
- A 10 8 6 5 4
- Q 10 6 3

Dealer: East Vulnerability: All

8 4 3

KJ95

10976

Bidding: East South West North **Pass** 1 Heart Pass 2 Clubs Pass 2 Hearts Pass 4 Hearts All Pass

Contract: 4 Hearts Opening Lead: 8 of Spades

Dealer has probably one loser in Hearts and at least one in Diamonds.

Strategy: Take out trumps, set up the Clubs, and this enables sluffing the losing Diamonds from his hand.

West leads the 8 of Spades, East, the 10, South wins with the Ace, plays the Ace of Hearts, then a low Heart to the King on the board and is very happy to see that the trumps are divided evenly. He then plays the Ace of Clubs, next the King, while sluffing 2 Diamonds from his hand, and now leads a low Club and trumps it in his hand. He is able to get back to the board with the Jack of Spades overtaking the trick with the Queen. He then leads the Jack of Clubs to get the last Club from the opponents and sluffs a Diamond from his hand. He now plays the 8 of Clubs sluffing the last Diamond from is hand. He next leads a Spade to the King in his hand and claims, since his last 3 cards are trumps. Great! The contract is made with 3 overtricks but this is a difficult slam to find. If the opposition initially leads a Diamond, then the contract is held to 6 Hearts. Also South has a transportation problem and can only get to the board with the King of Hearts or the Queen of Spades and must be careful how he plays the trumps.

Deer, Oh deer...

(Continued from page 14)

knowledge he has not lost his antlers for at least the last four years. This is a condition known as cryptorchidism and is related to lack of testosterone. Some deer are born with the condition while others may develop it as a result of an injury to the scrotum. More information and pictures are available from the Charlotte Observer at: https://bit.ly/2UxSu2b

Scientists have also noted that cells of deer antlers are among the fastest growing cells in the animal kingdom. Researcher Yang in the November 5, 2018, edition of Inside Stanford Medicine noted that they were hoping to figure out "how to apply the same underlying biology that allows for rapid bone regeneration in deer antlers to help treat human bone conditions, such as osteoporosis."

The Villages Deer and Wildlife Club wishes a happy and safe holiday season to everyone.



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.

Support the advertisers who support our publications!

When you choose to use the services and/or purchase the

goods of an advertiser in The Villager, Villages Telephone Directory or Resource Guide, tell them that you saw their advertisement in one of our publications.



In Memoriam and Obituary Notices

In Memoriam notices are run free of charge.

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

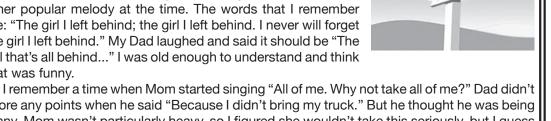
Obituary notices may be placed in the Classified Advertising section for a fee.

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

Along the Way—a trip down Memory Lane

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

I remember when I was about 12 that my friends and I tried to form a band. In the process, I tried to write a song and realized how difficult that is. We came up with a song to the tune of some other popular melody at the time. The words that I remember are: "The girl I left behind; the girl I left behind. I never will forget the girl I left behind." My Dad laughed and said it should be "The girl that's all behind..." I was old enough to understand and think that was funny.



score any points when he said "Because I didn't bring my truck." But he thought he was being funny. Mom wasn't particularly heavy, so I figured she wouldn't take this seriously, but I guess she did. Dad also thought it was clever to change "Because of you..." to "Big horse of you..." (The song that begins "Because of you, there's a song in my heart.") I thought Mom would just laugh. I didn't realize how hurtful he was being. They were divorced by the time I was 16.

I've quipped in the past that "Everybody is good for something, even if it's a bad example." I inherited Dad's inclination to play around with lyrics and terms in order to be amusing. I mostly didn't make the same mistakes he did, though. I'm so grateful that I retained and remembered these incidences and lessons along the way. Even though our children are grown and gone and our grandchildren are mostly off to college, I have a hunch we are still setting the example for them: How are we handling this phase of our lives? Is anyone paying any attention? I think they are.



M.A., CLC, SRES

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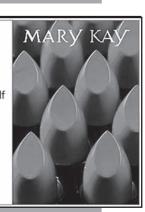
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Ad copy is due Monday at 4 p.m.

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

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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The BOOK EXCHANGE

Sorry, no Book Exchange listings this week!

A Book Exchange 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 more information contact Mary Tatum at 408 223-4643.

Special Thanksgiving treat coming to Channel 27!

