



The Villager

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December 17, 2020

Season's Greetings!



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COMMUNITY NEWS

PULSE

Dear Readers:

The Villager welcomes everyone's voice sharing ideas, opinions and accounts of life in The Villages in the Pulse column. Please follow the guidelines carefully.

Pulse deadline is 11 a.m. on Friday of the week prior to publication. Pulse letters will be published in complete or abridged form at the discretion of the Publisher and in accordance with the editorial policies and rules established by the Club Board of Directors. (See VGCC Rule 1.30.) Opinions expressed by Pulse letter authors do not necessarily reflect the opinions of The Villager Publisher, staff, boards of directors or management.

All Pulse letters must be 200 words or fewer on a single topic relating to life in the Villages. Each letter must also include name, address, phone number, date and number of words. Typed or legibly written letters must include your signature and may be hand delivered to the Pulse mailbox in Administration Building B or by mailing to the Communications Advisory Committee, 5000 Cribari Lane, San Jose, CA 95135.

Letters may be submitted electronically through the Pulse Submission Form on the Resident Portal: resident.thevillagesgcc.com/pulse, or emailed to Villager Managing Editor S. Hinrichs: shinrichs@the-villages.com.

E-mailed letters must include the text within the body of the e-mail and the subject line must read PULSE LETTER.

0 Pulse letters received this week.
0 Pulse letters not meeting Pulse Letter Guidelines.
0 Pulse letters published this week.

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

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

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

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.

ABOVE & BEYOND

Dennis Traenkle, resident and employee of The Villages helped me save my dog from the jaws of a coyote. The coyote carried my dog from my back door across two fairways as I chased in pursuit. Then Dennis arrived in his golf cart! Alas, the coyote realized it was outnumbered and released my dog. Dennis was my Knight in Shining Armor and I will be forever grateful! Daisey is enjoying life now, three months later.

—Mary Jo Lyons

THANK YOU

Despite our best efforts, COVID-19 found its way into our home recently. We were both way-laid nearly simultaneously, so were fairly helpless. Within hours, a network of friends mobilized to provide homemade food, beverages and pharmacy items over a period of days. We didn't need to worry about anything and were able to focus on recovery...which basically meant sleeping!

We owe a huge debt of gratitude to friends Michelle Breslin, John Stratakos, Eve Gebhardt, Margaret Donohoe, Johanna Bakker, Francis Wilson, Amy Meier, Susan Brown, Joel Pollack and Jim Koski.

Others offered to run any errand that might arise. We wish we could write all the names on a big sheet and hang it from the front of our house, but we're pretty sure there's a rule against that.

Thank you all!

—Deb and Marc Siedband

BOUQUET

The VMA would like to give a special thanks to longtime volunteer, Toby Katzmman, who will be leaving The Villages at the end of the year. Toby has been a volunteer with the VMA for 21 years. She worked in the office and most recently has been the one to collect, glasses, hearing aids and cell phones so they can be recirculated in the community. All of us at the VMA thank you for your service, and we wish you much happiness in your new home in Washington.

—The Villages Medical Auxiliary

IN MEMORIAM

Emily C. Swintek
October 9, 1935—December 4, 2020
(Please see obituary in the Classified Advertising section)

Suneel "Sunny" Rajpal
July 8, 1955—December 6, 2020
(Please see obituary in the Classified Advertising section)

Jack Stednitz
November 19, 1931—December 7, 2020
(Please see obituary in the Classified Advertising section)

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, Sue Callahan 408-238-2413, Jeanette Campa 408-661-0203, Diane Carr at 408-528-8456, Debbie Champion at 408-960-6994, Barbara Clurman at 347-451-5309, Jane Derow 408-440-0665, Barbara Karayn 202-641-6339, and Patricia Reardon at 408-914-2432.

HOURS

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

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

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

Club Board of Directors:

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

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Kory Tran	Associate Editor
Adrienne Reed	Advertising Customer Service

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

BOARDS & COMMITTEES

FROM THE ASSOCIATION BOARD

Association President's Report December 15, 2020

Dear fellow Villagers,

In the coming year the Association Board will have four of seven board positions up for election. The good news is that there is a lot of interest in the governance of the Villages. The bad news is historically it has been hard to find members to run and serve on the Board. Many people have an interest but feel intimidated by the unknown and perceived workload. While there is a significant learning curve to being a Board member, it is within the capability of most residents who are willing to invest the time. In order to give potential board members a head start, I will be putting together a series of short seminars on what it is like to be on the Board, and helpful steps to learning our governing documents and practices. I hope many people will participate and consider running for the Association Board this coming spring.

Many of the questions and concerns I see raised recently are about what I describe as the "identity" of the Villages—touching on "what is our primary purpose," how do our expectations match our perceived experiences, including what services we expect versus what we are willing to pay for. I hope the community will have more discussions on such topics in the coming months.

Many people have asked the boards and staff for more "transparency." The Villages has so much information available about its finances and activities it is almost overwhelming. Between the permanent document archives on the Resident Portal and the ongoing current news in *The Villager* and *FastLane*, it is easy to miss information. Some of the burden to get answers must fall on the questioner, to use what information is already available rather than demand what has already been asked and answered.

While we have tons of informational transparency, what seems to be desired is more of the "why" and the reasoning behind decisions. One thing you should be sure of is that every Association decision is well researched and is intended to be in the best interest of all Villagers. Probably the Board could do a better job of communicating the "why" and responding to resident's communications, but there is a limit of how many volunteer hours can go into explaining versus how many hours go into actually doing. The same is true for our Villages staff. Personally, this month I have spent many more hours on the phone and writing emails than I've had time to review the Board's monthly briefing book. It was time well spent and I really enjoy talking with my fellow Villagers when they are engaged and informed, and we are working together to solve problems. Every Villager's opinion is important and respected, and nothing is more rewarding than when a Villager has studied an issue, knows the history of that subject and our governing documents, and puts forward a constructive idea. Then we are all moving forward together in a collaborative way. Please remember that Villagers, boards, and staff are all on the same team and we succeed when we all support each other.

Finally, in tough times, it is easy to get caught up in the negatives and overlook the many more positives around us. We will get through this pandemic and national stress, while we live in a beautiful environment with many wonderful people. Many Villagers are working hard to preserve and protect what we have as well as make our community a better place. Let's make time to recognize the great things we have all accomplished and thank each other for our contributions. I hope you celebrate and enjoy the many traditions of this season and let's prepare for a brighter new year.

With gratitude and thankfulness for all of you,
—David Cook, Association Board President

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.

More BOARDS & COMMITTEES,
MANAGEMENT and COMMUNITY
NOTICES on pages 4, 5, 6, 7 & 21

Club and Association Boards met for December meetings via Zoom

The Villages Association and Club Boards of Directors met Tuesday, March 15 for their meetings via Zoom teleconference.

Numerous items of business were discussed and voted upon.

Club Operating Financial Commentary

For the month of October 2020

Total revenue was \$232,900 unfavorable to budget, or 18.8 percent less than the budget of \$1,240,400. With more of the same in restaurant operations being limited, food and bar sales were \$166,900 unfavorable to the budget of \$246,100, achieving just 32.2 percent of the monthly budget target. Also significantly unfavorable to budget was resident activities income, although the revenue loss was offset by favorable resident activities expenses, as all events, trips, classes and lessons continue to be cancelled. Golf, on the other hand, is faring quite well during the pandemic. October was an excellent month for green fee revenue at \$103,200, or 87.8 percent of the \$117,500 budget target. Members played 661 more 18-hole rounds compared to last year. With time on their hands, new golfers are hitting the links. The only notable favorable to budget revenue category was directory income, coming in \$6,600 higher than the budget of \$12,000 for the month.

Total expenditures were \$256,400 favorable to budget or 21 percent less than the budget of \$1,221,900. Once again, the two most significant favorable to budget expense categories were employee expense at 13.9 percent less than budget (\$650,900 actual vs. budget of \$755,600) and total cost of sales (food, bar, Pro Shop merchandise, resident activities and community events expense) with a combined positive budget variance of \$77,000, which is expected with loss of revenue in these areas. Repair and maintenance expense remains favorable (actual \$16,500 vs. budget of \$28,800) similar to previous months, due to facility closures limiting wear and tear on buildings and equipment. The only notable unfavorable to budget expense category was legal fees (actual \$10,700 vs. budget of \$3,100).

The net positive operating budget variance for the month of October was \$23,500. See table below.

October 2020 Club Operating Results

	Actual	Budget	Variance
Revenue	\$1,007,500	\$1,240,400	\$ -232,900
Expenses	\$ 965,500	\$1,221,900	\$ 256,400
Net	\$ 42,000	\$ 18,500	\$ 23,500

Year-to-date revenue is \$1,044,000 unfavorable to budget, 20.7 percent lower than the budget of \$5,035,000. Year-to-date expenditures are \$1,118,000 favorable to budget, 22.2 percent below the budget of \$5,039,000. Savings generated in many expense categories have more than offset the revenue loss for the first four months of the fiscal year. **The year-to-date net positive operating budget variance is \$74,000.** See table below for detail by department.

The bottom of the table below shows the financial impact of the monthly solar lease payments and contribution to the balloon payment fund (to be paid in 2023) captured on the Club's balance sheet. The year-to-date total for these two items is \$79,000.

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

Department	Revenues (\$)			Expenditures (\$)			FY 19 Net (\$)
	Actual	Budget	Variance	Actual	Budget	Variance	
G&A	362,000	355,000	7,000	316,000	331,000	15,000	22,000
Maintenance Admin	55,000	53,000	2,000	48,000	48,000	0	2,000
Golf Course/Pro Shop	762,000	971,000	-209,000	802,000	1,009,000	207,000	-2,000
Community Activities	297,000	433,000	-136,000	261,000	425,000	164,000	28,000
Community Centers	257,000	263,000	-6,000	200,000	265,000	65,000	59,000
Public Safety	417,000	419,000	-2,000	394,000	433,000	39,000	37,000
Pools	68,000	68,000	0	52,000	64,000	12,000	12,000
Clubhouse/Restaurant	900,000	1,590,000	-690,000	1,076,000	1,581,000	505,000	-185,000
All Other	873,000	883,000	-10,000	772,000	883,000	111,000	101,000
Totals	3,991,000	5,035,000	-1,044,000	3,921,000	5,039,000	1,118,000	74,000
Solar Lease—Bal. Sheet	-	-	-	79,000	79,000	-	-
Net Assessment	3,991,000	5,035,000	-1,044,000	4,000,000	5,118,000	1,118,000	74,000
Variance							

(Continued on page 4)

Board Meetings Report...

(Continued from page 3)

The table on page 3 shows All Other with a \$101,000 net positive variance from less than planned expenses in the following categories: water, repair and maintenance, Comcast, irrigation supplies and planting. The community centers have a \$59,000 net positive variance from favorable utilities expense, intra-company cost transfers and repair and maintenance. Public Safety shows a \$37,000 net positive variance mostly from less than planned employee expense. Community Activities has posted a \$28,000 net positive variance from less than planned resident activities expense, employee expense and community events expense. G&A has a \$22,000 net positive variance mostly due to less than planned employee expense and data processing expense. The Pools have posted a \$12,000 positive variance due to favorable utilities expense. Golf Course/Pro Shop has a \$2,000 negative variance due to unfavorable revenues in green fees, Pro Shop merchandise and golf cart rentals, offset by favorable water expense, employee expense and cost of sales. Clubhouse/Restaurant has posted a \$185,000 net negative variance due to less than planned food/bar sales.

FY22 Club Budget Guidance

Preparation of the FY22 Club budget is beginning. The CBOD is providing the following guidance for its development.

FY21 was a unique year in many ways which impacted the Club's financial performance. The Pandemic had the most significant impact and will flow over into FY22. We are achieving relative successful FY21 financial performance due to our efforts to control costs to match the significantly lower revenue. This situation will most likely exist for the remainder of FY21.

