



The Villager

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January 7, 2021

The News this Week

- **CBOD Special Meetings**
(See article on page 5)
- **ABOD adopts CC&Rs Amendment**
(See article on page 3)
- **Boards' Financial Commentaries**
(See article on pages 1 & 5)
- **Contacting PG&E during an outage**
(See article on page 5)
- **Clubhouse new menus for January 11**
(See article on pages 7, 8, 9 & 12)

Hot Tickets

Cancelled until further notice

Channels 26 & 27

Community TV channels:

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

- Q&A with The Villages GM
- John Yu's Bottle Etiquette
- Keep Fit with Mwezo
- Keep Fit with Hartmut

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



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Need for masks, social distancing and sanitation vital as COVID-19 pandemic continues

On December 3, 2020, the State issued a new Regional Stay at Home Order that created five Regions within California and imposes tight restrictions on any Region in which ICU capacity drops below 15 percent. The Bay Area Health Officers decided to implement the new restrictions at that time based on a recent and alarming increase in the number of Bay Area residents contracting COVID-19, the number of patients hospitalized and in the ICU with COVID-19, and the need to take steps to slow the surge before hospital capacity was completely overwhelmed. Adults aged 50 to 69 are encouraged to minimize activities and interactions with people outside their households to the extent practicable.

Currently the number of COVID-19 cases are increasing day by day (possibly escalated by holiday gatherings and travel); hospital emergency rooms in the Bay Area and elsewhere in the state are swamped; and news reports of a new, more contagious strain of the virus indicate its presence in California. This considered, it is vital to double down on all precautions.

In Santa Clara County, the new State restrictions were issued through a new Mandatory Directive for Implementing State's Regional Stay at Home Order. This Directive remains in effect until 12:01 a.m. on the day after the California Department of Public Health announces that the County is no longer subject to the Regional Stay at Home Order, unless the County Health Officer modifies or extends it.

The County's Mandatory Directive on Capacity Limitations has been updated to reflect current capacity limitations for businesses, entities, and activities under
(Continued on page 17)

COVID-19 vaccine is finally available, so now what?

As the COVID-19 vaccine is making its way across the country, we are all wondering when do we get it?

The Villages Medical Auxiliary (VMA) and a local drug-store, Walgreen's, will be closely monitoring the vaccine roll-out and options available to Villages residents. Walgreen's has indicated, that once it has the vaccine available to the public, they will let us know.

The estimated time to have shots available for the general public that Walgreen's officials have indicated, so far, is spring or early summer.

The VMA, along with The Villages management team, will be exploring the logistics on how to bring a COVID-19 vaccine clinic to the Villages. We will continue to provide updates in the coming weeks.

We encourage Villagers to contact their health care providers as a first resource.

Operating Financial Commentary for the Month of November 2020

Club Operating Financial Commentary For the month of November 2020

Total revenue was \$256,700 unfavorable to budget, or 20.8 percent less than the budget of \$1,235,700. With continued limitations on dining, food and bar sales were \$191,900 unfavorable to the budget of \$269,400, achieving just 28.8 percent of the monthly budget target. However, Thanksgiving curbside pickup was a big hit with \$19,000 in total revenue for the day. With resident activities such as events, trips, classes and lessons cancelled, there was no resident activities income, although the revenue loss was offset by no resident activities expense for the month. Member golf play continues to be a resounding success during the pandemic, as nearly 93 percent of the green fee budget target was achieved (actual \$95,200 vs. budget of \$106,000). Member 18-hole rounds were higher by 783 compared to last November. Par-3 course rounds and 9-hole rounds on the long course also trended upwards compared to last year. There were no notable favorable to budget revenue categories during the month.

Total expenditures were \$219,400 favorable to budget or 19.6 percent less than the budget of \$1,120,000. Similar to prior months, the two most significant favorable to budget expense categories were employee expense at 14.9 percent less than budget (\$624,000 actual vs. budget of \$732,900) and total cost of sales (food, bar, Pro Shop merchandise, resident activities and community events expense) with a combined positive budget variance of \$73,400, which is expected with loss of revenue in these areas. Facility closures and reduced restaurant operations have produced positive budget variances in the following expense categories: repair and maintenance, operating supplies, utilities, laundry service, credit card processing fees, and advertising and promotion. The only notable unfavorable to budget expense category was printing (actual \$12,100 vs. budget of \$7,600) due to the timing of the annual *Resource Guide* publication.

The net negative operating budget variance for the month of November was \$37,300. See table on page 5.

(Continued on page 5)

Vineyard Pool opens for reservations!

Beginning Tuesday, January 12, swimmers will move to Vineyard Pool. The Foot-hill Pool will close Monday, January 11 following the last swim time of 3:15 p.m. The swim hours will remain the same—10 a.m. to 4 p.m. with five lanes available for each swim time. Reservation software will be available for you to make your online reservations. The online and phone reservation processes will remain the same; reservation line if needed is 408-223-4636.

Thank you all for your patience with the changeover in January!

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.

1 Pulse letters received this week.
0 Pulse letters not meeting Pulse Letter Guidelines.
1 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.

Dear CBOD: In case you haven't heard another dog has been attacked and had to have stitches. The owner was following the "Public Safety" suggestions on how to protect yourself (and your dog) from coyote attacks. In Contra Costa County three people were attacked by a coyote on three different occasions. Do you naively believe that couldn't happen here? Your residents are now arming themselves with walking sticks, whistles, cans with rocks, bats and other paraphernalia just to go for a walk—without a dog! These coyotes are menaces in our pet-friendly community. Someone recently wrote if we trap them, they have to be killed. OK, fine. Better a dead coyote than one or both of my little dogs! So, what's your "Plan B"? What about meeting with your community of dog owners who are overwhelming concerned why nothing more is being done by our management? Also, please stop putting that ridiculous article that tells people how to protect themselves from a coyote attack in the paper! Seriously, it's not the answer to solving this huge problem. Dogs are still being attacked.

— Cheryl Genovesi

THANK YOU

To the Chapel Prayer Team, our friends and neighbors: Thank you for all your prayers, cards, words of support, love and encouragement during my husband, Andres Friedman's illness and his time to be called by our Lord Jesus.

Also, thank you for your prayers for my son and I when we got sick with Covid-19. God bless you all and keep you safe. I am forever grateful.

— Hilda Friedman

ABOVE & BEYOND

A big thank you to the Olivas fun team for the holiday decorations at the entrance as well as the individual decorative touches throughout Olivas.

Thank you all for bringing such joy to all of us. Now is a good time for all of us to fund you for the good times that you are planning ahead for us. Love you all.

— Jean Gillette

We would like to say "Thank You" to John Yu, Albert, and the whole Clubhouse staff for a memorable New Year's Eve dinner. The ease of picking up this fabulous dinner was remarkable. Each course was delicious and just the right amount. The filet was tender and the lobster tail was so yummy. We are so grateful for all the wonderful meals you have prepared for us during the pandemic. It's such a pleasure to drive up to the Clubhouse and be greeted with cheerful servers. Thank you all very much from the bottom of our grateful hearts!

— Judy and Julian Rodriguez

IN MEMORIAM

In Memoriam notices are run free of charge.

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

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

DEADLINES

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

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

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

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

Delivery: The Villager is published on Thursday and distributed to all residents Friday morning. Extra copies of the latest editions are usually available in The Villager office and in the Library. Call 408-223-4655 to report missed deliveries.

POLICIES

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

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

The Villages Communications Advisory Committee "To inform and connect Villagers" develops operational plans, reviews rules and policies, and advises the General Manager and Club Board on issues pertaining to The Villager, including Pulse letters, Channel 26, Fast Lane and the web site. Residents having relevant concerns may attend meetings or call committee members by phone: Chair Barbara Clurman at 347-451-5309, Sue Callahan 408-238-2413, Jeanette Campa 408-661-0203, Debbie Champion at 408-960-6994, Jane Derow 408-440-0665, and Patricia Reardon at 408-914-2432.