Available on The Villages very own Channel 27 "small screen," in celebration of the Thanksgiving holiday, is one of your very favorite former employees, Gavin Williams, doing a cooking demonstration exclusively for Villagers.

Gavin's fun and instructional demonstration shows you how to prepare three special dishes to elevate your holiday table into something memorable and delicious:

The dishes include a **Pear and Pomegranate Salad** with **Apple Cider Vinaigrette Dressing**, an elegant main dish of **Grilled Salmon with Tomato Conserva** and a savory side dish of **Butternut Squash Risotto**.

All of us may still be stuck at home this year, but this enjoyable program will serve up a double portion of holiday spirit to this year's turkey day.

Prepare yourself to take a moment to set yourself up to record this demonstration so you can watch, listen and pause as you prepare these holiday dishes. The demonstration is being aired daily at 2 a.m., 8 a.m., 2 p.m. and 8 p.m.





2895 The Villages Pkwy. San Jose, CA 95135

CLUB NAILS can now welcome you "indoors!"

You don't have to stay at home any longer! We have sanitized and beautified Club Nails!

We love all our Guests and want to protect you from COVID-19.

All our work stations are sanitized for each guest and we have shields in place at each work station. To protect our guests even more, we will be taking everyone's temperature as they enter.

(96° to 101° Fahrenheit). Please do not be offended, it is for your and our safety.

That way you can enjoy our new nail tables, and our new, soft, high-back chairs that swivel!

The pedicure lounges are fit for a King or a Queen!

Call **408-238-7788** for an appointment or just "drop in!"

We will spoil you; and protect you!

*** HOURS OPEN ***

Monday - Saturday: 9 a.m to 7 p.m. Sunday: 10 a.m. to 5 p.m.

More COMMUNITY NOTICES

SRS SENIOR RESOURCE SERVICES

An IRS trap for cryptocurrency tax cheats

Do you own any bitcoin? A change to your 2020 tax form is about to strip away excuses for ignoring the tax rules on bitcoin or other digital currencies.

The draft 1040 form for 2020 has a new question on page 1 right below the section with your name, address, and social security number:

At any time during 2020, did you receive, sell, send, exchange, or otherwise acquire any financial interest in any virtual currency?

You are to check a "yes" or "no" box.

The IRS question is a strong warning to millions of crypto holders who are not complying with the tax law that they must file required forms and pay taxes on crypto transactions. The placement of this question will make it easier for the IRS to win cases against taxpayers who check "no" when they should check "yes."

The IRS has already succeeded with a similar strategy: a tax return question about offshore financial accounts greatly aided the IRS crackdown on Americans hiding money abroad. Since 2009, this move has brought in more than \$12 billion in taxes from individuals.

Specialists in cryptocurrency agree that the IRS is right to be worried about tax return non-compliance. Coinbase, a crypto exchange and custodian, claims it had 35 million total accounts as of July. It is estimated that fewer than 150,000 crypto owners filed required tax forms for 2019.

Techie-type Villages like to try new ways of doing things and new investments. That's okay – in fact it nice to see we age 55+ Villagers are still learning. But don't forget the tax implications of your cryptocurrency.

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. Please note that the return phone call will be from a volunteer calling from their home and your phone identification will not read SRS. 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 Alert:

Special charitable deduction in 2020

You may now take a new deduction for up to \$300 for charitable contributions if you choose the standard deduction for your 2020 tax return. This means you can deduct the amount you gave to charities (up to \$300) and also take the standard deduction of \$12,400 (single) or \$24,800 (married). This law could be used by you to benefit a food bank, your church, a university, and/or a Villages charity such as EVF or VMA.

The contribution must be made by cash, check, or credit card. Donations of clothing, household goods, etc. are not eligible for the new deduction.

If you itemize deductions, your contributions to charity will be included in your itemized Schedule A as in prior years.

EVF FOCUS

EVF gives thanks for The Villager!

By Diana Hallock, EVF VP

Communication in 2020 has certainly changed. The web, Zoom, FastLane, FaceTime, Nextdoor, email and texting are just a few of the new communication modes. Even so, my favorite mode is good old-fashioned print. have a paperback novel in my purse, I do daily crossword puzzles and for news in The Villages, I turn to my latest edition of *The Villager*. I like the articles with photos of friends and projects. I appreciate the reports, calendar and schedule of meetings. I check the sports news, read ads from local businesses and peruse the want-ads.

The Evergreen Villages Foundation (EVF) submits weekly articles to keep Villagers abreast of resident-supported, capital improvement projects. EVF also uses the Villager to thank contributors, both residents and our business, Circle of Friends. Both Kory Tran and Scott Hinrichs go out of their way to ensure EVF is featured. Thank you, Kory and Scott, for outstanding editorial work and assistance. For more information about the EVF, visit evfsj.org



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

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 forprofit 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.