The CBOD is recommending making the following assumptions for the FY22 budget development:

- We will breakeven going out of FY21. Based on our current performance that is a reasonable assumption.
- We will breakeven in FY22
- There are continuing efforts to control and reduce costs recognizing the high cost of living in the Bay area.
- The PPP loan will not be forgiven. If it is forgiven the Board will develop plans for utilizing the proceeds.
- COVID restrictions will continue in force for the remainder of FY21 and begin being reduced in Q1 FY22. We will be back to the new normal in late Q2 FY22
- Street repair and maintenance funding continues in the Club budget as a place holder until the issue is resolved.

Association Operating Financial Commentary

For the month of October 2020

Revenue was \$100 unfavorable to the budget of \$892,000 for the month, due to less than planned laundry concession fees.

Expenditures for the month were \$48,100 (5.2 percent) favorable to the budget of \$933,600. The most significant favorable to budget expense category was planting expense (actual \$8,000 vs. budget of \$40,000). Other notable favorable to budget expense categories were irrigation maintenance expense (actual \$11,400 vs. budget of \$31,800) and insurance expense (actual \$176,200 vs. budget of \$193,800). There were several notable unfavorable to budget expense categories for the month as follows: 1) water expense (actual \$241,100 vs. budget of \$232,300), 2) professional fees for management consultant (actual \$8,100 vs. budget of \$0), 3) electricity expense due to timing of California Climate Credit (actual \$13,000 vs. budget of \$7,000) and 4) legal fees (actual \$6,500 vs. budget of \$1,000) **The net positive operating budget variance for the month of October as \$48,000.**

Year-to-date (four months of operations), total revenue is short of budget by \$400 at \$3,567,500 (laundry concession fees). Year-to-date, operating expenditures are \$3,572,300 or 7.2 percent (\$275,700) less than budget of \$3,848,000. The positive budget variance is mostly attributed to savings in water expense, insurance expense, irrigation maintenance expense and planting expense. **The year-to-date net positive operating budget variance is \$275,200.**

Homeowners' Operating Financial Commentary

For the month of October 2020

Revenue tracked budget at \$3,487 (non-Estates single family homes). Expenditures for the month were \$56 favorable to budget due to less than planned legal fees. **The year-to-date net positive operating budget variance is \$232 (legal fees).**

Estates revenue for the month was on budget at \$13,415. Expenditures were \$202 favorable to budget, 1.2 percent less than the budget of \$17,386 due to less than planned planting expense (actual \$765 vs. budget of \$3,000), offset by higher than planned water expense (actual \$7,885 vs. budget of \$5,410). **The year-to-date net positive operating budget variance is \$4,144 (mostly in planting expense, water expense and irrigation maintenance expense).**

Association Board Voting Record for December 2020

Association Voting Record for December 2020										
	December 15, 2020 Regular Monthly Meeting	Board Members*							Comments	Costs
		DC	DH	RH	JW	GA	NL	TM		
1	Montgomery Lake Hillside Landscape Renovation Project - Phase I FY2021	Y	Y	Y	A	Y	Y	Y	The Board approved the two BrightView Landscape proposals in the amount of \$55,928.35; said work to be funded via the Montgomery Landscape Reserves.	\$55,928
2	Consideration for Del Lago Lake E2 Addition of Cobble Stones and Header Board for Consistency with Villages Lakes	Y	Y	Y	A	Y	Y	Y	The Board approved the California Waterscape proposals in the amount of \$9,603 for the addition of cobble stones and header board for consistency with The Villages lakes; funding for this project will come from del Lago reserve funds.	\$9,603
3	Approval Consideration of Amendment to CC&Rs to be in Compliance with AB-3182 Rental Caps and the Conformance to SB-323 Elections	Y	Y	Y	A	Y	Y	Y	The Board approved the amendment to the CC&Rs as presented from legal counsel to comply with new law regarding AB-3182 rental restrictions and the conformance to SB-323 elections. Amendment to be published in The Villager and once recorded will be distributed to all members	\$0
4	District Advisory Committee (DAC) Resignations	Y	Y	Y	A	Y	Y	Y	The Board accepted with appreciation for their service the resignations of Donna Roberson from the Hermosa DAC and Lee Thompson and Joe Civallo from the Olivas DAC.	\$0
5	Review to Approve - AC Solar Conditionally Approved Applications: 7582 Tayside Court 7583 Tayside Court 7839 Prestwick Circle	Y	Y	Y	A	Y	Y	Y	The Board conditionally approved the installation of solar systems on common area sloped roofs located at 7582 Tayside Court, 7583 Tayside Court and 7839 Prestwick Circle pending alternative proof of receipt of revocable easement recordation, including a copy of the signed and notarized document and each owner submitting required insurance and city permit paperwork including comments to AC prior to starting construction.	\$0
6	Exclusionary Encroachment Request - 8482 Grenache Court (Extend Patio into the Common Area)	Y	Y	Y	A	Y	Y	Y	The Board conditionally approved the exclusionary encroachment request submitted by the owner of 8482 Grenache Court, to extend the patio with fence into the common area 48' x 7'. Said approval is contingent upon the owner achieving a 75 percent affirmative vote via written ballot from the 72 owners/units comprising Project B-9.	\$0
7	Approve to Transfer Funds for Partial Payment on Outstanding Loan for 2020 Property Insurance Premium	Y	Y	Y	A	Y	Y	Y	The Board approved the transfer of \$166,000 from the Association's Operating Fund to the Reserve Fund for the partial payment on the outstanding loan of \$1,170,000 used to help pay the 2020 property insurance premium of March 2020 with balance of \$1,004,000 to be paid back by June 30, 2021.	\$166,000
8	Vote to Ratify the Monthly Review of Accounts per Civil Code §5500	Y	Y	Y	A	Y	Y	Y	The Board approved to ratify the monthly review of accounts as presented.	\$0
Total APPROVED Expenditures this meeting										\$231,531

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

* DC = David Cook | DH = Diana Hallock | RH = Richard Holmboe | JW = Julie Wash | GA = Garry Ashby | NL = Noel Lanctot | TM = Thomas McLaughlin

CBOD President's Message

December 15, 2020

As always, the only constant in the world is change. The Villages is not immune to it both the positive and negative. We need to remember to look at these positives and count our blessings without ignoring the negatives. These create concerns in The Villages that we are continuing to work on and resolve. The Club Board, management, and staff plus our contractors, continue to be dedicated to keeping The Villages a terrific place to live. They are all working hard to control costs, provide services within the COVID constraints, and resolve concerns.

Communication - We continue to find ways to improve our communication with Villagers. You can certainly help us by signing up for Fast Lane if you have not already done so. It is the quickest way for us to communicate with everyone. We have replaced the "What's Up" articles with "Tim's Q&A session," which will start 12/17 via Zoom and be published in *The Villager*. The Presidents Council created out of the Management Agreement has been meeting to discuss common concerns. We have already met in December to discuss how we can better communicate. Our communication program is evolving and will continue to do so. We are always open to suggestions how to improve it from Villagers.

COVID - As predicted, the holiday COVID surge is in the Bay Area with a vengeance. It came early and is predicted to get worse before it gets better. Recently the county decided to add restrictions ahead of the state due to hospital overload. I really appreciate and want to thank Villagers for their support in implementing these new surge restrictions. We know it is not easy. Hopefully we will come out of these restrictions in early January but we are not betting on it. The good news is the first vaccines are being deployed as I write this. We are already looking for ways to facilitate the vaccination process here at The Villages like we did recently for flu shots. It still may still take a while for Villagers to receive their shots.

Budget Development - Most everyone is concerned about the high cost to live in the Bay Area. The Board and staff share that concern and will be addressing it as the Club FY22 budget development for next fiscal year starts. We have started the budget development by reviewing Board's Guidance, fee schedules

and insurance at the Board meeting this week. The budget process will be ongoing until the budget is approved in April. Villagers will have many opportunities to voice their opinions and ask questions through the process.

Financial Performance - The pandemic has had a significant financial impact on The Villages, which will flow over into FY22. We have averted real financial issues including the specter of a special assessment by controlling costs to match the significantly lower revenue. We are currently running slightly positive and projecting we will end the year that way. The financial situation created by the pandemic will exist for the remainder of FY21 and likely continue into FY22 so we are planning for that.

Trust - The Board and staff recognize a certain sector of Villagers have lost confidence and trust in us. This has happened before. We have always survived it and come out the other side better than when it started. I have every confidence this will happen again. We are working on it. It will take time as it did in the past. Trust and support works both ways. The Board and staff need to trust that Villagers appreciate what we are attempting to do and allow us to do it. Villagers have the ability to overwhelm us with questions and requests. It is happening now. Every question and every request for information and data take us away from assigned duties and tasks. We want to be able to respond. We ask for patience. In many cases the information will be forthcoming. This is especially true for the finances and budget. Don't forget our web site has the answers to many questions in the data archived there; also take advantage of Tim's Q&A.

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

—Mike Falarski, President
Villages Golf & Country Club Board of Directors

Club Board Voting Record for December 2020

	December 15, 2020 Monthly Meeting	Board Members*							Comments	Costs
	Agenda Items	MF	HB	MP	BW	BK	EN	LT		
1	Consideration to Accept Donation from EVF for Patio Canopy for Bistro Patio	Y	Y	Y	Y	Y	Y	Y	The Board accepted with appreciation, the donation from Evergreen Villages Foundation of \$5,000 to fund the purchase of one 20' x 40' Outdoor Patio Canopy for the Bistro Patio.	\$0
2	Committee Appointments	Y	Y	Y	Y	Y	Y	Y	The Board approved the appointment of Susan Callahan and Jeanette Campa and the reappointment of Debbie Champion as voting members to the Communications Advisory Committee to terms ending December 31, 2022; approved the appointment of Michael Diltz and Diane Finely and the reappointment of Ann Berg, Ray Struck and Adrian Fournier as voting members to the Emergency Preparedness Committee to terms ending December 31, 2023; and commended retiring committee members Lou Lively-Singh, Diane Carr, Barbara Karayn, Simon Cintz, Jerry Simms and Ed Munoz for their dedicated service.	\$0
3	Discuss Revised Villages Golf Committee Charter	N/A	N/A	N/A	N/A	N/A	N/A	N/A	After discussion, additional discussion was tabled to a future meeting.	\$0
4	Update on Covid-19 Related Issues	N/A	N/A	N/A	N/A	N/A	N/A	N/A	Director of Community Activities provided an update on the most recent COVID-19 health orders including the Regional Stay at Home Order.	\$0
5	Finalize FY 2021/2022 Budget Guidelines	Y	Y	Y	Y	Y	Y	Y	The Board approved the FY22 Club Budget Guidance. <i>(Please see page 4)</i>	\$0
6	FY 2021/2022 Budget Development - Fee Schedule - Written Broker Input Report	N/A	N/A	N/A	N/A	N/A	N/A	N/A	General Manager Tim Sutherland reviewed and explained the Schedule of Fees and provided a summary of the broker's input on the latest insurance lines of coverages for the annual insurance renewal.	\$0
7	Discuss Draft Agenda for January 26, 2021 Meeting	N/A	N/A	N/A	N/A	N/A	N/A	N/A	Discussion of the draft agenda for the January 26, 2021 meeting was postponed.	\$0
Total APPROVED Expenditures this meeting										\$0
A = Absent AB = Abstained N = No Vote (does not vote in favor) Y = Yes Vote (votes in favor) N/A = Not Applicable C = Consensus R = Recused										
* 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 leashes short. Coyotes will try to get between you and your pet if the leash is extended far enough. Carry a noise maker and always be alert. Use caution when walking past wooded areas, hiding spots between homes, and the golf course. They are widespread in The Villages and can truly be anywhere.

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

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

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.