HOURS

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

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

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

Club Board of Directors:

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

Villager Personnel:

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Mary Majerle-Tatum	Director of Community Activities
Scott Hinrichs	Managing Editor
Joanne Guillen	Design/Layout Editor
Kory Tran	Associate Editor
Adrienne Reed	Advertising Customer Service

THE WEEKLY VILLAGER is published by The Villages Golf and Country Club, 5000 Cribari Lane, San Jose, California 95135. Copyright 2021. All rights reserved. Visit The Villages web site at: thevillagesgcc.com

BOARDS & COMMITTEES

THE VILLAGES ASSOCIATION

The Villages Association Board Adopts CC&Rs Amendment

At the December 15, 2020, monthly meeting, pursuant to Section 12.2.1 of the Amended and Restated Declaration of Covenants, Conditions and Restrictions and Power of Attorney of The Villages Association (CC&Rs), the Association Board of Directors approved First Amendment to the CC&Rs as presented from legal counsel to comply with new law regarding rental restrictions effective January 1, 2021 and the January 1, 2020 law affecting the way membership votes in homeowners associations are to be conducted.

Rental Restrictions: On September 28, 2020, Governor Newsom signed AB 3182 into law, and as a result of this new legislation, California community associations with governing documents that contain rental caps lower than 25 percent, or contain ownership and/or occupancy restrictions requiring owners to own and/or reside in their home for a certain period of time before they can rent it, must amend their governing documents to comply with the new law. The First Amendment to the CC&Rs is needed as previously the Association rental cap was at 15 percent and is now at 25 percent.

Elections: California legislation (SB323) in effect as of January 1, 2020, impacts California community association elections, and related to that, board qualifications, nomination notices, annual election notices, and member voting rights. In February of 2020, the Association Board adopted new election rules to comply with this elections law; now the CC&Rs are amended to conform as well.

Once recorded with the Santa Clara Clerk-Recorder's Office, the amendment will be distributed to all members.

FIRST AMENDMENT TO AMENDED AND RESTATED DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS AND POWER OF ATTORNEY OF THE VILLAGES ASSOCIATION

This First Amendment to Amended and Restated Declaration of Covenants, Conditions and Restrictions and Power of Attorney of The Villages Association ("First Amendment") is made on the date set forth at the end of this document by The Villages Association, a California nonprofit mutual benefit corporation (referred to in this document as the "Association").

A. WHEREAS, this First Amendment is made with respect to that certain AMENDED AND RESTATED DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS AND POWER OF ATTORNEY OF THE VILLAGES ASSOCIATION, recorded on August 14, 2014, as Document No. 22679797, in the Official Records of the County of Santa Clara, State of California (the "Declaration").

B. WHEREAS, the Declaration establishes certain limitations, easements, covenants, restrictions, conditions, liens, and charges which run with, and are binding upon all parties having or acquiring any right, title, or interest in, that certain real property located in the County of Santa Clara, State of California, and more particularly described in Exhibit A attached hereto and incorporated herein.

C. WHEREAS, all of the covenants, conditions, and restrictions set forth herein shall constitute enforceable equitable servitudes as provided in California Civil Code section 5975, shall constitute covenants that shall run with the said real property, and shall be binding upon and inure to the benefit of each Owner of any portion of the said real property or the owner or holder of any interest or estate therein and their heirs, successors, and assigns.

D. WHEREAS, recent statutory changes effective January 1, 2020, and January 1, 2021, have resulted in a lack of conformity between the applicable law and certain provisions of the Declaration. Article 12, Section 12.2.1 ("Changes in the Law"), of the Declaration provides, in part, that "The Board of Directors may, by a vote of a two-thirds (2/3) majority of all Directors, adopt amendments to this Declaration when an amendment is needed to conform a particular provision or provisions of this Declaration to changes in applicable California statutory law that are nondiscretionary in nature."

E. WHEREAS, the Board of Directors, by the requisite vote, desire to amend the Declaration pursuant to Article 12, Section 12.2.1, thereof.

NOW, THEREFORE, the Association hereby declares that notwithstanding

anything to the contrary in the Declaration, the Declaration is hereby amended as follows (words with a strike-through are deleted and in **bold italics** are added).

1. Article 1, Section 1.37 ("Member in Good Standing"), is hereby amended to read as follows:

1.37 Member in Good Standing. "Member in Good Standing" shall mean a Member of the Association who is current in the payment of all ~~Assessments, Additional Charges, and other charges of any kind~~ **Annual Assessments and Special Assessments** imposed in accordance with the Governing Documents, and who is in compliance with all of the provisions of the Governing Documents, as more particularly set forth in the Bylaws.

2. Article 1, Section 1.50 ("Total Voting Power"), is hereby amended to read as follows:

1.50 Total Voting Power. "Total Voting Power" shall mean the total number of votes of all Members entitled to vote at a particular time, calculated on the basis of one (1) vote for each Unit, ~~excluding any Units as to which an Owner is not then a Member in Good Standing~~.

3. Article 2, Section 2.3 ("Voting"), is hereby amended to read as follows:

2.3 Voting. Only Members in ~~Good Standing~~ shall be entitled to vote and only one (1) vote shall be cast for each Unit, as more particularly set forth in the Bylaws.

4. Article 5, Section 5.3.2 ("Limitation on Number of Units Leased, Rented or Occupied by Non-Owners"), is hereby amended to read as follows:

5.3.2 Limitation on Number of Units Leased, Rented or Occupied by Non-Owners. Except as provided in this Section 5.3 ("Rental, Leasing and Occupancy of Units"), not more than ~~fifteen~~ **twenty-five** percent (~~15~~ **25**%) of the Units within any District shall, at any particular time, be leased, rented or occupied by anyone other than an Owner, members of his or her household, or temporary guests. The restriction on the number of Units that may be leased, rented or occupied by someone other than an Owner, members of his or her household, or temporary guests as set forth in this Section 5.3.2 shall not apply to any Member who was an Owner of a Unit on or before the recording of the 2007 Declaration (which Declaration was recorded on July 9, 2007, as Document No. 19499048, Official Records of Santa Clara County, California, ~~Declaration~~), but such restriction shall apply to any such Unit if legal title to the Unit was transferred subsequent to the date the 2007 Declaration was recorded, subject to the provisions of Section 5.3.3 ("Units Held in Trust or Transferred Pursuant to Probate Proceedings"), below.

5. Article 11, Section 11.8.1 ("Loss of Good Standing"), is hereby amended to read as follows:

11.8.1 Loss of Good Standing. The Board may suspend a Member's ~~Good Standing~~ for so long as the Member remains in default of such payment or until the violation is remedied. When a Member is not in ~~Good Standing~~, ~~his or her Association voting rights shall be suspended and the Member~~ **(or in the case of a Member that is not a natural person, its representative)** shall be disqualified from serving on the Board. If a Member owns multiple Units and is determined by the Board to not be "in good standing" as to a particular Unit, that Member shall be automatically deemed to not be "in good standing" as to all other Units owned by such Member.

6. Defined Terms. Capitalized terms used in this First Amendment and not otherwise defined herein shall have the meanings given in the Declaration.

IN WITNESS WHEREOF, we, the Board of Directors of the Association, pursuant to the requisite approval, and by means of the signatures of the President and the Secretary, do hereby affirm, approve, and adopt this First Amendment in accordance with Article 12, Section 12.2.1 ("Changes in the Law"), of the Declaration, by means of the signatures of the President and the Secretary, and which First Amendment shall be recorded with the Recorder of the County of Santa Clara, State of California.

More BOARDS & COMMITTEES,
MANAGEMENT and COMMUNITY
NOTICES on pages 4, 5, 10, 17 & 22

MANAGEMENT

PUBLIC SAFETY

Holiday Decorations

Holiday spirit is encouraged at The Villages. It seems each year residents become more and more creative. This is just a reminder that residents must remove lights (colored, plain, icicle, or flashing) and other decorations by Friday, January 15.

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.

Contacting PG&E during a power outage

In the event of a power outage, you can report or get more information in some of the following ways: **PG&E's 24-hour Customer Service number 1-800-743-5000**

To report or get more information about an outage call PG&E's 24-hour Outage Information Center at 1-800-743-5002.

The PG&E website pge.com

You can report an outage, learn about future planned outages, get outage updates and take a look at the outage map for your locality on the PG&E website at pge.com

Update your contact information

For those who don't have computers, advanced phones or may be technologically challenged, PG&E customer service suggests calling the Customer Service number at 1-800-743-5000 to update your contact information so you can receive critical information when necessary. PG&E requests the following updates: Your primary home/landline number, your cell phone number, you email address and secondary contact information such as friends or family members who can receive alerts in the event contact cannot be made.