EPC SEZ...

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

-The Villages Emergency Preparedness Committee

Editor's Note: There's practically nothing better than receiving praise directed to our publications, but we would like to add the names of our staff, so our readers know the full roster of our communications team: In addition to Scott Hinrichs and Associate Editor Kory Tran, we have Joanne Guillen at The Villager design desk, Adrienne Reed our advertising representative, and at the helm our electronic publications is Communications Coordinator Ken Patterson.

Association/Homeowners documents available via e-mail

Per an amendment to California Civil Code, homeowner asso-

ciations are permitted, with owner's written consent, to distribute annual disclosures, (like the pro forma budget summary) and other specified association documents to owners via electronic mail, facsimile, or other electronic means (such as posting on the association's website) instead of sending those documents out by regular mail or personal delivery. This has the potential to provide cost savings to The Villages. Delivery and postage costs for the Villages' annual distribution of the pro forma budget summary alone are close to \$1.000, not to mention the paper and printing costs.

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

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

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



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Contributors' Notice:

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



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REAL ESTATE SALES"



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

FOR SALE

FOR SALE

FOR SALE

FOR SALE



VILLAGE HERMOSA \$455,000
2 Bd | 2 Ba | 915 sf

16th Fairway views, new kitchen & LG W/D, wood flooring, FP, soaking tub w/rain shower, murphy bed/desk conversion and more! TOFTE TEAM



VILLAGE HERMOSA <u>\$769,000</u> 2 Bd | 2 Ba | 1803 sf

One of kind remodeled Villa, ideal layout for entertaining, custom kitchen w/granite, ss appliances, living area w/sitting room & more! RAMIREZ TEAM



VILLAGE DEL LAGO \$769,000 2 Bd + Den | 2.5 Ba | 1776 sf

Spectacular remodeled Villa, gorgeous views, custom cabinetry, luxurious bathrooms, an absolute must see!

RAMIREZ TEAM



VILLAGE HERMOSA \$768,000

2 Bd + Den | 2 Ba | 1571 sf

Stunning remodeled Villa, updated kitchen, bath, hardwood floors, watch ducks playing from you private sunroom with lake views!

TOFTE TEAM



VILLAGE VALLE VISTA 2 Bd + Den | 2.5 Ba | 2224 sf

Represented both Sellers & Buyers!
Wishing our clients a warm
welcome to the Villages!
RAMIREZ TEAM - SOLD IN 1 DAY





VILLAGE HERMOSA \$675,000

2 Bd | 2 Ba | 1370 sf

Stunning single level home, updates throughout, vaulted ceiling, new flooring, paint w/ lake views, huge garage! RAMIREZ TEAM - MOTIVATED SELLER!!



VILLAGE GLEN ARDEN 2 Bd | 2 Ba | 1490 sf

Gorgeous single level condo, cherry cabinetry, granite, spacious mater suite, upgrades throughout, large patio & more!

RAMIREZ TEAM

Village

Hermosa

811 sf | Condo

2 Bd | 1 Ba

\$2,450mo.

Available NOW



VILLAGE OLIVAS 2 Bd + Den | 2 Ba | 1582 sf

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Wishing our clients a warm
welcome to the Villages!
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VILLAGE CRIBARI 2 Bd | 2 Ba | 1240 sf

Represented both Sellers & Buyers!
Wishing our clients a warm
welcome to the Villages!
RAMIREZ TEAM



VILLAGE DEL LAGO

2 Bd + Den | 2 Ba | 1776 sf

Represented the Buyers!
Wishing our clients a warm
welcome to the Villages!
RAMIREZ TEAM

LEASES

Village

Hermosa

1571 sf | Condo

2 Bd + Den | 2 Ba

\$3,500mo.

Available NOW

PROPERTY MANAGEMENT

Our services are still available 7 days a week

By Appointment ONLY
We have buyers & tenants
AVAILABLE NOW!

Call us first for more details & information

LEASES

Hermosa 1370 sf | Condo 2 Bd | 2 Ba

Village

\$3,200 mo.
Available Now

Hermosa 1803 sf | Villa

Village

2 Bd + Den | 2 Ba \$3,500mo. Available Dec.



Suzanne

Jonathan Ramirez Team

Dee

408.270.4400

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





Lic# 01217393 - 02019205 - 00683945 - 00716638 - 00864784



Suzanne Dav Tofte Team