2020/2021 Christmas tree pickup schedule

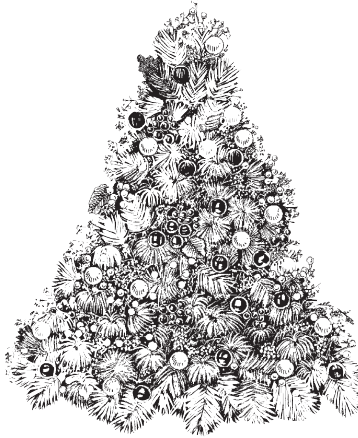
Christmas tree pickup this year will be on the following days:

- Monday, December 28 and Tuesday, December 29
- Monday, January 4 and Tuesday January 5

Place the tree at curbside no more than 24 hours before pickup day and note the following before putting out your tree:

1. All tinsel, ornaments, garland, etc. must be removed.
2. All metal/plastic stands or buckets must be removed.
3. Wood stands are acceptable.
4. Trees should be cut to no longer than 5 feet lengths.

BrightView Landscape will recycle all trees, except those that are flocked. Flocked trees cannot be recycled, but will be properly disposed. If you have any questions you can call Customer Service at 408-223-4670.



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

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.

The next Villager to be published Thursday, December 31

There will be no *Villager* published Thursday, December 24 because of the Christmas holiday.

Villages business offices will be closed December 24 and Christmas Day, December 25, and New Year's Day Friday, January 1.

The last edition of 2020 will be the Thursday, December 31 edition. The deadline for that edition is Wednesday, December 23. Late materials may be held for the January 7 edition.

The Villager and Communications staff wishes you the best of holidays!

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.



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



GOVERNANCE MEETINGS

AC NOTICE

Association applications for Owner Alteration Requests for the month of January are due to the Architectural Committee on or before December 18, 2020. Call Elissa at the Corporation Yard office to obtain an application. **Meeting date is scheduled for January 7, 2021.**

Association AC Landscape meeting deadline date is **December 18, 2020.**

ENCROACHMENTS

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

- 5240 Cribari Hills—Drain line.
- 5319 Cribari Glen—Drain line.
- 7641 Falkirk Drive—Concrete paver patio.

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

More COMMUNITY NOTICES

(SRS) SENIOR RESOURCE SERVICES

Medicare B Premiums to slightly increase in 2021

In 2021, Medicare recipients will see a small increase of \$3.90 in their basic Medicare B premium. Remember we are only talking about the premium for Medicare B. Any Medigap insurance premium you may have is in addition to Medicare and likely will also increase.

Most Medicare beneficiaries will pay or have deducted from their Social Security benefit \$148.50 per month for their 2021 Medicare B premium. However, if you have high income, you will pay a higher Medicare B premium. It is called an "Income-Related Monthly Adjustment Amount". Most people just call it a surcharge. High income is defined as adjusted gross income (plus tax-exempt interest income if any) of more than \$88,000 if single, or \$176,000 if married filing jointly.

Medicare B premiums for 2021

Single tax return income	Joint tax return income	Medicare B Premium
Up to \$88,000	Up to \$176,000	\$148.50
\$ 88,001 - \$111,000	\$176,001 - \$222,000	\$207.90
\$111,001 - \$138,000	\$222,001 - \$276,000	\$297.00
\$138,001 - \$165,000	\$276,001 - \$330,000	\$386.10
\$165,001 - \$499,999	\$330,001 - \$749,999	\$475.20
\$500,000 or more	\$750,000 or more	\$504.90

This means a single individual with \$88,000 or less of income will pay or have deducted \$1,782 for the year 2021 for Medicare B. If that individual earned \$165,001, he or she will pay an additional \$3,920.24 for a total \$5,702.24 for the year 2021 for Medicare B. Income of \$500,000 will be a total of \$6,058.80 for 2021.

Remember that Medicare premiums are for each individual on Medicare. Consequently, a married couple with income of \$176,000 or less will each pay Medicare B premiums of \$1,782 for the year 2021. If that same couple earns \$750,000, they will each pay annual Medicare B premium of \$6,058.80.

The high-income surcharge is an annual calculation based on your gross income from two years previously. Therefore, your surcharge for 2021 is based on your 2019 income tax return. This means if you had unusually high income in 2019 because of, for example, stock gains, you will now be paying higher Medicare premiums in 2021. If in 2020 your income then decreased from 2019, your Medicare premium will decrease in 2022.

You can appeal the surcharge if your income has substantially decreased since 2019 because of certain life changing events. Examples include the following: getting married or divorced or becoming widowed; you or your spouse retire or reduce your work hours; you lose your pension income; or you lose income-producing property due to a disaster. Social Security Form SSA-44 is used to request a recalculation. Documentation to prove your life changing event must go with your application.

Being laid off work because of Covid would likely qualify as a life changing event. A spouse dying and his or her pension being terminated would be a life changing event. Having a large capital gain in 2019 from the sale of your personal residence or the sale of founder stock is not included in Form SSA-44 as a qualifying life changing event. Remember that the surcharge is calculated every year, so without another large capital gain, you will not have the extra charge in future years.

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.

BOARD MEETINGS

Association

• The Villages Association Board of Directors Budget Workshop is Tuesday, January 5, 2021 at 9:30 a.m. via Zoom Meeting.

Meeting ID: 959 8768 9026

Passcode: 096447

Dial: 1-669-900-6833

• The Villages Association Board of Directors Monthly Board Meeting is Tuesday, January 26, 2021 at 9:30 a.m. via Zoom Meeting.

Club

• The Villages Golf and Country Club Monthly Board Meeting is Tuesday, January 26, 2021 at 1:30 p.m. via Zoom Webinar.

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

SRS reminder:

Tax preparer list

An updated list of paid tax preparers is available. All on the list are either CPAs (Certified Public Accountants) or EAs (Enrolled Agents).

If you would like the Tax Preparer handout, call the SRS office at 408-239-5253 and leave a message. A volunteer can e-mail the handout to you or can drop it off in your mail tube.

In prior years, SRS has sponsored a free tax preparation program sponsored by the City of San Jose and AARP. At this time, it is doubtful the service will be able to be provided this year because of Covid-19 restrictions. We will inform you if it becomes available in some format.

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.

Winter Pool Hours in effect

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

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

Foothill Pool Holiday Hours

The Foothill Pool will have limited hours from 10 a.m. to 1 p.m. on Christmas Eve, December 24 and New Year's Eve, December 31. The pool will be closed on Christmas Day, December 25, and New Year's Day, January 1, 2021!

We wish you all a very Happy Holiday and Happy New Year!

More COMMUNITY NOTICES
on page 21

THE CLUBHOUSE

For Reservations
or Information:
408-223-4687

2800 Villages Fairway Drive, San Jose CA 95135

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

WHAT'S COOKING?

theclubhouse@the-villages.com

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

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 7-10.)

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 a food order—from curbside pick-up services. Alcohol is not available for home delivery.

Notice: No entry into foyer without facemask.



CLUBHOUSE RESTAURANT & THE BISTRO & BAR HOME DELIVER, PATIO AND GRAB & GO ORDERS AVAILABLE

New Menus for Home Delivery, Curbside Grab-&-Go, and Patio dining

New menus begin Tuesday, December 1

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 hot food items for delivery are "heat-and-serve."**

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.

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

Except for salads, and items from Dessert menus take-out icecream and milk shakes, all items are heat-and-serve.

**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**

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

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.

Dining on the Bistro Patio suspended

Because of the Regional Stay Home Order Patio Dining has been suspended until further notice.

Soup of the Day



For the week of
12/21 to 12/27

Monday 12/21	Lentil
Tuesday 12/22	Potato Leek
Wednesday 12/23	Tomato Basil
Thursday 12/24	Special Event Only Christmas Eve Curbside Pickup
Friday 12/25	Christmas Day (Closed)
Saturday 12/26	Chef's Choice
Sunday 12/27	Chef's Choice

New Hours of Operation Curbside services

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

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 serving at 7 p.m.

Saturday and Sunday

Breakfast Menu:
7 a.m. to 11 a.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 serving at 7 p.m.

**Clubhouse closed Christmas Day—Friday, December 25
and New Year's Day—Friday, January 1**

Note about indoor dining.

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

More CLUBHOUSE

All sit-down dining discontinued as county entered 'Purple Tier'

Santa Clara County, the Bay Area's first epicenter of the coronavirus pandemic, has shut down indoor and outdoor dining after the State of California downgraded the county into the purple tier in December.

The average number of daily COVID-19 more than doubled since early October, the health department said, prompting the new restrictions. The new restrictions include shutting down indoor and outdoor dining.

In response, the Clubhouse Restaurant ceased indoor and patio dining out of an abundance of caution and concern for Villages residents.

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

Thank you for your understanding while we continue our efforts to keep Villagers and staff safe.



NOTICE:

Due to the recent spike in COVID-19 cases and the county's move to a more restrictive tier, alcoholic beverages are now only available for purchase with a food order from the curbside pickup service. Alcohol is not available for delivery.

**Christmas Eve
and
New Year's Eve
Curbside Pickup
Menus**

See page 16

More CLUBHOUSE
on pages 10, 11, 16 & 21

New Menus for Home Delivery, Curbside Grab-&-Go, and Patio dining New menus effective Friday, December 11

All Day & Appetizer Menu

11am to 7:30pm

GF Potato Skins \$12.00

Cheddar, Tomatoes, Bacon, Scallions and Sour Cream

Wings with Carrots, Celery, 6Pc \$8.25 12Pc \$16.00

Ranch Dressing with BBQ, Teriyaki or Buffalo Sauce

GF Loaded Nachos \$11.25

Black Beans, Ground Chuck, Corn, Guacamole, Pico de Gallo, Sour Cream, Cilantro and Cheese

V Sub w/ Impossible Plant Based Meat \$12.25

Soup of the Day or Chili Con Carne

Cup \$4.95 Bowl \$6.95

Entrée Caesar Salad \$10.50

Romaine, Cherry Tomatoes, Parmesan and Croutons

1 \$2 Salmon \$3 Prawns \$4.00

V Chinese Salad \$11.95

Chopped Cabbage, Carrots, Edamame, Peanuts, Fried Noodles with a Sesame Ginger Dressing

Add Chicken \$2.00 Add Prawns \$4.00

Cobb Salad \$14.25

Mixed Greens, Tomato, Cucumber, Hard boil Egg, Olives, Avocado Bacon and Feta Cheese

Add chicken \$2, Prawns \$4 or Salmon \$3

Shrimp Louie \$15.25

Mixed Greens, with Avocados, Tomatoes, Cucumbers, and Hard Boiled Egg with 1,000 Island Dressing

Fish and Chips \$10.95

Batter Dipped Cod, Tartar Sauce, Fries, Cole Slaw and Malted Vinegar

Sides: \$4.95

Potato Salad, Coleslaw, French Fries, Sweet Potato Fries, Garlic Fries, Onion Rings, Fresh Fruit, Small Salad, Cup of Soup

V= Vegetarian GF= Gluten Free

Hot Dog with Side \$8.95

Toppings: Onions, Tomatoes & Red Onion Relish. Cheddar add \$1.50

Burger with Side 2. \$10.95

Angus Beef with LTO and Side Dish

Add Avocado, Bacon add \$2

Cheese add \$1.50

V Impossible Burger with Side \$12.95

Plant Based Meat with Lettuce

Tomatoes and Onions with Side Dish

Add Avocado \$2 Cheese \$1.50

BLT Sandwich with Side \$9.25

Bacon, Lettuce and Tomato Served on Sourdough or Wheat Bread

Add Turkey \$2.00 Add Avocado \$2.00

Brie Turkey Sandwich with Side \$10.75

Cranberry Compote and Arugula on Telera Roll

V Quesadilla \$10.25

Pico de Gallo, Sour Cream Guacamole

Add Chicken or Steak \$2.00

V Asian Stir Fry Vegetables Over Rice \$10.95

Vegetables over Rice with Ponzu Sauce

Add Chicken or Beef \$2, Salmon \$3 or Prawns \$4.00

Shanghai Stir Fry Vegetable Chow Mein

\$11.95

Add, Beef, Chicken or Bay Shrimp \$2

Naan Flatbread Pizzas

V Cheese Pizza \$9.75 Pepperoni Pizza \$10.75

V Margarita Pizza \$10.25

Combination Pizza \$11.95

Sausage, Pepperoni, Mushrooms, Onions, & Peppers

Cobb Pizza \$11.95

Bacon, Chicken, Black Olives, Avocados on Alfredo Sauce

Gluten Free Crust Add \$ 1.50

NOTE: Clubhouse will be closed:
Christmas Eve. Only Service For Special Christmas Eve Curbside Pick Up.
Christmas Day.
New Year's Eve. Only Service For Special New Year's Eve Curbside Pick Up.
New Year's Day.