If you experience a power outage do not be hesitant to contact PG&E and report it or to get more information about outages in your vicinity.

BOUQUET

On behalf of *The Villager* editorial staff, I would like to bid Lou Lively-Singh, departing Communications Advisory Committee chair, a fond farewell and a hearty "Thank you!" for her dedication in managing the flow of Pulse letters for *The Villager*. Her team's kind consideration for the letter writers and their patience in dealing with challenges over the years has set a high standard for a fair and consistent Pulse processing program.

Also, many thanks to the members of the Communications Advisory Committee (CAC) who each took their turns at reading and processing the Pulse letters—your volunteerism is appreciated.

—Scott Hinrichs, Villager Managing Editor

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,**
and **COMMUNITY NOTICES**
on pages 5, 10, 17 & 22

Martha's House Cleaning

Weekly, Bi Weekly, Monthly, Move in-out

- General Cleaning
- 12 Year's Experience
- Good References
- Reasonable Prices
- Reliable/Insured
- Free Estimates

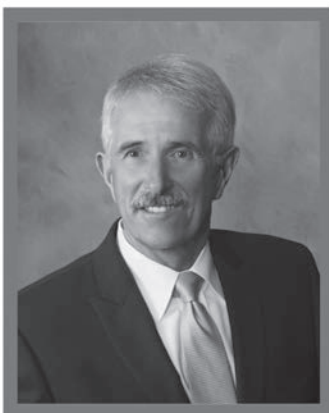


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Del Ponte & Hirz
Attorneys at Law

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

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



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.



GOVERNANCE MEETINGS

BOARD MEETINGS

Association

- The Villages Association Board of Directors Special Meeting Re.: Reserves is Tuesday, January 19 at 9:30 a.m. via Zoom
- The Villages Association Board of Directors Monthly Board Meeting is Tuesday, January 26 at 9:30 a.m. via Zoom Meeting
Meeting ID: 917 8108 3392
Passcode: 223468
Dial: 1-669-900-6833

Club

- The Villages Golf and Country Club Special Open Meeting Re.: 1) Change to VGC Charter; 2) Discuss Emergency Plan is Tuesday, January 12 at 1:30 p.m. via Zoom Webinar
Meeting ID: 930 2483 6769
Passcode: 562028
Dial: 1-669-900-6833
- The Villages Golf and Country Club Special Open Meeting Re.: Discuss Street Maintenance is Tuesday, January 19 at 1:30 p.m. via Zoom Webinar
Meeting ID: 930 2483 6769
Passcode: 562028
Dial: 1-669-900-6833
- The Villages Golf and Country Club Monthly Board Meeting is Tuesday, January 26 at 1:30 p.m. via Zoom Webinar
Meeting ID: 994 0278 3745
Passcode: 260616
Dial: 1-669-900-6833

November Financial Reports...

(Continued from front page)

November 2020 Club Operating Results

	Actual	Budget	Variance
Revenue	\$979,000	\$1,235,700	\$ - 256,700
Expenses	\$900,600	\$1,120,000	\$ 219,400
Net	\$ 78,400	\$ 115,700	\$ - 37,300

Year-to-date revenue is \$1,301,000 unfavorable to budget, 20.7 percent lower than the budget of \$6,271,000. Year-to-date expenditures are \$1,337,000 favorable to budget, 21.7 percent below the budget of \$6,159,000. Savings generated in many expense categories have more than offset the revenue loss for the first five months of the fiscal year. **The year-to-date net positive operating budget variance is \$36,000.** 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 \$100,000.

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

Department	Revenues (\$)			Expenditures (\$)			FY 21 Net (\$)
	Actual	Budget	Variance	Actual	Budget	Variance	
G&A	445,000	439,000	6,000	398,000	411,000	13,000	19,000
Maintenance Admin	68,000	67,000	1,000	61,000	61,000	0	1,000
Golf Course/Pro Shop	948,000	1,177,000	-229,000	947,000	1,175,000	228,000	-1,000
Community Activities	361,000	538,000	-177,000	336,000	515,000	179,000	2,000
Community Centers	321,000	329,000	-8,000	258,000	330,000	72,000	64,000
Public Safety	521,000	524,000	-3,000	497,000	532,000	35,000	32,000
Pools	86,000	86,000	0	65,000	81,000	16,000	16,000
Clubhouse/Restaurant	1,123,000	2,008,000	-885,000	1,305,000	1,979,000	674,000	-211,000
All Other	1,097,000	1,103,000	-6,000	955,000	1,075,000	120,000	114,000
Totals	4,970,000	6,271,000	-1,301,000	4,822,000	6,159,000	1,337,000	36,000
Solar Lease—Bal. Sheet	-	-	-	100,000	100,000	-	-
Net Assessment	4,970,000	6,271,000	-1,301,000	4,922,000	6,259,000	1,337,000	36,000
Variance							

The above table shows All Other with a \$114,000 net positive variance from less than planned expenses in the following categories: water, repair and maintenance, Comcast, irrigation supplies and planting expense. The community centers have a \$64,000 net positive variance from favorable utilities expense, intra-company cost transfers and repair and maintenance. Public Safety shows a \$32,000 net positive variance mostly from less than planned employee expense. G&A has a \$19,000 net positive variance due to less than planned employee expense. The Pools have posted a \$16,000 positive variance mostly due to favorable utilities expense. Golf Course/Pro Shop has a \$1,000 negative variance due to unfavor-

CBOD Special Meetings

The CBOD (Club Board of Directors) is planning special meetings on various topics of concern to the Board and Villagers. These meetings have two primary objectives:

1. Allow the directors to discuss and study the topics in an open forum and which will allow adequate time;
2. Give Villagers an opportunity to understand the topic and provide input to the Board. These are not final decision meetings. The final outcomes will be decided at a regular Board business meeting

The first of these zoom meetings will be held at 1:30 p.m. on Tuesday, January 12. There will be two agenda items up for discussion: revised Villages Golf Club (VGC) Charter and Villages' Emergency Response Plan (ERP).

Revised VGC Charter - The purpose of this agenda item is to consider the approval of the revised VGC Charter for publication in *The Villager* to solicit Villager input prior to a final consideration and approval at the February CBOD meeting. The new charter was discussed at the December. Board meeting where it was decided more discussion was necessary. A revised charter will be presented that clarifies the VGC role, simplifies the VGC organization and more clearly defines roles and responsibilities for the committee, staff and the Board.

Villages Emergency Plan - The Emergency Preparedness Committee Chair, Bob Dolci, will present a proposal for developing an integrated Villages emergency plan. The Board will discuss the proposal and how to proceed with the development of the plan. Villagers will have an opportunity to provide input during the discussion.

The second special meeting will be held on Tuesday, January 19 at 1:30 p.m. The only topic will be the street repair and maintenance. This topic is left over from the ABOD/CBOD management agreement (MA) negotiation. It was decided at those negotiations to separate out the street issues from the MA. The purpose of the meeting is for the directors to understand and discuss the issue and possible solutions. The meeting will begin with a presentation by the General Manager, which will summarize the various aspect of the issue. This will be followed by discussion of the Directors. Finally questions and comments will be taken from Villagers.

There will be other special meetings beyond the two outlined above on topics of concern and interest to Villagers. This is especially true in the case of the Club budget development. Watch Fast Lane and *The Villager* for announcements on these.

—Mike Falarski, President

Villages Golf & Country Club Board of Directors

able 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 \$211,000 net negative variance due to less than planned food/bar sales.

Association Operating Financial Commentary

For the month of November 2020

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

Expenditures for the month were \$29,200 (3.6 percent) favorable to the budget of \$809,300. The two most significant favorable to budget expense categories were planting expense (actual \$18,100 vs. budget of \$38,300) and insurance expense (actual \$176,200 vs. budget of \$193,800). The only notable unfavorable to budget expense category for the month was irrigation maintenance expense (actual \$27,000 vs. budget of \$9,500). **The net positive operating budget variance for the month of November was \$29,000.**

Year-to-date (five months of operations), total operating revenue is short of budget by \$600 at \$4,459,400 (laundry concession fees). Year-to-date, operating expenditures are \$4,352,500 or 6.5 percent (\$304,900) less than the budget of \$4,657,400. The positive budget variance is mostly attributed to savings in the following expenses: insurance, irrigation maintenance, planting, and repair and maintenance. **The year-to-date net positive operating budget variance is \$304,200.**

Homeowners' Operating Financial Commentary

For the month of November 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 \$289 (legal fees).**

Estates revenue for the month was on budget at \$13,415. Expenditures were \$827 unfavorable to budget, 7.2 percent more than the budget of \$11,429 due to higher than planned irrigation maintenance expense (actual \$1,770 vs. budget of \$100), offset by lower than planned planting expense (actual \$249 vs. budget of \$1,000), both due to timing. **The year-to-date net positive operating budget variance is \$3,318 (mostly in planting and water expense).**

THE CLUBHOUSE

For 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 in November 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 7-9.)