More CLUBHOUSE

Breakfast Menu

Saturday - Sunday 7am to 11am

Short Stack Pancakes \$6.95

With Berries



Belgium Waffles \$8.25

Seasonal Fruit and 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. \$8.00

Scrambled Eggs, Bacon or Sausage, Cheddar Cheese and Fruit

Sides

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



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



Huevos Rancheros 2. \$8.75

2 Eggs over Easy on a Crisp Corn Tortilla with Beans, topped with Salsa, Lettuce, Tomatoes and Sour Cream

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 Tomato Ham, Bacon, Sausage, or Cheese, Add. \$1.00 each Bay Shrimp \$2.00, Spanish Sauce Add \$.25 Served with Hash Brown or Fruit and Choice of Toast

Eggs Benedict 2 \$9.95

2 Poached Eggs, Canadian Bacon over English Muffins with Hollandaise Sauce Served with Choice of Hash Browns or Fruit

breakfast time

Nov 20

NOTE: Clubhouse will be closed: Christmas Eve. Only Service For Special Christmas Eve Curbside Pick Up. Christmas Day. New Year's Eve. Only Service For Special New Year's Eve Curbside Pick Up. New Year's Day.

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

Lunch Menu

11am to 2pm

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

V Italian Chop Salad \$13.25
Romaine and Iceberg Tossed with Pepperoncini,
Tomatoes, Olives and Cucumbers Topped with Feta
Cheese, Italian Vinaigrette Add Salami \$2

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

Roasted Beet Salad \$13.95
Baby Winter Greens, Beets, Pears, and Walnuts with
Feta cheese and Balsamic Dressing

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

Deli Sandwich \$10.25
Choice of Bread
Turkey, Ham, Roast Beef, Chicken, Tuna or Egg Salad

Half Deli Sandwich and Soup \$8.25

Grilled Sourdough, Ham & Swiss \$9.95

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

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

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

V = Vegetarian GF = Gluten Free
1. Served raw or undercooked, or contain raw or undercooked
ingredients

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

Dinner Menu

Tuesday - Sunday 5pm to 7:30pm

See Dessert Menu on page 21

Starters

V Baby Lettuce Mix Salad \$5.25

Small Caesar Salad \$6.95

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

The Lighter Side

Served à la carte

Spaghetti and Meatballs \$17.25
Chef's Meat Sauce with Meatballs

Eggplant Parmesan \$14.95
Eggplant breaded in Crispy Panko Crumbs, Layered in
Marinara Sauce, Parmesan and Provolone

V = Vegetarian
GF = Gluten Free

Dinner Entrées

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

Fridays & Saturdays
Prime Rib2. \$33.95
21 Days Aged, Hand Selected, Corned Fed
Yorkshire Pudding

Grilled Filet Mignon \$32.95
Center Cut with Béarnaise Sauce

Chicken Fried Steak 2. \$21.95
Pounded Sirloin Steak Battered and Breaded and Deep
Fried with Country Gravy

Calf Liver and Onions 2. \$19.95
Sautéed Onions and Crispy Bacon Bits

1. Served raw or undercooked, or contain raw or
Undercooked ingredients

Braised Lamb Shank \$25.95
Slow Cooked in Red Wine Sauce

Oven Roasted Cornish Hen \$21.95
With Walnuts and Sage Butter

Villages Honey Stung Fried Chicken \$20.95
Country Gravy

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

Grilled Salmon \$24.95
Tarragon Beurre Blanc

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

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

CLUBS & EVENTS

View VAT's 'A Christmas Carol' today!

Are you missing the theatre? Would you like to see a play from the comfort of your own home? If so, then The Villages Amateur Theatre (VAT) has just the right holiday present for you!!

Tune in, via Zoom, to VAT's production of "A Christmas Carol" this Friday, December 18 at 3 p.m. There will be piano music by Tom Stocky starting at 2:45 p.m. before the production for those who want to tune in a little early, followed by a couple of songs after the production ends.

Starring Larry Miller as Ebenezer Scrooge and Reine Fedor as the Narrator, the cast also features Connie Hendrickson, Nelson Frick, Nancy Keane, Elsa McLaughlin, Sally Otton and Madelaine Yannaccone. Alice Pratte has created hats, scarves, ties and bows for the actors to bring a semblance of costumes to our show. Nick Yannaccone, our Technical Director, has added sound and visual effects that enhance the program.

To attend you need to register at <https://tinyurl.com/mtxmascarol>

The VAT wishes all Villagers a safe, restful and peaceful Holiday season!

Art Challenge 9: Winter Scenes

Give Villagers the opportunity to view a photo of your artwork! Our December online exhibit includes paintings, art photographs, ceramics, sculptures, assemblages, collages, needlework, tapestry, quilts and any other artwork you are doing.

This photo of a watercolor, "Trees in Winter," is an example of the snow scenes we seldom see, but some of us remember.

All Villagers, as well as Arts and Crafts members, are cordially invited to send in photos of their artwork for Art Challenge 9: Winter Scenes. Arts & Crafts is sponsoring these online exhibits to keep us entertained during this COVID-19 shelter in place. For Art Challenges 1 – 8, we have received 162 entries. Members and Villagers are having fun sending in photos of their art, and many people enjoy viewing these online exhibits from members and all Villagers.

Help us keep Art alive in The Villages by sending in the photo of your work to our Exhibits Chair at barb.gottesman@gmail.com. Check the webpage "Art Challenge 9 December" on our website at villagesartsandcrafts.org for the rules and to view all the entries. You can also view the 30 entries for our Annual Members Juried Art Show which was online this year in October.

VMA to sponsor Gut Immunity workshop



Christine Rosche

Did you know that a healthy gut provides immunity for your entire body? In fact, 80 percent of your immune system is in your gut! The VMA is sponsoring a Zoom meeting on Thursday, January 7, 2021 at 2 p.m. on the importance of maintaining a healthy digestive system.

The session will be moderated by Christine Rosche who is a Board-Certified Nutrition Specialist and Digestive Health Expert with 25 years in the field. She has developed an integrative approach to digestive health and stress management.

During this Zoom meeting she will provide strategies to boost your immune system and help prevent Covid-19 and the flu. She will discuss the foods that help and hinder your immune system, the three supplements you need to help prevent Covid, and how stress can affect how you react to illness.

If you are interested in this informative workshop, please contact Bonnie Grim at 408-238-4029 or bgrim@sequoialiving.com to get the Zoom connection information.

Arts and Crafts Membership renews in January

By the Arts and Crafts Board of Directors

It's that time again! Your Arts & Crafts Club membership will automatically renew for next year on your January monthly HOA billing.

Arts & Crafts has made strides to keep our club members engaged with six online art classes, nine Art Challenges with 162 entries, and our very successful Juried Show which had 30 entries. We awarded cash prizes for these online exhibits. We all appreciate your continued committed participation.

If for any reason, you need to be removed from our membership list, please email Diane Finley at dianefinley@outlook.com. Please do so soon as the membership roster will be submitted to accounting in early December.

Dues will be the same as last year at \$10 which helps to continue supporting our versatile club.

Please continue to check out the Arts and Crafts Club website villagesartsandcrafts.org and keep abreast of all scheduled upcoming events, classes and meetings for 2021. Hopefully we will have a regular event soon.

A friendly reminder from VMA

The VMA provides many services for Villagers, one of which is the delivery and pickup of needed equipment. If you need equipment or want equipment picked up at your home, you simply need to call the VMA office at 408-238-4230. Leave your name, address, and phone number and a volunteer will return your call to arrange for delivery or pickup. Someone from the VMA is picking up messages Monday through Saturday. Please do not call Public Safety for this service unless it is an emergency. What would constitute an emergency? If you have a sudden illness or you have broken bones and need a wheelchair, walker, or cane ASAP and it's Sunday or late in the evening. Public Safety needs to be reserved for true emergencies.



Stay warm and save energy this winter

By Sustainable Villages Club

Brrrr! The winter chill is here. Heating is the largest energy expense for most homes and account for about 45 percent of the bill. (Bah, Humbug!) Before you turn your thermostat to 75 degrees to warm your home, consider these tips.



First and most importantly, keep your thermostat at 68 degrees or less.

Try letting the sun in during the day for warmth and natural light. In the evening, close the blinds and curtains to insulate the windows and trap the heat inside your home.

Switch your ceiling fan to spin clockwise to send the warm air down while it improves air circulation.

Turn your heater down 10 to 15 degrees while you sleep or are away from home. This can save as much as 10 percent on your energy bill.

Dress warmer and use a blanket while watching TV or relaxing in the evening. If this leaves you shivering, try adding a cup of hot chocolate or herbal tea. It will add warmth and maybe even help you sleep.

Make sure your windows and doors are not open or drafty. Check for cracks in the caulking in the windows, doors, or other openings to your home.

Keep your fireplace damper closed when not using the fireplace. An open damper is like an open window.

Watch for more tips in the coming weeks. For more information or to join the Sustainable Villages Club visit the website at sustainablevillagesclub.org.

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- Larry Conte (Owner)

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Happy holidays, neighbors.

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 Bus: 408-558-7771

I wish all my neighbors a safe and happy holiday season and the very best in the New Year. It's a true joy to be part of such a wonderful community.

Like a good neighbor,
 State Farm is there.®



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Montgomery Village hosts lamppost contest

To add a bit of holiday fun, the Montgomery social committee hosted a lamppost holiday decorating contest. Montgomery Villagers were provided with decorating guidelines. First, second and third place winners were selected by Montgomery villagers and received prizes of gift certificates for the Bistro. The lucky winners are: First Place—Richard and Arlene Holmboe at 6285 Blauer Lane; Second Place—Jack and Pam McCarthy at 6257 Blauer Lane; and Third Place—Steve Balter and Kay Mendelsohn, 6216 Wehner Way.




A Riding Club Christmas

By Janet Buonocore



ARCHIE



WILLOW

'Twas the night before Christmas
 And all through the stable
 The horses were ready
 And willing and able

The horse owners knew nothing
 Asleep in their beds
 While visions of indoor dining danced in their heads

You see Santa had tweeted a worldwide distress
 He needed replacements, Help! SOS!
 His usual experienced, reliable team
 Had suddenly been put into reindeer quarantine

Upon learning the plight of Santa's poor deer
 The concerned Village horses pledged to volunteer
 They each donned their antlers and remembered their masks
 They practiced their landings to take on this task



DARQUE



FINNEY

When Santa arrived with his presents and sleigh
 He hooked up the horses and fed magic hay
 After quick flying lessons and combing their manes
 He admired the horses and called them by name

On Jasper and Casey and Darque he yelled out
 On Archie and Sundance and Red he did shout
 On Willow and Finney and Cloud and young Wren
 Dash away, dash away, as fast as you can

So if a whinny or neigh could be heard overhead
 And you thought "That's the eggnog" and went back to bed
 Now you know the true story of Christmas this year
 It was saved by our herd who made perfect reindeer

The Riding Club wishes you a magical holiday season!



SUNDANCE



RED



CASEY

HOLIDAYS

ARE ABOUT *giving thanks,*

enjoying friends and family, reflecting

on the changes in 2020 AND looking

forward to 2021. My Best Wishes to

all of you for this Holiday Season!



Thinking of moving? As a long time resident of The Villages, I am proud to serve the Community as THE Realtor for you and your friends. Visit my website to learn what others say about my service: [www. BandARealtors.biz](http://www.BandARealtors.biz). Or call today 408.274.8766

Carla Griffin
 Broker Owner CRS
 "Seniors Real Estate Specialist"
 Villages Golf and Country Club



Happy Holidays!

To EACH and EVERYONE!

May the NEW YEAR bring You
The Best that Life can give!

As this year comes to a close,
let us take this opportunity
to say "Thank You"
to all of you who have lent
your support.

2020 has been a success
Because of You

Seasons Greetings!

From Your Friendly Neighbor
and Your Neighborhood Realtors!

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JILL CURRY

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- Tuyet Tran
- Mike Guidry
- Steven Greene
- Mary Manning
- Tam Nguyen * Julia Bell
- Betty and John Moore
- Dave Masters, John Cavalli
- Michael and Diane Kelley
- Pat Craighead * Carol Souza
- Tony Pearson* Bettina Bolla
- Terri Jackson * Karen Kuehnis
- Marilyn Messer * Phil and Joanne Quon
- Kim Van Nostern * Peter Miran-Conk
- Carlos and Anita Flores * Julita Castro
- Raj & Monica Maidoo * Dean Pearson
- Paul & Nancy Spisar * Mary Elescher
- Mark Skillicorn * Andrew and Mary Olsson
- Diane Bartley * Peter and Janet Giddings
- Bruce and Judy Gehman * Lorrie Scott
- Jan Goodwin * Linda and Stuart Katzman
- Johanna Dempster * Kay Leonard
- Ken & Sherry Carter * Ray & Joyce DeMattei
- Larry Anderson * Peter and Vera Perham
- Robert Quellman * Chris and Robin Jones
- Alan Kronenberg * Raghava Gowda
- Edie Brodsky
- Ted Livingston
- John Kettmann
- ... and More



Christmas Eve Curbside Pick-Up

Thursday December 24, 2020

Pick-Up Times

1 p.m., 2 p.m. and 3 p.m.

Delivered to Clubhouse Curbside



Christmas Baked Ham

Brown Sugar Mustard Glaze and Gravy
Mashed Potatoes, French Cut Beans and Red Peppers

Or

Sliced Sirloin of Beef

Mushroom Sauce
Mashed Potatoes, French Cut Beans and Red Peppers

Both Choices Served with:

Rolls & Butter
Christmas Yule Log Cake

\$25.95 plus 18% service charge and tax per meal

All Charges Made to Account House Number Prior to Event

For Reservations:

Call 408-754-1337 or e-mail theclubhouse@the-villages.com
Please Provide: Time of Pick-Up, House Number,
Full Name, Phone Number and Number of Meals



NEW YEAR'S EVE

Clubhouse Curbside Pick Up

Thursday Dec 31st • 3pm, 4pm and 5pm

Assorted Canapes and Cold Poached Prawns

Winter Wonderland Salad

Gold Cherry Tomatoes, Roasted Red Beets, Candied Pecans
Goat Cheese and Pomegranates on a bed of Mixed Winter Greens
Maple Dijon Vinaigrette

Potatoes Au Gratin

Asparagus, Yellow Sunburst and Red Peppers

Mini New Year's Chocolate Fondant Cake

Split of Sparkling Wine

Choose

Grilled Filet Mignon with Red and Green Peppercorn Sauce \$45++

Or

Broiled Gulf Lobster Tails with Drawn Butter \$49++

18% service charge and tax will be added

All Charges Made to Account House Number Prior to Event

For Reservations:

Call 408-754-1337 or e-mail theclubhouse@the-villages.com
Please Provide: Time of Pick-Up and House Number,
Full Name, Phone Number and Number of Each Meals



HAVE CONFIDENCE IN BRIDGEPOINT AT LOS ALTOS

VISIT YOUR LOVED ONES SAFELY THIS HOLIDAY SEASON

The holidays are here! Many residents living at BridgePoint at Los Altos will be enjoying in person visits, with our safe testing protocols this holiday season. With our visitation testing program, family members may now come to the community to visit their loved one after receiving a negative COVID-19 test from their non-invasive PCR test. Our protocols and testing procedures allow our residents and families to have that much needed time together.

- See your family in person, with confidence that all parties are being as safe as possible
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- Visits occur within a 24-hour window once negative result is received
- Tests are covered by most insurance providers

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RELIGION

CATHOLIC COMMUNITY

Merry Christmas

“Mary” by Msgr. Eugene O’Donnell: LeBron James, the great basketball player, was asked who his role model was, and he answered, “my mother.” I often wonder what Jesus would say if he were asked the same question. His mother, Mary, surely had a big influence on him. She carried him in her womb, gave birth to him, nurtured him at home and, no doubt, shared her faith with him. She taught him the Shema, the ancient Jewish prayer from Deuteronomy 6:4-5. He went to the synagogue “according to his custom” (Mt. 4:16), He studied scripture and went to Jerusalem for Passover with Mary and Joseph. Jesus was separated from his parents on one occasion in Jerusalem and when they found him, after three days searching, he went down with them and came to Nazareth “and was obedient to them.” Mary was also with Jesus in His ministry and we find her, with the disciple whom Jesus loved, at the foot of the cross in John’s Gospel (Jn. 19:28). She was also present when the Risen Lord appeared to the disciples in the upper room, breathed on them, and gave them His Spirit and empowered them to be the nucleus of the church. Mary has a special place in the life of Catholics and our ethnic communities all have a special relationship with her.

I talk about Mary here because we meet her in the liturgy on the Fourth Sunday of Advent, December 20, when we hear the Gospel account of the Annunciation. Because of her response to the angel, “I am the handmaid of the Lord. May it be done to me according to your word” she consents to being the mother of Jesus, Our Savior, whose birth we remember on Christmas.

We are grateful to her and to the many mothers and women who have taught us the faith and who have nurtured us in our lives. We pray for them and for all people during this pandemic. May Jesus Christ, her Son, watch over all of us and protect us going forward. Amen.

Christmas Masses: Held at Memorial Garden Patio. Christmas Eve at 12, 2, 4, 6 p.m., and (Vietnamese) 8 p.m. Christmas Day at 8 and 10 a.m., 12 p.m. and (Vietnamese) 2 p.m. **Reservations required for all Masses.** Midnight Mass Recording will be available on the SFOA webpage, www.sfoasj.com.

St. Nicholas Fund: Usually, at this time of year a collection had been made, at the 8:15 Mass, for the St. Nickolas fund. This fund was strictly for the Village Catholic Community to raise money to be given to the Pastor and to be used at his discretion. The envelopes were handed out during the 8:15 Mass, which has been suspended because of the pandemic. Instead, please consider making a donation through SFOA Online Giving, or by mailing a donation to the office, for the “St. Francis Fund for the Poor,” or “Christmas for Those in Need.”

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 at sfoasj.com and daily emails from SFOA. Call SFOA at 408-223-1562, or email rolivas@dsj.org for information.

Questions? Comments? Contact Marion Burry at 408-528-8231 or marion93940@aol.com.

EPISCOPAL

‘O Come, Emmanuel’

By The Rev. Julia McCray-Goldsmith

Emmanuel is the Latinized version of a Hebrew word meaning “God with us.” This promised savior is first mentioned in Isaiah 7-9, but it is Matthew’s Gospel that reinterpreted the prophecy and applied the term to Mary’s son Jesus. “Look, the virgin shall conceive and bear a son, and they shall name him Emmanuel, which means, ‘God is with us.’” (Matthew 1:23) But in this season of Advent, these obscure biblical words and languages take on renewed meaning. I don’t know about you, but “O Come, O come, Emmanuel” is my “ear worm” of the season. And I have no regrets about it!

This beloved hymn of anticipation has its origins over 1,200 years ago in monastic life in the 8th or 9th century. Seven days before Christmas Eve monasteries would sing the “O antiphons” in anticipation of Christmas Eve when the eighth antiphon, “O Virgin of virgins” would be sung before and after Mary’s canticle, the Magnificat (Luke 1:46b-55). The Latin metrical form of the hymn was composed as early as the 12th century.

It is a paraphrase of the “O Antiphons,” a series of plainchant antiphons historically sung over the final days before Christmas. The seven “O”s correspond to prophetic names for Jesus, including ‘O Wisdom,’ ‘O Lord,’ ‘O Root of Jesse,’ ‘O Key of David,’ ‘O Dayspring,’ ‘O King of Nations,’ and of course ‘O God with Us’. If this or other music of the Advent and Christmas season is part of your ritual of getting ready, tune in to Trinity Cathedral’s Sunday services online. We’re here for you!

COMMUNITY CHAPEL

‘The Other Side’

By Pastor Bill Hayden

In some athletic events the team captains are assembled and the referee with a coin in hand asks, “Who has heads and who has tails?” The coin is tossed into the air and lands face up or face down with the winner deciding whether they will receive the ball or defend on the field of play. So, as the saying goes, “There are two sides to every story...the truth and a lie.”

The other side of a lie is the truth. In past generations, a truthful person was held in high esteem and admired for their strength of character in the face of conflict. Today, it seems that the truth has been diluted, devalued and not adhered to, especially when a lie has preceded the truth. I have learned in life that once a person tells a convincing lie about a situation the snare has

been laid to capture many into that lie. When that trap has been laid the truth teller has an uphill battle living their lives in truth. My advice to a person who is caught in this situation is to keep walking in the truth and don’t waste your energy in trying to convince others to hear you. Always pray waiting on the Lord to work things out for your good.

On the other side of sorrow is joy, even with all that we are experiencing in these turbulent times. We must persevere in God’s perpetual joy to endure this season of sorrow.

During this month we are reminded that our Sovereign God has sent forth hope, peace, joy and love into the world through His Son, Jesus the Christ. This joy, which keeps us encouraged, is that God is Faithful and True to His

Word in spite of man’s decision to not acknowledge that His Word will endure forever. We clearly see what is happening in the world but His joy comes when we continually praise Him for what He has done. Take time to inventory all of His blessings to you each day.

Psalms 126:3 NIV “*The Lord has done great things for us, and we are filled with joy.*”

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!

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SPORTS NEWS

SHONIS

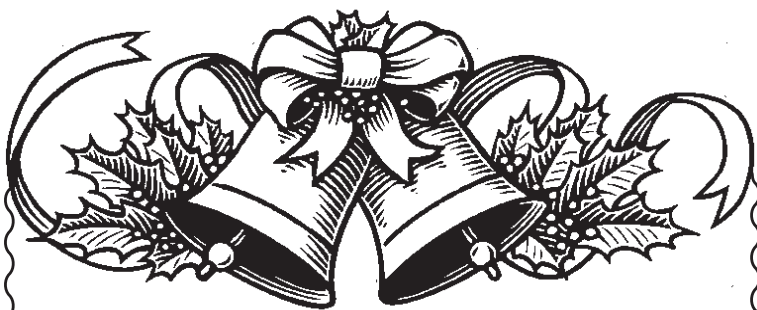
By Fran Schumaker

As the year winds down, so does our Shonis year of golf. We will be taking a break after December 15, 2020 until January 2021. But before we sign off, here are the winners of the Bonnie Evans Three Club game from last Tuesday. We had 27 players and three flights. Joan Wiseman won the first flight; Johanna Bakker won the second flight; Doris Bates won the third flight. Honorable mention also goes to Teddy Morse, Nanci Newell, Betty Stednitz, Delma Juarez, Linda McCarley, Doris Bates, Nancy Canepa, Uina Kubota and Betty Lanctot.

We will also recognize, as is our end of the year tradition, the year-end winners. The most improved player trophy goes to Sally Nichols. Joan Wiseman and Barbara Sunseri share the Most Captain's Trophies, and Nanci Newell wins for the most birdies of this year. We did not have a Championship or Eclectic tournament this year.