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 DELIVERY AND GRAB & GO ORDERS AVAILABLE

New Menus for Home Delivery, Curbside Grab-&-Go pickup

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, outdoor Patio Dining has been suspended until further notice.

Soup of the Day



For the week of
1/11 to 1/17

Monday 1/11	Split Pea
Tuesday 1/12	Cream of Broccoli
Wednesday 1/13	Chicken Noodle with Mint
Thursday 1/14	Roasted Pepper and Artichoke with Feta and Cilantro
Friday 1/15	Manhattan Clam Chowder
Saturday 1/16	Chef's Choice
Sunday 1/17	Chef's Choice

Curbside Service Hours of Operation

Monday

All-Day Menu:
11 a.m. to 7 p.m.
Last serving at 7 p.m.

Tuesday to Friday

All-Day Menu:
11 a.m. to 7 p.m.
Dinner Menu:
5 p.m. to 7 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 7 p.m.
Dinner Menu:
5 p.m. to 7 p.m.
Last serving at 7 p.m.

Note about indoor dining:

Because of a revision to the Santa Clara County Public Health Department's COVID-19 restrictions, indoor and outdoor dining at the Clubhouse is no longer available. This does not affect the Curbside Grab-and-Go pickup or home delivery 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.

For **Curbside Grab-and-Go Service**, call in your order at **408-370-8553**.

Call again when you get to the Clubhouse curbside and we will bring it out to your vehicle.

More CLUBHOUSE on pages 8, 9 & 12

New Menus for Home Delivery, Curbside Grab-&-Go pickup
Beginning January 11

To order Curbside Grab-and Go
408-370-8553

All-Day Menu

11 a.m. to 7p.m. Last Order

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 \$12
Black Beans, Ground Chuck, Corn, Guacamole, Pico de Gallo, Sour Cream, Cilantro and Cheese

V Sub w/ Impossible Plant Based Meat \$13.50

Soup of the Day
Cup \$4.95 Bowl \$6.95

Entrée Caesar Salad \$10.50
Romaine, Cherry Tomatoes, Parmesan and Croutons
Add Chicken \$2 Salmon \$3 Prawns \$4.00

V Chinese Salad \$11.95
Chopped Cabbage, Carrots, Edamame, Peanuts,
dles with a Sesame Ginger Dressing
.....en \$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

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 Peperoncini,
Tomatoes, Olives and Cucumbers Topped with Feta
Cheese, Italian Vinaigrette Add Salami \$2

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

Fish and Chips \$11.95
Batter Dipped Cod, Tartar Sauce, Fries, Cole Slaw and
Malted Vinegar

Baja Fish Tacos \$11.95
2 Corn Tortillas with Batter Dipped Cod, Cilantro,
Onions and Radish Coleslaw with Salsa

V Quesadilla \$11.25
Pico de Gallo, Sour Cream Guacamole
Add Chicken or Steak \$2.00

V Asian Stir Fry Vegetables Over Rice \$11.25
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

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

Sandwiches served with Choice of Sides
Gluten Free Bread Available Upon Request
Sides: \$4.95

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

Hot Dog with Side \$9.95
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 \$12.50
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 \$10.95
Cranberry Compote and Arugula on Telera Roll

Deli Sandwich \$10.50
Choice of Bread, Turkey, Ham, or Tuna

Half Deli Sandwich and Soup \$8.50

Grilled Sourdough, Ham & Swiss \$9.95

V Grilled Portabella and Pepper Sandwich \$10.50
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

Grilled Pesto Chicken Sandwich \$10.95
LTO 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

Naan Flatbread Pizzas

V Cheese Pizza \$10.25 Pepperoni Pizza \$11.00

V Margarita Pizza \$10.50

Combination Pizza \$12.95
Sausage, Pepperoni, Mushrooms, Onions, & Peppers

Cobb Pizza \$12.95
Bacon, Chicken, Black Olives, Avocadoes on Alfredo
Sauce

Gluten Free Crust Add \$ 1.50

For **Curbside Grab-and-Go Service**, call in your order at **408-370-8553**.
Call again when you get to the Clubhouse curbside and we will bring it out to your vehicle.

Beginning January 11
Breakfast Menu

Saturday - Sunday 7 a.m. to 11 a.m.

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



The Villager 2. \$9.50

*2 Eggs any style with Sausage, Ham or Bacon.
With Hash Brown or Fruit, Choice of Toast*

Three Egg Omelet or Frittata 2. \$9.75

*Choice of Peppers, Mushrooms, Spinach or Tomatoes
Ham, Bacon, Sausage, or Cheese, Add. \$1.00 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*

Jan 2021

**To order Curbside
Grab-and Go**

(Breakfast orders only Saturday & Sunday 7 to 11 a.m.)

408-370-8553

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.

For **Curbside Grab-and-Go Service**, call in your order at **408-370-8553**.
 Call again when you get to the Clubhouse curbside and we will bring it out to your vehicle.

Dinner Menu

Tuesday - Sunday 5p.m. to 7p.m. Last Order
Beginning January 11

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 Marinara 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*

*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*

Jan 21

**To order Curbside
 Grab-and Go
 408-370-8553**

Dinner Entrées

*Served with Soup or Mixed Green Salad
 And Choice of Sides*

*Mashed Potatoes, or Rice Pilaf
 Daily Vegetables Sides*

Fridays & Saturdays Only
Grilled Rib Eye Steak 2. \$32.95
21 Days Aged, Hand Selected, Corned Fed

Grilled Filet Mignon 2. \$32.95
Center Cut with Béarnaise Sauce

Chicken Fried Steak 2. \$22.95
*Pounded Sirloin Steak Battered, Breaded and Pan
 Fried with Country Gravy*

Calf Liver and Onions 2. \$20.95
Sautéed Onions and Crispy Bacon Bits

Braised Lamb Shank \$27.95
Slow Cooked in Red Wine Sauce

Chicken Marsala \$22.95
*Breast Cutlets with mushrooms and Marsala Wine
 Sauce*

Villages Honey Stung Fried Chicken \$20.95
Country Gravy

Filet of Sole Picatta \$24.75
*Flour Dusted with Capers, White Wine,
 Lemon Butter Sauce*

Grilled Salmon \$25.95
Tarragon Beurre Blanc

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

See Dessert Menu on page 12

Next Week on **CHANNEL 27**

M-W-F-Su
 12:00/6:00 AM/PM
 Mwezo: Chair Aerobics
 12:25/6:25 AM/PM
 Mwezo: Tai-Chi 8-Form
 12:50/6:50 AM/PM
 Hartmut: Cardio Fitness
 1:27/7:27 AM/PM
 Hartmut: 15-Minute Floor
 1:45/7:45 AM/PM
 John Yu's Bottle Etiquette
 2:00/8:00 AM/PM
 Q&A with The Villages GM

Tu-Th-Sa
 12:00/6:00 AM/PM
 Mwezo: Chair Yoga
 12:26/6:26 AM/PM
 Mwezo: Aerobics Workout
 12:50/6:50 AM/PM
 Hartmut: Chair Fitness
 1:33/7:33 AM/PM
 Hartmut: 15-Minute Floor
 2:00/8:00 AM/PM
 Q&A with The Villages GM

3:30/9:30 AM/PM
MON Dragnet
TUE The Lucy Show
WED Sherlock Holmes
THU Burns & Allen Show
FRI Robin Hood
SAT Beverly Hillbillies
SUN You Bet Your Life

4:00/10:00 AM/PM
MOVIES+
MON A Star is Born
 + Hollywood Goes to Town
TUE Arizona Days
 + Little Pal
WED Little Men
 + The Ginger Rogers Show
THU Scarlet Street
 + A Fatal Glass of Beer
FRI Lady of Burlesque
 + The George Gobel Show
SAT Rocketship XM
 + Space Patrol

SUNDAY VARIETY:
4:00/10:00 AM/PM
 Colgate Comedy Hour
5:00/11:00 AM/PM
 The Dinah Shore Chevy Show

CHANNEL 26 Complimentary **WiFi**
Club Events & Notices
 Network: Villages Public
 Password: villages

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

(SRS) SENIOR RESOURCE SERVICES

Volunteer Tax Services for the 2020 Tax Returns

By Alan Waltho, AARP TaxAide Coordinator

We regret that at this time, due to COVID restrictions, we will not be allowed to offer our "traditional in-person" tax service.