Congratulations to all the above winners.

In closing, the Shonis would like to offer this Holiday Message to everyone. It is set to the tune of "Jingle Bells." We hope it will bring some smiles to you all.



Shonis Ladies'

(Sung to the tune of "Jingle Bells")

The year is soon to end
Goodbye to 2020
A hardship it has been
With better days ahead.

A vaccine holds a promise
Of gatherings once more
What fun to play and laugh and sing
Like days ago of yore

Refrain:

Shoni Ladies, Shoni Ladies
All come out to play
Oh what fun it is to golf
With friends along the way.
Shoni Ladies, Shoni Ladies,
Please come out to play
New friends and fun await
Each round on days that we all play.

Golf play has been a blessing
Fresh air and people too
Though there are stipulations
Like single carts,
And masks a mandate too,

It has not stopped our playing,
Increased it truth be told,
What fun it is to breathe the air,
As better days unfold.

Refrain

18-HOLE WOMEN

By Patti Bell

Thanks to all the gals that played in our Holiday Tournament. We all had a good time on a perfectly beautiful day!

First Place winners with net score of 117: Patricia Sear, Jane Smith, Emmy Brown, Inge McQuiddy.

Second Place winners with net score of 123: Beverly Poellot, Nancy Keane, Lareine Fedor, Kathleen Holt.

Thanks to all who so generously contributed to the Evergreen Nurses Fund. This will make a big difference to many families in our area that are struggling during these trying times. We managed to raise \$3,165. Thank you, thank you!

Please know this project started in the seventh-grade classes at LeyVa School and then expanded to The Villages. It was such a fun experience for all the student groups. It helped make virtual learning a bit more fun. The student groups had such a good time creating the team names and the team posters. Of course, those student groups associated with our illustrious winning teams are really happy. They will receive gift certificates to Target.

Happy Holidays to you all and thank you for participating.

And a special message from our captain Vicki Krattli:

"I want to thank Patti Bell and her daughter Michele for a wonderful event on December 10 and to all of you who showed the immense generosity at the Villages. So many need help this year, and the thought that we may have made Christmas better for so many Leyva families warms my heart!"

SWINGERS

By Sheryl Driskell

As the Handicap Chair for the Swingers I would like to remind everyone that we must post every time we play. I know since we have not had any sweeps for most of the year some of us have become lax on posting our scores. Posting your golf scores is a vital part of the United States Golf Association's handicap system. A player's USGA handicap index is based on the best 8 of her previous 20 rounds and is updated every night on the USGA website. Players must report every 9- or 18-hole score, provided it's achieved on a course with a USGA slope and course rating, which includes the great majority of courses in the U.S. By posting each score it keeps a player's handicap index accurate and up to date.

The reason it is important to post all rounds is if you only post your good rounds and discard the bad ones, the only person you are cheating is yourself. Your handicap will be lower than it should really be and you will have more trouble beating the people you are competing with. However, when you don't post your good rounds your handicap will be higher than it should really be, and you would be basically cheating with an unfair advantage over others.

The NCGA has made it very simple to post scores with the "My NCGA" app. You can get this app by going to the App Store on your phone and downloading "My NCGA" app. Once you have downloaded this app you will be set to start posting your scores as soon as you finish your round!

Enjoy your golf!

MEN'S GOLF CLUB



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



Holiday Thoughts From The Men's Golf Club: Merry Christmas, Happy Hanukkah and a Very Happy New Year from all the members of the 2020 and 2021 Men's Golf Club Executive Committee, including Jim Seymour, David "Baci" Bacigalupi, Gary Chappell, Larry Dorsey, Geoff Gault, Kyle Finley, Leo Ruth, Rich James, Mike Tuft, Ken Peters, Doug Moore, and George Welch! And our special message to Santa... This year I would like a *high* bank account balance and a *low* golf score. Please don't mix them up like last year!

Golf Course Activity Calendar: Did you know that you can see the entire monthly and yearly golf course planned activities on The Villages website?

Check out the following link: <https://resident.thevillagesgcc.com/golf/gacal/>

Urgent Attention of ALL Men's Golf Club Members!

NCGA and USGA have announced that effective January 1, 2021, all golfers will need their own individual email accounts, and that joint spouse emails if both are registered golfers will no longer be accepted, to post their scores. Effective January 1, you will not be able to post on the Ghin app or website without your own email address. NCGA said that it will follow suit in future months and also require individual email accounts to post on the NCGA app or website. NCGA also announced that they are discussing eliminating Posting Kiosks (our Posting Room computers) in the upcoming year. The USGA and NCGA are requiring this change for mandatory security purposes.

Therefore: If you don't think the Men's Club has your email, contact David Bacigalupi at baci1786@aol.com and provide your email. Even if you are not sure, contact him to confirm he has your current email. Any questions, contact him by email or 408-691-7474.

TENNIS TALK

2021 Tennis Club Officers

By Phyllis Mueller

Tennis players run, leap and stretch but this is the first time we have had a Zoom meeting and Holiday party all in one. Our Zoom Master Phyllis Seeger and outgoing President Betty Olsen, conducted around 65 regular members in their households safe and sound through a meeting, raffle, game and party! Previous to this event, all members who had responded had a “goodie package” delivered to their house to enjoy during the Zoom! M.A. Sirdhar received a lifetime membership for his above and beyond support to the Tennis Club!



Zoom Master Phyllis Seeger at work.



2021 Villages Tennis Club President Ken Kline.

The new slate of officers were announced and voted on:

- | | |
|----------------------------|---|
| President | Ken Kline |
| Vice President | Peggy Seidel |
| Secretary | Nancy Fodor |
| Treasurer | Diane Whitworth |
| Tournament Director | Emil Pisarri |
| Social Directors | Melinda Dobbs, Suzi Hathaway, Shelley Schlender |
| Communications | Rajeev Singh |
| Court Manager | Michael Diltz |
| Membership | Penny Barcellos |
| Members At Large | Ken Keck and Cheryl Diltz |

Let's look forward to a Vaccine to let us back to the courts and a normal life again. Happy Holiday to all and let's make 2021 the year of the comeback!

Golf Course 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.

Golfers will be on the golf course daily until dusk. Remember that the golf course is intended for golfing, so please defer to golfers at all times – stay safe!

Villager contributors' notice: Attention publicity writers

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

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

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

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

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

Please submit all articles to Kory Tran at The Villager copy desk at: ktran@the-villages.com
Villager and Fast Lane articles may also be submitted online on the Resident Portal at: www.thevillagesgcc.com

As the New Year begins, many clubs select new officers, including their publicity chairs. New publicity chairs are encouraged to call or email Kory or Scott with questions and request our article guidelines in order to become informed about how to publicize club events and how to submit articles.

IRONMEN

By Bill Travis

The Ironmen have begun their Winter schedule and are now currently playing every Thursday afternoon beginning at 1:30 p.m. and every 15 minutes thereafter until all that wish to play have reserved a tee time. No sweeps as yet, but championship points are being awarded. As always, we're paying attention to the new social gathering rules.

Thursday, December 10, 2020, the weather was sunny and warm. Another great day for golf and we had another great turnout. The results are as follows:

First place went to Chuck Benjamin with a net score of 25.

Second place went to Herb Rogers with a net score of 26.

Third place there was a two-way tie between Dave Cook and Lee Thompson each with a net score of 28.

There were 0 birdies today: Pretty unusual.

Closest to the pin: Not in play today.

Deep thoughts:

“A leading difficulty with the average player is that he totally misunderstands what is meant by concentration. He may think he is concentrating hard when he is merely worrying.” - Bobby Jones: winner of four US Opens; five US Amateurs; and three British Opens. Founder of The Masters.

“I think I fail a bit less than everyone else.” - Jack Nicklaus

PINSEEKERS

By Jack Bindon

Regardless of cold mornings and moved tee times we had 14 players this last week, thus real money prizes are being awarded to our winners equal to the Championship points noted below.

And our winners are:

First place, David Cook with a very nice net 33, worth 10 points.

Second place, we have a tie between Tak Okabe and Martin Hoek. Both carded net 35s worth 8 points. (Nice to see you in there, Martin).

Third place was held by Richard Petroski with a net 36.

The winning scores are consistently low so there must be some improvement in our games. It couldn't be caused by practice, could it? Just a thought.

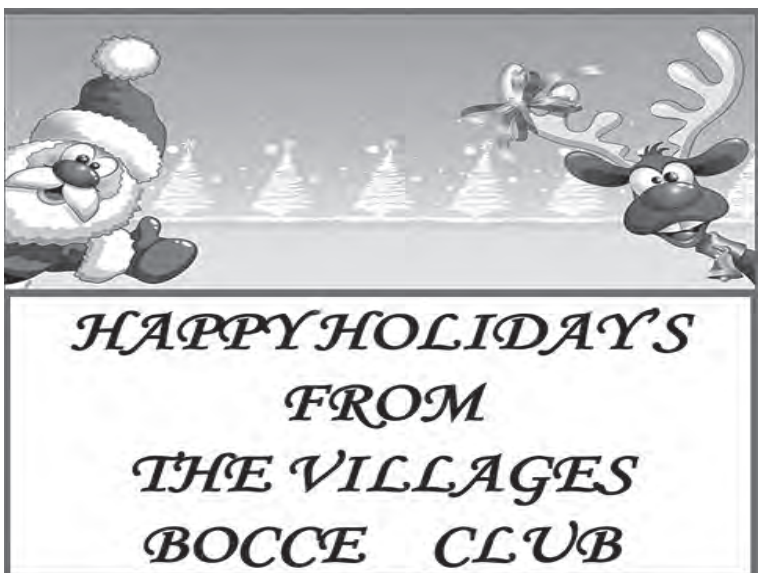
BOCCE NEWS



By Barbara Orlando

Starting in January 2021, the Bocce News will have a new writer, board member Marcy Boyles. I personally thank her for taking on this responsibility and look forward to her column in the Villager each week. I would also like to thank the members of the Bocce Club for their support and kind words. A very special thank you to Marion Logie for all her help these past 2 1/2 years, as my personal editor. Marion, I couldn't have done it without your support and encouragement.

Best wishes from the Board of Directors during this holiday season.



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Sue Lassetter,
M.A., CLC, SRES

FROM THE PRO



By Scott Steele, PGA Head Golf Professional

Original Golf COVID-19 Protocols back in place!

Every golfer must have a mask in their cart and must wear it when visiting with others, or waiting to tee off, or after the round. If approaching the range table or Pro Shop without a mask, you will no longer be served.

Arrive a maximum of only 5 minutes early for your tee time (unless hitting balls at the range) to avoid unnecessary "gatherings."

No gathering or socializing for drinks after the golf round...not even sitting in your carts separated.

After golf, you must exit and go home immediately, no social gatherings around the Clubhouse.

Maintain 6 feet of social distancing at all times, even when playing—no hugging, shaking hands, fist pumps or elbows.

The Pro Shop is **closed** to foot traffic—if you need assistance, you must call the Pro Shop 408-274-3220 x1. No more pulling the door open. We will leave the door propped open on nice days with a table blocking entrance so we can serve members as necessary.

Same day golf must be done by phoning the Pro Shop. Attempts to walk up to play golf without a reservation will be denied; no walk-in play.

No taking range balls home and bringing them back to the range on another day—**you will be denied access to the range if you have your own bag of balls.**

Only one golfer permitted on the tee box at any time.

Maintain 6 feet of distance on the putting green. Whoever is furthest putts first, then finishes out (do not mark) and exit green. Do not gather around the hole on the putting green.

Please do not try to converse with the Pro Shop staff through the glass window, it's best to phone us with any inquiries.

If you need personal assistance, please wear your mask when approaching the Pro Shop or Driving Range staff.

Pro Shop Holiday Sale Through December 24—Tell us what you'd like and we will deliver it to you at the Pro Shop safe & sound! See HOLIDAY SALE link on Fast Lane or on our website under Resident Golf Portal.

Golf Instruction Halted—Due to the new and current public health order for Santa Clara County, golf instruction has been labeled as non-essential. Therefore, unfortunately for the time being, and until the current ordinance is lifted, we will not be able to provide golf instruction to Villages residents. We will let you know when golf instruction will be permitted again. We apologize for this inconvenience and we thank you for your understanding.

New Resident Welcome Orientation to Golf at The Villages—Thursday, January 14 at 1 to 2 p.m. (Zoom meeting details to follow). I would like to welcome all new Villagers to golf at The Villages. Invited are all new resident golfers (or any new residents) who moved into The Villages in 2020 or in January 2021. This year has been unique for many reasons...as we all know, the pandemic temporarily altered how we facilitate golf play at The Villages. When things return to a sense of normalcy, golf play will eventually return to some semblance of what we used to do. I will be available via Zoom to explain in detail what the "normal" golf play schedule and calendar of events is like at The Villages.

If you have any preliminary questions that you would like answered, please email me before January 14 at ssteele@the-villages.com and your question will be on the agenda.

Tips from the Pro—Feel the Need for Speed...

As I drive round the course and watch Villagers play golf, I see many long lag putts left well short of the hole; and just about every single time resulting in a 3-putt or worse. We have many very large greens here at The Villages, so the chances of having many putts of 25-30 feet or even 40 or 50 feet are quite common. Therefore, the ability to adjust your putting speed when lag putting is a key to success here at The Villages. Imagine tossing a ball underhand 15 feet vs. 45 feet...would you use the exact same tossing motion? Most likely *not*. So remember when hitting a long lag putt, you must impart more energy into the ball so it rolls more, and therefore the stroke must change.

Here are some thoughts to help you gauge that long lag putting speed a bit better...

Use your eyes - Stand behind the ball and gauge distance with both eyes in a binocular fashion.

Walk off the putt - Walk to the hole and back and use your feet and eyes to gauge and feel distance.

Increase the length of the stroke - Your 40-foot putting stroke must be longer than your 20-foot putting stroke, so let the putter swing back well past your back foot.

Grip it Tighter - On long lag putts or putts from the fringe, grip it tighter and you will impart much more forward force onto the ball and it will roll further.

Use your wrists - On those really long, uphill lag putts, increasing the length of the backstroke might not be enough, so let the wrists hinge a bit and this will create more speed and roll.

Long is Better than Short - Get it there! If it never gets there, it never has a chance to go in. Also, if the putt rolls past the hole, you can see how the comeback putt will break.

Try the tips and let me know how they work...

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

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.



EVF FOCUS

EVF adds PayPal capability

By Diana Hallock, EVF VP

The Evergreen Villages Foundation (EVF) is extremely grateful to so many Villagers that continue to contribute to EVF, VMA, and numerous other local charities. In these difficult times, philanthropic giving is critical for those in need. EVF monthly Sustaining Membership continues to grow as do one-time and annual donations. In order to make it easier and more secure, EVF now accepts donations through PayPal for one-time contributions. Monthly contributions will still be automatically billed to your Villages account but we hope that Villagers will find the PayPal option convenient. For more information, visit our website at evfsj.org



You can help VMA and EVF via AmazonSmile

This holiday season, if you are already shopping on Amazon, remember AmazonSmile.com. The website is nearly identical to Amazon, except the AmazonSmile Foundation will donate 0.5 percent of the purchase price of eligible products to the charitable organization of your choice. Both the Villages Medical Auxiliary and the Evergreen Villages Foundation can be chosen as recipients of your 0.5 percent. This is an easy way to help fellow Villagers!

In Memoriam and Obituary Notices

In Memoriam notices are run free of charge.

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

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

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



Dessert Menu



\$6.25

New York Cheesecake with Berries
Traditional New York Cheesecake with hint of vanilla

Warm Chocolate Lava Cake
Melt in your mouth chocolate center

Pecan Pie
Sweet sticky filling in a flaky crust dollop of Sweet Cream

New Orleans Bourbon Bread Pudding
Caramel Toffee Sauce



\$4.95

Flavors of the Day


Ice Cream (Sugar Free Available)

Sherbet

Sorbet

Milk Shakes

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.vma.villages.org



The Villages Medical Auxiliary

****Please note, ALL presentations are via Zoom until further notice****

In December

Caregiver Support Group: a group designed to provide emotional, educational, and social support for all caregivers facilitated by Judy London Ph.D. Thursday, December 31 at 10:30 a.m. If interested in attending via Zoom please contact Judy at judithlondon@sbcglobal.net or call 408-784-3325.

Coming in January

Christine Rosche of the Digestive Health Center: Boost Your Gut Immunity to Prevent Covid, other Flu and Infections. Thursday January 7, 2 p.m. To register send emails to bgrim@sequoialiving.org or call and leave your email address to 408-238-4029.

Dr. Tony Marsi of El Camino Specialty Care: Sleep Disorders. Monday, January 18, 11 a.m. Learn about sleep apnea, insomnia, restless leg syndrome and many other sleep disorders. Come with questions! Registration required - call 408-238-4029 and please leave your email address or email bgrim@sequoialiving.org.

From Bonnie's desk...

The holidays are upon us and I do hope everyone is in good spirits but, for those who don't find themselves in a bright and cheery mood just know you can call me. And yes, you will need to leave a message but I will return your call! I am happy to be a sounding board, without judgement and maybe provide some helpful hints that can change your mood.

"There are far better things ahead than any we leave behind." - C.S. Lewis



KEEP FIT

MON, WED, FRI & SUN
Chair Aerobics 12:00/6:00
Tai Chi 12:25/6:25

TUE, THU & SAT
Chair Yoga 12:00/6:00
Stretch Aerobics 12:26/6:26
How To Stay Motivated 1:00/7:00

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

WED & SUN
Chair Fitness 12:58/6:58
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 21 Little Men
TUE 22 The Snow Queen
WED 23 Scrooge
SAT 27 Santa Clause Conquers the Martians

MON 28 Murder with Pictures
TUE 29 Beat the Devil
WED 30 I'll Be Seeing You
SAT 3 Seven Sinners

CHANNEL 26

Club Events & Notices

Complimentary WiFi Network: Villages Public
Password: villages

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

LANDSCAPE & MAINTENANCE

MAINTENANCE SCHEDULE

Cribari
5077-5089, 5154-5209 and 5234-5249—Landscape maintenance and weed control in progress.
5250-5319 and 5384-5399—Landscape maintenance and weed control, 12/21-12/25.
West side perimeter fence—Large oleander hedge trimming down to 8' high in progress.
Plant replacement throughout the district in progress.
5011, 5012, 5014, 5016-5018, 5020, 5021, 5026-5029, 5031, 5033 and 5041—Dry rot repairs in progress.

Del Lago
3301-3315—Landscape maintenance and weed control, 1/18-1/22.
3364 and 3365—Reconstruction in progress.
3363-3366—Roof replacement in progress.

Estates
8809-8875—Landscape maintenance and weed control in progress.
8876-8897—Landscape maintenance and weed control, 12/21-12/25.

Fairways
4001-4024—Landscape maintenance and weed control, 1/11-1/15.

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

Heights
8480-8505—Landscape maintenance and weed control, 12/21-12/25.
Traminer Ct and Grenache Ct. Bank Hill—Overgrown trimming maintenance in progress.

Hermosa
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 progress.
8353 and 8355—Small stucco wall next to carport replacement in progress.
8350, 8356 and 8357—Dry rot repairs in progress.
8112—Stucco wall repairs scheduled for the week of 12/21.

Highland
7600-7660, 7711-7715 and 7880-7889—Landscape maintenance and weed control, in progress.
7574-7598, 7661-7701 and Findhorn Ct.—Landscape maintenance and weed control, 12/21-12/25.

Montgomery
6001-6068 and 6127-6136—Landscape maintenance and weed control in progress.
6079-6126 and 6137-6183—Landscape maintenance and weed control, 12/21-12/25.

Rain Gutter Cleaning Schedule for 2020/2021

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

Olivas
8740-8752, 8769-8807 and Foothill Center—Landscape maintenance and weed control, 1/11-1/15.
Upper Lomas Azules Ponds—Drain, pressure wash and cleaning in progress.
Gutter cleaning in progress.

Sonata
2000-2024 and 2032-2064—Landscape maintenance and weed control, 1/11-1/15.

Valle Vista
Parks and Bank—Landscape maintenance and weed control in progress.
9001-9014 and 9034-9036—Landscape maintenance and weed control, 1/11-1/15.

Verano
7001-7060 and 7395-7404—Landscape maintenance and weed control, 1/11-1/15.
7384-7404—Power wash and paint in progress.

Association
Common Areas—Treatment for voles, moles, gophers and squirrels in progress.
Weed spraying at turf and shrub bed areas throughout the Villages in progress.
Clean up 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.
Demo, soil prep and seasonal flower bed replacement throughout the districts, in progress.
Turf fertilization in progress throughout the districts.

Club Centers
Weed spraying in progress throughout the Villages.
Club Centers, Clubhouse and Pro Shop—Seasonal flower bed replacement in progress.
Turf fertilization in progress throughout the Club centers.
Vineyard, Cribari and Montgomery pool and spa—Closed.
Business Office—Section of concrete walkway installation in planning.
Vineyard Center—Trellis replacement in progress.
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.

Happy Holidays

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BRIDGE HAND

By J.M.K.

NORTH

♠ J 8 4 3
♥ 8 7 4
♦ Q 7 2
♣ A 9 2

WEST

♠ 10 9 6 5
♥ 10
♦ K J 8
♣ K Q 10 5 3

EAST

♠ A Q
♥ J 9 2
♦ 10 9 5 4 3
♣ 8 7 4

SOUTH

♠ K 7 2
♥ A K Q 6 5 3
♦ A 6
♣ J 6

Dealer: South
Vulnerability: North/South

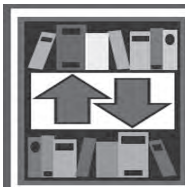
Bidding: South	West	North	East
1 Heart	Pass	2 Hearts	Pass
4 Hearts*	All Pass		

Contract: 4 Hearts
Opening lead: King of Clubs

Dealer has at least 2 or more losers in Spades, probably no losers in Hearts, a Diamond loser, and 1 in Clubs. Strategy: Judging from South's hand, it looks like the cards are not evenly distributed; therefore, it would be a good idea to take out trumps immediately and see what happens in Spades.

West leads the King of Clubs, South plays the 2 from the board, now West switches to the 10 of Spades, low from the board, and East wins with the Ace. He continues with the Queen, South, the King, then leads the Ace of Hearts, next the King, and follows with the Queen to take East's last trump. He switches to a Spade, and it doesn't matter which card West plays as South assumes he has the 9 since he started the suit with the 10 of Spades. Let us say he plays the 6, now South uses the 8 on the board to take the trick, and then proceeds to lead the Jack of Spades and sluffs a Diamond from his hand. He next leads a Diamond from the board, covers with the Ace in his hand, follows with the Jack of Clubs and uses the Ace on the board. Now South has three cards left, all are trumps. Great! The contract is made with an extra trick.

* South has 17 HCP and a good 6-card suit. So, when his partner supports him showing 3 Hearts with 6 -9 HCP, he gambles a little bit and bids game.



The BOOK EXCHANGE

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

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

Book exchanger at: Lgilmore34@comcast.net has the following books to offer for exchange: 2 Romance, 2 Historical Fiction, 1 Nonfiction and 11 Mystery/Suspense.

Ways to say 'Thank you!'