The AARP and IRS are working on alternative service models. For us, the "modified in-person" service may be the most suitable. However, this model would only be available if the status of COVID is reduced during the months of February through April. In the "modified in-person" service, counselors would be allocated separate rooms and taxpayers would stay in their car and wait for the delivery of the completed return.

Another approved service model is the virtual guidance service by phone, which would help taxpayers who would complete their returns using their own computers.

Last season we were able to offer a "drop-off" service to a few Villagers, but this method is still under review by the IRS and we may not be allowed to operate in this manner for the upcoming season.

As soon as we have clarification, we will publish the details in *The Villager* and on channel 26.

Although we hope we will be able to help taxpayers, we obviously will not be able to help as many as in recent years and we would encourage everybody to **be prepared to either do your own taxes or make other arrangements.**

Note: The Senior Resource Services (SRS) office is currently closed for drop-in assistance. You may still leave messages at 408-239-5253 as we monitor phone messages every day and can still answer questions by phone. Please note that the return phone call will be from a volunteer calling from their home and your phone identification will not read SRS. We can also e-mail handouts. The purpose of SRS is to provide education and general business and financial information. All assistance is free and confidential. You should ask your professional adviser about your individual situation.

SRS Announcement:

Second Stimulus Payment

The second Economic Impact Payment (Stimulus Payment) started being released on December 29, 2020. There is no action required by eligible individuals to receive this second payment. As with the first payment, the amount is not taxable.

Eligible individuals who did not receive their Economic Impact Payment – either the first or the second payment – will be able to claim it when they file their 2020 taxes in 2021. On form 1040 the payment is referred to as the Recovery Rebate Credit (RRC).

SRS Reminder:

Estimated tax due January 15

If you file forms 1040ES and 540ES, the fourth payment for tax year 2020 estimated tax is due Friday, January 15.

Rather than mailing a check to the IRS, you may use the online Direct Pay Service. Go to www.irs.gov and click on the box labeled "Make a Payment" and then "Bank Account (Direct Pay)." There is no fee to use the online Direct Pay service

There is also no fee to use the online Web Pay service to pay your Franchise Tax Board California tax. Go to www.ftb.ca.gov. In the middle of the screen click on the "Make a Payment" button. Then click on "Bank Account."

Of course, you can always pay your tax with a paper check. Just be sure your envelope is postmarked by January 15.

EVF FOCUS

2020? Not Recommended!



By Diana Hallock, EVF Board member

2020 brought exciting new projects and positive changes to the Evergreen Villages Foundation (EVF). Projects this year included the completion of the new Pickleball Courts, new fitness equipment ordered, heaters for our Bistro Patio, and a 20'x 40' canopy for outdoor dining.

Also in 2020, EVF launched their Sustaining Member program to provide special benefits to our 185+ regular donors. Sustaining Members receive discount or benefits when they display their donor dot like the October/November discount in our Pro Shop. Additionally, EVF reconfigured their meeting schedule to include topic specific workshops

which are alternated with regular Board meetings. All Villagers are encouraged to find EVF meeting announcements on Fast lane, the Resident Portal or in the Villager so you can join us via Zoom.

While 2020 only gets one star on the recommendation list, we know brighter days are on the horizon. As we move into 2021, the EVF Board Members wish you a very happy and healthy New Year! www.evfsj.org



Don't feed the 'critters'

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

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

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.vmaillages.org



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

In January

Caregiver Support Group: a group designed to provide emotional, educational, and social support for all caregivers facilitated by Judy London Ph.D. Thursday, January 14 at 10:30 a.m. If interested in attending via Zoom please contact Judy at judithlondon@sbcglobal.net or call 408-784-3325.

Dr. Tony Masri of El Camino Specialty Care: Sleep Disorders. Rescheduled. New date to be announced. 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.

Coming in February

Clear Caption: A free captioning service for qualified individuals with hearing loss. Tuesday, February 16 at 10:30 a.m. Elli Tehrani will explain this free program funded and administered by the FCC. To register, email Bonnie at bgrim@sequoialiving.org or call 408-238-4029 and leave your email address.

Stanford's Farewell to Falls presented by Ellen Corman, Manager of Injury Prevention and Community Engagement. Thursday, January 25 at 10:30 a.m. To register, email Bonnie at bgrim@sequoialiving.org or call 408-238-4029 and leave your email address.

A GREAT DEAL! Villager Business Card Ads \$35 per week!

Call Adrienne at 223-4657

CLUBS & EVENTS

Dr. Gary Latshaw to speak on climate crisis

The Senior Academy is delighted to announce that Dr. Gary Latshaw will be talking to Villagers via Zoom on Tuesday, January 12 at 2 p.m. Register for this event on our website, villagessa.org.

For decades, climate scientists have predicted events that are happening today—Arctic ice melting with global consequences, severe storms causing uncommon damage, forest fires igniting all over the globe, major crop losses occurring, and devastating natural events proliferating across the globe. The next generation will inherit an earth much different than the one we grew up in.



The presentation will emphasize the vanguard role that California has and should play in restoring the damaged earth that we have created.

Dr. Latshaw will cover the science and historical development of the climate crisis and show how we as individuals as well as industry, and government can help mitigate and adapt to the inevitable problems that will come. He will share how we can take action now to avoid the worst consequences for future generations. Beyond averting catastrophic damage, we will benefit from cleaner air and water and even see reduced international tensions.

Dr. Latshaw has been trained by the Climate Reality Project – a program founded by Former Vice President Al Gore, and is a member of many environmental groups including the Sierra Club and 350.org. He is also a founder member of securethefuture2100.org, an organization dedicated to educating, engaging and advocating to help mitigate climate change, and protect natural ecosystems.

org, an organization dedicated to educating, engaging and advocating to help mitigate climate change, and protect natural ecosystems.

Ann Ravel to speak on Administration change

Join the Villages Democratic Club on Zoom on January 13 at 2 p.m. for insight into what might be in store in the coming months. From January 20, our country moves to a totally different President, Administration and approach to governing. On January 13, the runoff elections in Georgia will be behind us and the scope of the new government's ability to get things done will be clearer.

The Democratic Club has been able to tap into an experienced player in both California and national politics to help us better understand what might be accomplished in the first six months of the new Administration.

Ann Ravel has served as Deputy Assistant Attorney General in the U.S. Department of Justice and President Barack Obama nominated her as a Commissioner on the Federal Election Commission.

Ann is always a welcome guest at The Villages and we are delighted that she has accepted our invitation to share with us her insights into what might happen in the first six months of the Biden Administration.

We asked Ann to consider and share her thoughts on: the diversity of the Cabinet, what can't be reversed by executive order, reaching across the aisle (to the GOP and also to the Progressives), and who do we know from the Bay Area that may hold senior positions (apart, of course from Kamala Harris)!

This presentation will be as a Zoom webinar. To register for the event please contact Tony Berg at anthonydberg@gmail.com



How well are you sleeping?

Sleep is a critical component of our overall health. Yet, for many, it can be elusive. If you would like to learn more about sleep patterns and how you can improve them, join the VMA sponsored Zoom workshop on Sleep Disorders. **The date and time will be announced in next week's Villager.**

The seminar will be led by neurologist Dr. Tony Masri from El Camino Hospital who specializes in sleep medicine. Dr Masri will discuss the stages of sleep and what routines can assist you to get better sleep. He will also talk about snoring/sleep apnea and how they affect our body systems. He will also provide tips for controlling Restless Leg Syndrome.

Come with questions. Registration is required. Contact Bonnie Grim at 408-238-4029 or e-mail her at bgrim@sequoialiving.org.



Dr. Tony Masri

Help remove Cribari decorations

The Cribari Decorations Committee is calling for help in taking down the decoration on January 9, 2021, at 10 a.m. weather permitting. An alternative date is Friday, January 15, at 10 a.m.

We wish everyone a Happy, Healthy and Prosperous 2021.

Vote for your favorite Villager art online

All Villagers are invited to vote for their favorites in three online exhibits on the Arts & Crafts website. These Art Challenges are a way for artists and crafters to exhibit their work during shelter in place while the Conference Room, Patio Room and Art Room exhibits are not available.

We have **Art Challenge 7: Joy and Hope**, **Art Challenge 8: Colors of Autumn**, and **Art Challenge 9: Winter Scenes**. Paintings, crafts and art photographs are accepted for submissions, all touching on the theme somewhat. Our Advisory Board will award a \$50 cash prize in each category.

If you want to vote for your favorite, review the entries on our website at villagesartsandcrafts.org on the webpages Art Challenge 7, Art Challenge 8 and Art Challenge 9. Choose one in each category by listing the artist and the artwork. Email your votes (make sure to include your name in the email) directly to the Webmaster and Exhibits Chair at barb.gottesman@gmail.com. Voting ends on January 10.



"Wehner Mansion" by Walter Howald

Villages Technology Explorers merges into Senior Academy

The Villages Technology Explorers club (VTE) and Senior Academy (SA) are pleased to announce that effective January 1, 2021, VTE was merged into the Senior Academy.

VTE will no longer be a Board authorized club but VTE-like events will continue under SA. The merger provides many benefits for both organizations and may result in new technology-oriented initiatives.

VTE Board members are also Senior Academy members, with three now serving on the SA Board; one specifically added for technology-related activities.

The idea for the merger was discussed at the beginning of 2020 and resulted in timely cooperation as the pandemic emerged. It has proven beneficial for both groups just as technology is helping deal, worldwide, with some of the impacts of the pandemic.

More CLUBS

A friendly reminder from the 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.

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RELIGION

CATHOLIC COMMUNITY

Prayer of Thomas Merton: In these unsettling and uncertain times, this prayer of Thomas Merton, a Trappist monk, may help.

“My Lord God, I have no idea where I am going. I do not see the road ahead of me. I cannot know for certain where it will end.

Nor do I really know myself, and the fact that I think I am following your will does not mean that I am actually doing so.

But I believe that the desire to please you does in fact please you. And I hope I have that desire in all that I am doing. I hope that I will never do anything apart from that desire.

And I know that if I do this, you will lead me by the right road, though I may know nothing about it.

Therefore I will trust you always, though I may seem to be lost and in the shadow of death.

I will not fear, for you are ever with me, and you will never leave me to face my perils alone.”

Daily Mass: Held on Memorial Garden Patio. 8:30 a.m. No reservation needed.

Saturday Vigil and Sunday Masses: Held on Memorial Garden Patio. Saturday at 4:30 and 6:30 p.m. (V) Sunday at 8 and 10 a.m., 12-noon, 4 p.m. (V). Reservations required.

Rain Cancellations: If it is raining when you are leaving home for Mass, assume that the Mass has been cancelled. You can view a recorded version of the Mass by visiting the parish website, www.sfoasj.com.

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.

JEWISH GROUP

By Barbara Tommaney

The first scheduled Jewish services for the new year of 2021 will be held on January 15 at 7:15 p.m. via Zoom. Rabbi Laurie Matzkin will conduct the service. We are excited to announce a special guest, Lisa Spector, a Juilliard graduate concert pianist. Ms. Spector won prizes in New York and Los Angeles Chopin competitions, and has performed throughout the U.S. and abroad. Then in 2017, her career almost came to an end when she suffered seven fractures in her right hand due to a bad fall. Four surgeries did not stop her from performing again. She performs concerts for one and two hands along with a dose of inspiration, as she shares stories of resilience and how she turned lemons into lemonade while recovering from surgery.

We are honored to have Lisa participate in the music of the service playing Shabbat prayers and songs, and then give a motivational, biographical talk. This will be an evening you will not want to miss. Zoom invitations will be sent to all VJG members and any members of the community who wish to attend. Please contact Marilyn Goldsmith at 732-672-8601 to request an invite or if you have questions.

COMMUNITY CHAPEL

‘Hope for Tomorrow’

By Pastor Bill Hayden

Last year is history with each person having a story to tell about the unexpected events that personally touched their lives. People have experienced gain in family, friends, social status, wealth, age, weight and an awareness of God’s mercy. On the other hand, people have suffered loss in their family, friends, social status, wealth, health and even their faith in God’s wisdom.

The longer we live, it seems the more challenging life becomes through technology, aging, the government and the environment. This is life on planet earth where everything is tangible as well as temporal. Since nothing here lasts forever, we must make the best out of each day that we are blessed with, by living in the moment. Throughout the

day’s activities, I’m finding more ways to prayerfully thank God for His blessings.

What I have gained from last year’s experiences, other than a few pounds, is a deeper gratitude for people in my life. I also gained the knowledge of how significant it is to take each opportunity to affirm each other. I think about the wonderful times that we enjoyed each other’s company at chapel services, dining at the Clubhouse or greeting up close and personal. Life has become more precious and people more endearing, as lives are being succumbed by sickness and death.

There is residue left over from the previous year’s calamities of fires, floods, storms, earthquakes, sorrows, regrets and an ever present pandemic of Covid-19. The New Year brings mystery to each day and hope for a better tomorrow. We hope we have gained wisdom from last year’s events and challenges

to keep us moving forward with positive energy. There are no guarantees that we will endure this year’s climate of adversities as they unfold before us, but we will continue to trust the Lord as always.

Let us look forward with hope and assurance that we will once again be able to come and gather, as in days gone by, in the Chapel, the Clubhouse, each other’s homes and neighborhood pond parties. With each day being a mystery we can enter it with expectant hope.

“This is the day that the Lord has made, we will rejoice and be glad in it.” Psalms 118:24 NKJV.

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

In lieu of the Shonis' (women's par 3 club) yearly December holiday party where the new board is inducted and the previous board thanked for their service, the Shonis expressed their appreciation to outgoing board members Co-Captain Betty Lanctot and Captain Bonnie Evans in a string of emails.

Bonnie's service was especially recognized, as she served as captain for two years, 2019 and 2020. "It has been a pleasure to work with Bonnie over these last two years, particularly in this crazy year of 2020. Her can-do attitude and spirit of inclusiveness has been an inspiration to all of us," Fran Schumaker said.

The Shonis 2021 officers are: Captain Fran Schumaker, Co-Captain Betty Hall continues for another year, Co-Captain Lil Yamada, Secretary Jan Ehrhardt and Delma Juarez continues as treasurer.

Now is a good time to come out and play with the Shonis, as they are playing every day of the week, not just on their traditional Tuesday mornings. For current Shonis, check the Chelsea tee sheet to sign up to play with others. For those not yet a member of the Shonis, contact Fran Schumaker 408-355-3270 and she'll get you started. The women's par 3 club is a wonderful way to learn the game and make new friends.

PICKLEBALL

New pickleball serving rules

By Linda Eige

The major changes coming to pickleball rules for 2021 are related to the serve. These rules become official on January 25.

First, "let" serves have been eliminated. If the serve hits the net but then lands properly in the court, it is good and is played. If the receiver calls a "let," that will be a fault against the receiver.

The second big change is the addition of the drop serve, which has been added provisionally. It will be evaluated over the next year for any unexpected outcomes. No one has to use a drop serve, the existing serve remains as is.

If you do try the drop serve, here are some details: The ball must be dropped, not propelled, gravity force only. You can hold your hand at any height to drop the ball. The ball can bounce in the court. The ball is hit after the bounce.

When you hit the drop serve, body and paddle position are not regulated. Rules of the "regular" serve, such as it must be hit underhand, ball contacted below the waist, arm moving in an upward arc and paddle remaining below the wrist, do not apply. The rules for the server's feet position have not changed and are the same for both serves.



SWINGERS

By Pam McCarthy

Happy you near! As we say at the McCarthy "Bubble."