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

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

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

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

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

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

Along the Way—a trip down Memory Lane

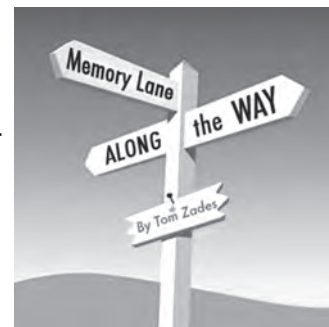
(With Tom Zades—contact him at: tomzades@gmail.com)

I may have seen myself as an athlete and a wannabe tough guy, but I voluntarily took a high school typing class. That was probably junior year, around 1960. The near-term benefit came in 1962 when I was transferred from my Army infantry outfit to Headquarters as a clerk-typist. It was peacetime, but still, life was a lot harder in the infantry company than in the headquarters company. I became fairly proficient on those clunky old typewriters, with the keys sticking and the ribbons wearing out. In the Army, though, I could get by with some strikeovers and the occasional spacing error, whereas my high school teacher would not tolerate them.

Ten years later I was writing term papers and a master's thesis on an old Underwood that must have been from the 1940s. But the discipline I learned in high school and the proficiency I picked up in the Army enabled me to turn in some nice-looking papers. At the time I felt I had a skill that most people, especially most men, didn't have.

The first time I tried to use an electric typewriter it took off on me like a runaway train – probably similar to the transition to power steering and power brakes in a car. By then I wasn't doing much typing, however. But I remember a concern that was brought to us as auditors during the 1970s: A document could be changed via an electric typewriter after it had been signed, dated and audited. We had to give consideration during the audit planning phase to the control environment in general at a given client company, the involvement and integrity of management, and so forth.

Soon we were dealing with the greater challenges that computers posed. But it was the ubiquitous keyboard that caused whole generations of people to learn to type. I wasn't so special anymore. People even type on their smart phones with their thumbs these days faster than I ever could on the typewriter. I must resort to a quip I heard: "The computer may be able to beat me in chess, but it is no match for me in kickboxing!"



PUZ-LER

Our next PUZ-LER: Out in back of Eric's home, right by the pond, is the world's most perfect plum tree. The main part of the tree is made up with exactly 24 branches. Each branch has exactly 12 boughs and each bough has exactly 6 twigs. And each twig, bough and branch bears 1 fruit. How many apples are on Eric's tree?

Get out your calculator and email me, Mike Bailey, at michsp@aol.com with your answer.

For last week's answer we were split between winners and non-winners. The number of cubic feet of dirt in the hole Karl dug was zero. There is no dirt in a hole. The winners were Fred ?, Frances ?, Peter Groot, Odila Nielson, Diana Hallock, Caryl ?, Claude and Phyllis A, Eric Stusnick, Jacqueline Wise, Janet Mize and Susan Mathews.

Goes to show ya just how smart The Villagers are.

CLASSIFIED ADVERTISING

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

areed@the-villages.com

To Place a Classified Ad

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

Ad copy is due Monday at 4 p.m.

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

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1/28

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11/17

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4/15

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Villages Resident

12/17

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1/21

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6/3

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12/17

Painting

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Competitive Price Matching
25+ Years Experience
License No. 651686

www.faithpainting.com

12/31

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

12/17

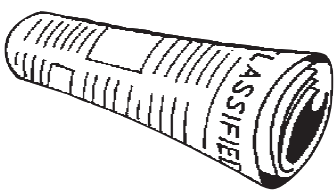
**McNerney's Painting
Service
Interior/Exterior**
Free Estimates, References
Lic.#596491
408-674-4046
408-358-5450

1/28

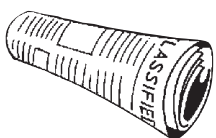
Plumbing

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

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Villages Business Directory



Fireside Realty, Louanne
408-887-5718
louanne@yearmanproperties.com

**Reverse Mortgages
Charles McKain:**
408-823-1915

Remodeling

REMODELING

Ben There Remodeling
Licensed Contractor
#769480B

Bathroom & Kitchen remodeling,
floors, windows, doors, dry rot, plumbing, electrical, sheet rock, texture, painting, decks, tile installation

For a free estimate contact:
Benny Rodriguez
408-687-2280

1/7

Senior In-Home Care

SENIOR IN-HOME CARE

Caregivers CARE - ON - CALL

Licensed, Bonded, Insured. Caregivers are employees, Not independent contractors. Trained and supervised. Hourly, Live-in Free Assessment References Available.
408-857-1872

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SENIOR IN-HOME CARE

AFFORDABLE SENIOR IN-HOME CARE

STEPHANCHARLES ENDEAVORS, INC.
Hourly, Live-In Caregivers
Hard-Working, Honest, Skilled, Respectful
Licensed, Bonded, Insured
Great References
Free Assessment
408-643-5479

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Senior In-Home Care (continued)

SENIOR IN-HOME CARE

OUTSTANDING AND EXCELLENT Vista Verde Home Services

Bonded, Licensed, Insured
Hourly, Live-in, Transport
Great References
Free Assessment
(408) 509-1257

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Certified Nurse Assistant / Caregiver

15 years experience
Live-in/Hourly
Villages References
Jocelyn: 408-781-4336

1/7

Kind, Patient, Dedicated, Caregiver.

Cooks, Drives, Also fixes stuff.
6 year provider in Villages.
Sylvester
669-258-8443

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CAREGIVERS AVAILABLE LIVE-IN / HOURLY

AFFORDABLE RATES EXPERIENCED, REFERENCES HONEST INSURED MANAGED BY VILLAGES RESIDENTS
408-835-7355
650-207-2442

10/21

Caregiver - Eldercare In-Home Care Agency

Licensed, Bonded, experienced CAREGIVERS

We offer **COMPETITIVE RATES** for live-in/hourly.
408-677-3682
408-613-7189

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Senior In-Home Care (continued)

EssentialCare Caring Star Award 2020 Recipient

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

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Personal care assistant available

Daily or Hourly.
13 Years working in The Villages.
Excellent referrals.
Mila
408-660-6459

1/14

Caregivers 24/7 Healthcare Excellent Services,

Affordable Rate
Experienced, Hard-working, Trustworthy
408-896-7405
408-896-7404
408-896-7403

1/28

24/7 HEALTHCARE INC. Hourly/Live-In Caregivers

Certified, Insured, Experienced
Free In Home Assessment
Contact: Randy
Care@247healthcare.biz
408-991-4564

5/27

EXPERIENCED, CARING, RESPONSIBLE

CERTIFIED CAREGIVER
Hourly / Live-in
Melanie: 408-921-1005

2/11

Transportation

Jan's Tours
408-834-2272

Wine tasting, Airports, Everything. 24/7 Anytime.
Black Mercedes

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Airport, Doctor Appointments, etc.

Reliable and Reasonable
Call Carol 238-6775

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NANCY'S RIDE SERVICE
408-396-6603

Airport
Appointments, Errands

5/20

Window Cleaning

McKee Window Cleaning Villagers Favorite

Experienced, Honest, Insured
Rick McKee: 408-761-4803

2/4

Window Cleaning and Power Washing

Villages Reference,
Fair Pricing
408-717-2327

1/21

FOR SALE

Transport Chair by NOVA w/gel cushion for seat.

\$150
408-600-8590
408-270-3231
dbiondi@att.net

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FREE STUFF

PUZZLE:

Norman Rockwell Winter/ Christmas scene.

Main Street, Rockwell's hometown, Stockbridge, VT. Will deliver puzzle to your front door.
Marilyn: 408-223-7084

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WANTED

WANTED

Santa Claus suit or red, men's large-sized jacket, outdoor Christmas lightbulbs (larger bulbs)
Leave message:
408-991-2309

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.

The VMA wants used golf carts!

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

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

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

OBITUARY

Suneel 'Sunny' Rajpal
July 8, 1955—December 6, 2020



A consummate sales professional and engineer by education, Sunny was a man of heart and lived his life with a passion like no other.

His warm and endearing nature touched the lives of everyone who knew him. Be it the music and dance events he organized in The Villages, or the sharing of his culinary skills, Sunny will be remembered for his generosity and zest for life.

OBITUARY

Emily C. Swintek
October 9, 1935—December 4, 2020

It is with a sad heart that on December 4, 2020, Emily C. Swintek passed on to a higher life.

Emily was born in Mountain View, California on October 9, 1935. Emily has always been a full time California Girl.

She was an active Villager for the past 14 years and assisted with the Villages Social Dance Club. She was very supportive to her family and many in The Villages.

She is survived by her husband, William P. Swintek, son William M. Swintek (fiancée Michelle & daughter Camille), daughters Tami Fauvor (husband Mel) and Stephanie Walker (husband Bryan), grandchildren Melbourne and Laura Fauvor, Brandon Centeio (wife Lindsey), great grandchildren Logan and Ryland Centeio, sisters Josie, Mary, Catherine and brother Jimmy.

In Heaven, Emily joins her brother Frank Paco, sister Juanita and son, Gary.

Emily will be missed dearly. She was a unique woman with a heart of Gold. A celebration of life will be held in 2021, as soon as the Pandemic concern subsides. Pray for her and all of those who passed too soon.

Eternal rest grant unto them, O Lord, and let perpetual light shine upon them. May the souls of all the faithful departed, Through the mercy of God, rest in peace.

Amen.



OBITUARY

Jack Stednitz
November 19, 1931—December 7, 2020



This is Jack at one of his birthdays. The golfer on the cake is for his hole in one that Jack had at Silver Creek on the 15th hole on August 31, 1995.

The greens keeper was watching and told Jack it was the worst hole in one he had ever seen.

Jack has always been proud of it. There will only be a family service.

—From his wife, Betty

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.

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



In Memoriam notices are run free of charge on page 2. These notices include name of deceased, date of birth and date of passing. Brief notices of memorial gatherings may be included with the notice, providing event is held in a Villages' facility.

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

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

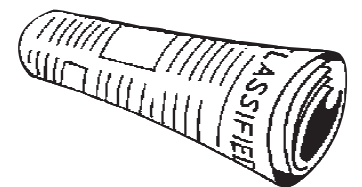
To Place a Classified Ad

Adrienne Reed: 408-223-4657 areed@the-villages.com

Kory Tran: 408-754-1341 ktran@the-villages.com

Ad copy is due Monday at 4 p.m.

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



Holiday Lights



The little "woody" and camper trailer on the Cribari sign.
Photo by Frank Langben



The holiday lights in the median of Cribari Lane.
Photo by Frank Langben



Festive Cribari entry way.



Lights reflecting off Montgomery Lake after sunset.
Photo by Richard Holmboe

OPENING WINTER 2020

Choose to live safely and well.

As a trusted leader in senior living for more than 20 years, Atria believes, more than ever, that *where* we live can determine how *well* we live.

That's why at Atria Almaden, you'll enjoy daily opportunities to continue leading the lifestyle you love, knowing discreet support is always close by.

Learn how Atria is helping residents stay safe, connected and engaged during the COVID-19 pandemic at [AtriaSafeTogether.com](https://www.atriasafetogether.com).

Model Apartments Now Open

Call 669.235.7308 to schedule a socially distanced private visit or virtual tour.

Now pre-leasing studio, one- and two-bedroom apartments with stylish details like quartz countertops, stainless steel appliances and European-style cabinets.

Atria ALMADEN

Senior Living & Memory Care

4610 Almaden Expressway | San Jose | [AtriaAlmaden.com](https://www.AtriaAlmaden.com)

Atria staff will follow social distancing guidelines and wear appropriate personal protective equipment.
License #435202775



The Villages SPECIALISTS



(408) 270-4400

~ CONTACT US AT ~

(408) 270-4400



SUZANNE - JONATHAN - DEE - JESSE - LISA - SUZANNE - DAVE

We know that many, maybe even yourself, someone in your family or social network has suffered greatly during this pandemic. For some it has been mentally, physically, financially challenging and others have endured a great loss.

We send out our thoughts and prayers for healing and always know that we are here for you, if there is anything we can do to help...please let us know! We all have MANY things to be GRATEFUL and THANKFUL for - stay strong and have a wonderful and safe holiday season filled with much HAPPINESS, JOY AND LOVE!



Ramirez Team



Lic# 01217393 - 02019205 - 00683945 - 00716638 - 00864784



Tofte Team