As we welcome in 2021, the rainy season has arrived. It's a perfect cleansing and reset for a fresh and sparkling spring! With the rain we have the challenges to be mindful of the care it takes to keep our fairways pristine. The damage our golf carts do to the rainy fairways can be extensive and long lasting. We should be mindful of how and where we drive. If it is *not* a golf cart path only day, we golfers should stay on the golf path until we reach the point where the golf ball lies. Then turn perpendicularly to the golf path and drive straight to your ball. Do not drive on the diagonal to your ball. After hitting the ball (very far hopefully) return to the golf cart path in the same perpendicular manner.

Recently, Linda Lamanno deserved a "Golf Clap" and some shouts of joy for her "Birdie" on hole #11. Congrats, Linda! This brings up a couple of questions: Did you make a "Birdie"? Did you make a Hole in One? Did you have any spectacular shots that deserve public notification... just to cheer the rest of us on? Let Linda Lamanno know at linda.lamanno@att.net. Linda will get in contact with the writer of the month so the goodness gets into our weekly Swingers article. Unfortunately because of no "Sweeps," there will be no prize money or pins awarded.

Speaking of writers, the month of July is still available...don't miss out on the fun!

In closing here is a quick little story to bring some sunshine into your day:

A young man and a priest are playing golf. At a short par 3 the priest asks, "What are you going to use, my son?" The young man replies: "An iron Father. How about you?" The priest says, "I'm going to hit a soft #7 and pray." The young man hits his iron and puts the ball on the green. The priest tops his iron and dribbles out a few yards. The young man responds, "I don't know about you, Father, but in my church when we pray we keep our head down."

BOCCE NEWS

By Marcy Boyles

As the new Publicity Chair, I thought it would be fun to introduce our Board and have you learn a little more about them. This is the first in many to come. This week we introduce Barbara Orlando in her own words:

"I moved to the Villages in 2007 and became a member of the Bocce Club in 2014. I started to attend the Friday Bashes for something to do and I wanted to learn how to play. I had never played before. I was made to feel welcome by Bash Director Joyce Valdez and Board Member Victor Kelaita. They both went out of their way to help me learn how to play and feel included.

As a novice player, I was asked to play on a team named the Meatballs, with Captain Lee Wade. I must admit I spent lots of my time warning the bench, since I wasn't that good. I'm grateful to Lee for giving me the chance to learn how to play as a team member.

I also play on the bocce team, the Agitators, with Captain Michael Sunzeri, the Gals team, Madames of Mayhem with Captain Jeanne Anne Whitacre and the Cribari Villages team. I volunteer as a Captain for the Mixer and Referee for Tournaments.

Volunteering is something I really enjoy. I joined the Bocce Board in 2016 as Social Director, then served as VP from 2017 to 2018, then as President from 2019 to 2021, and Publicity 2017 to 2021.

I have also been on the board of the Hiking, German, and Italian Clubs and served on the Cribari DAC for about six years and was Social for Cribari. Bocce is a great way to socialize. I can't wait till things return to normal and we can compete again."

Remember, to stay safe on the courts: Mask at all times, 6 feet apart and use sanitizer.



Barbara Orlando



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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!

MEN'S GOLF CLUB



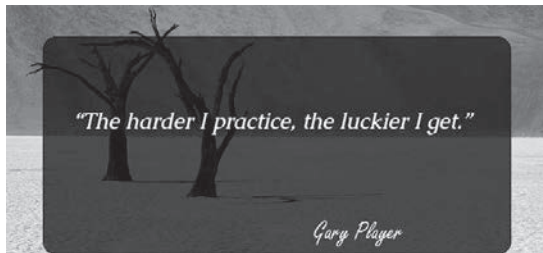
By Doug Moore (douglas.moore865@gmail.com), www.villagesgolfers.com

Your 2021 Men's Golf Club Executive Committee is:

- David Bacigalupi - General Chairman
- Ken Peters - Vice-Chairman
- Ken Peters - Treasurer and Hole-in-One Chairman
- George Welch - Secretary and VGC Representative
- Jim Seymour - Handicap, Membership, NCGA and Rules Chairman
- Leo Ruth - Tournament Co-Chairman
- Larry Dorsey - Tournament Co-Chairman
- Richard James - Evergreen Chairman
- Mike Tuft - Home and Home Chairman
- Doug Moore - Communications Chairman

These gentlemen have all volunteered to try and make your golfing experience as Men's Golf Club members all that it can be, so feel free to contact them with ideas and suggestions. Their contact information will be in your 2021 Green Handbook and will be posted in the Pro Shop Posting Room.

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/>



TENNIS TALK

By Phyllis and John Mueller

It is 2021 and we hope the Vaccine will take us into a year of tennis! Our new President, Ken Kline, would like to send these words to you:

"I would like to thank the Tennis Club membership for placing confidence in me to be President this coming year since I have only lived in The Villages for two and a half years. Hopefully, life will return to normal and we can resume our scheduled tennis activities. We plan on doing all of the same wonderful events that everyone has enjoyed in the past."

Your 'tennislorians' are back to give you some more stories of our facilities! Ever notice the wires above the fence over the clock? Well, it seems we had a group of birds that loved to watch our matches from the top of the fence. They became so interested in our game, that they relieved themselves all over our green wind screens causing white streaks that were difficult to remove. We think Bill Santos was the Court Manager at this time and his scrubbing with a brush was very time consuming. One solution was to put a phony Owl statue up to scare them away but they liked to perch on its head! Next solution was to string wires up which are still there. The birds also loved them and brought more friends. Gradually we forgot about them, they went on to watch Bocce, so guess the wires worked!

Our shed, shack and garbage dumpster area was another problem! Looking quite nice now after another redo, it was at one time an eyesore to us. The Villages needs this building for putting air in tires, using an emergency telephone and defibrillator, lights, cart parking area and a dumpster that was not always hidden. The shed holds Tennis Club supplies and boxes that would normally get lost in our garages. Various Boards tried to think of solutions but finally The Villages and Julia Meadows came up with a nice cover up of the dumpster and revived the area we use. It was used every day for making reservations for our courts. Think there now is a new streamlined reservation system. We still like to refer to it as 'Le Shack!'

Our viewing area is admired by all and especially visiting teams. The original wood counter doors had a severe warping problem and with the weather changes, resulted in many changes of lock hinges through the years. The locks themselves took on a comical and frustrating problem. The first locks were of the 'rotate to open' type. The combination was given to all concerned but between bad eyes and wrong turns, the Board received many phone calls and had to rush down to the courts and help rotate. Since that was not going to work, we switched to key locks! Again, the membership was advised that about 15 steps away was a key hanging inside the plexiglass bulletin board. This worked better but again some flaws of members putting the key into their pockets and going home! We pleaded with them to walk back the 15 steps after opening and return the key. The new viewing area cabinets are now metal and have key locks on them. Wonder how it is all working? I will save the Rat story for another time!"



Recent photo of the updated "Le Shack."



The new counter at the Tennis Viewing Stand.
Photos by Phyllis Mueller

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 24, 2020, was Christmas Eve. Yet a number of Ironmen decided to play a round and the weather cooperated. The results are as follows:

Rob Boyles had the lowest net score with a 27.

Patrick McMordie was next with a net score of 29.

was followed by Roger Pyle with a net score of 32.

There were no birdies.

Closest to the pin: Not in play today.

Deep thoughts: "Golf tips are like aspirin. One may do you good, but if you swallow the whole bottle, you will be lucky to survive." - Harvey Penick, Professional golf instructor.

PINSEEKERS

By Jack Bindon

Happy New Year to everyone! Hopefully 2021 will be better than 2020. Unfortunately, the golf process hasn't changed. We are still playing on Friday and it appears like early afternoon (when it is "warmer"). Our regular play will begin this next Friday so get that Tee time reserved as soon as you can. The Treasurer has money to award if we can muster 10 or more players involved.

Four of our eager beavers got an early start January 1, taking advantage of some sunshine if a bit cool weather. They were the following: Richard Petroski, Tak Okabe, Don Lee and Larry Chin.

I know what it's like playing in cold weather having been living in Michigan for my first 25 years. Bundle up(!), stay warm and go easy on the swing. The muscles don't react well to over swinging. So... practice when able, short game and putting. That accounts for many of our strokes.

Stay healthy, and safe.

18-HOLE WOMEN

By Nancy Keane

Happy new year everyone...let's start the new year off with some humor. Hope you have a great 2021, with lots of golf and good health!

Golf balls are like eggs— they're white, they're sold by the dozen, and a week later you have to buy more.

It's amazing how a golfer who never helps with house or yardwork will replace his divots, repair his ball marks, and rake his sand traps.

It takes longer to become good at golf than it does brain surgery. On the other hand, you seldom get to ride around in a cart, drink beer and eat hot dogs while performing brain surgery.

A good drive on the 18th hole has stopped many a golfer from giving up the game.

A good golf partner is one who's slightly worse than you.

If there's a storm rolling in, you'll be having the game of your life.

If your opponent has trouble remembering whether they shot a six or a seven, they probably shot an eight.

If profanity had any influence on the flight of a ball, most everyone would play better.

The greatest sound in golf is the "Whoosh, Whoosh, Whoosh" of your opponent's club as they hurl it across the fairway.

The best wood for lowering your score is a pencil.

You may need lessons if you had to regrip your ball retriever.

It's difficult to decide which is more stressful—hitting 3 off the tee or lining up your 4th putt.

With practice and strength training you can easily get more distance off the shank.

The only sure way to get a par is to leave a 4-foot birdie putt 2 inches from the hole.

No matter how badly you are playing, it's always possible to get worse!

FROM THE PRO



By Scott Steele, PGA Head Golf Professional

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. 2020 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.

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.

Golf Instruction Halted—Due to the 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.

Pro Shop Merchandise Sale

- 50 percent off all women’s SWING golf pants
- 50 percent off all Skechers and New Balance shoes
- 50 percent off all Bionic Gloves
- 50 percent off Titleist DT Tru-Soft and Volvick Vivid Golf Balls
- Titleist Headwear \$16.99 (regularly \$29.99)

Tips from the Pro – Play Smart Golf; 2 Quick Tips...

1. Know when to leave the driver in the bag. Maybe you’ve heard this tip before, but are you actually putting it to use?The key is to remember that the goal of hitting a drive is not only to maximize your distance, but to put yourself in the best possible position for your next shot. By thinking about each drive in this way you will be able to make much better decisions, reduce the amount of costly mistakes you make, and set yourself up for success more often. Think of holes like #1, #7, #13, #15 where distance off the tee might not be as important as placement.

2. Play golf, not swing. When you’re out on the driving range working on improving your swing, focusing on mechanics is exactly what you want to be doing.The problem many golfers have is that they carry this focus over to the golf course where it doesn’t do them any good.The moment you step foot onto the tee box your focus should shift away from swing mechanics to playing the game.If you are hitting the ball great you can play the game in a certain way.If your swing is off and you are struggling to hit the ball well you will need to play the game a slightly different way.Trying to perfect or fix your swing while you are out on the course will usually only make things worse.

Remember that golf is a game, and just like any game the players who will get the best results and have the most fun are the ones who play it smart.

Let me know how these tips work...

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

COVID-19...

(Continued from front page)

the new Regional Stay at Home Order restrictions. In addition, updates were made to the Mandatory Directives for Gatherings, Personal Care Services, and Dining.

As always, Santa Clara County residents and businesses must follow both the State and County Health Officer Orders, and where there is a conflict between the two, the stricter Order must be followed.

Residents should be aware of the following mandatory risk reduction measures listed in these excerpts from the Order of the Health Officer of the County of Santa Clara from October 5, 2020 and revised December 24, 2020. The full text of the Order can be found on the web page of the Santa Clara County Public Health Emergency Operations Center on the Santa Clara County web site: sccgov.org

Social Distancing Requirements. When outside their place of residence, all individuals must strictly comply with the following “Social Distancing Requirements” to the maximum extent possible:

- Maintaining at least six feet of social distance from individuals who are not part of their household;
- Wearing a face covering;
- Frequently washing their hands with soap and water for at least 20 seconds, or using hand sanitizer that is recognized by the Centers for Disease Control and Prevention as effective in combatting COVID-19;
- Covering their coughs and sneezes with a tissue or fabric or, if not possible, into their sleeve or elbow (but not into hands); and
- Avoiding all contact with anyone outside their household when sick with a fever, cough, or other COVID-19 symptoms.

Face Coverings. Face coverings must be worn at all times and by all individuals as specified in the California Department of Public Health’s mandatory Guidance for the Use of Face Coverings (“Face Covering Guidance”) and in accordance with any specific directives issued by the County Health Officer. Further, even where not required under State or local guidance and orders, face coverings should be worn to the maximum extent possible (1) when indoors and not in one’s own residence and (2) whenever outdoors and within six feet of anyone outside one’s own household.

Staying Home Is the Best Way to Reduce Risk. All people are strongly reminded that continuing to stay home as much as possible is the best way to prevent the risk of COVID-19, and therefore trips and activities outside the home should be minimized.

Limitations on Gatherings. Gathering with other individuals is prohibited except for outdoor religious worship services, political events and cultural ceremonies. Any social interaction carries significant risk of getting COVID-19.

Older Adults and Individuals with Serious Underlying Medical Conditions. Older adults (those age 70 or older) and individuals with serious underlying medical conditions (including immunocompromised state, chronic kidney disease, chronic obstructive pulmonary disease, obesity, serious heart conditions, sickle cell disease, and diabetes) are strongly urged to stay in their places of residence except to access critical necessities such as food and medicine.

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.



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.

LANDSCAPE & MAINTENANCE

MAINTENANCE SCHEDULE

Cribari

5090-5153 and 5210-5233—Landscape maintenance and weed control in progress.

Cribari Center—Landscape maintenance and weed control, 1/11-1/15.

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

5031, 5033, 5041-5050, 5052, 5053, 5056, 5064, 5067 and 5077—Dry rot repairs in progress.

Gutter cleaning scheduled for 1/13-1/16.

Del Lago

3301-3315—Landscape maintenance and weed control, 1/18-1/22.

E1 and E3-1 Lakes—Circulation pump repairs in progress.

E2 Lake—Bender board and cobblestone installation around lake in progress.

3364 and 3365—Reconstruction in progress.

3363-3366—Roof replacement in progress.

Gutter cleaning in progress.

Estates

8809-8875—Landscape maintenance and weed control, 2/8-2/12.

Fairways

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

Gutter cleaning scheduled for 1/11-1/13.

Glen Arden

7754-7786 (even) and 7791-7867—Landscape maintenance and weed control, in progress.

7698-7752 and 7753-7787 (odd)—Landscape maintenance and weed control, 2/22-2/26.

Gutter cleaning in progress.

Heights

8448-8463 and 8510-8519—Landscape maintenance and weed control in progress.

8480-8505—Landscape maintenance and weed control, 2/15-2/19.

8481—Sewer street lateral repairs in planning, weather permitting. Gutter cleaning in progress.

Hermosa

8350-8387 and 8400-8446—Landscape maintenance and weed control in progress.

8005-8032, 8100-8121 and Lower Chardonay Lake—Landscape maintenance and weed control, 2/15-2/19.

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

8334 and 8366—Dry rot repairs in progress.

Highland

7500-7573—Landscape maintenance and weed control, 2/1-2/5.

Montgomery

6184-6245, 6337-6361 and Montgomery Center—Landscape maintenance and weed control in progress.

6001-6068 and 6127-6136—Landscape maintenance and weed control, 2/8-2/12.

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

Plant replacement throughout the district in progress.

6351-6361—Painting in progress.

Olivas

8740-8752, 8769-8807 and Foothill Center—Landscape maintenance and weed control, 1/11-1/15.

Sonata

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

Valle Vista

9001-9014 and 9034-9036—Landscape maintenance and weed control, 1/11-1/15.

Rain Gutter Cleaning Schedule for 2020/2021

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	
	February 1 to February 6	
	February 22 to February 27	Completion (weather permitting)
Verano	January 18 to January 23	
	February 8 to February 13	Completion (weather permitting)
Highland	January 25 to January 30	
	February 15 to February 20	Completion (weather permitted)
Club Buildings	March 1 to March 6	Completion (weather permitted)

FROM BRIGHTVIEW



Grub Infestation at The Villages

As many of you have noticed, we have had several critters terrorizing many of our lawns around the property. This is due to a white grub infestation that is impacting several of our districts. Turkeys, crows, raccoons, wild pigs, etc. love tearing up the lawns to get to the grubs. Here is a quick breakdown of what we are dealing with.



Description of the Pests: Masked chafers are large C-shaped beetle larvae that feed on roots of turf grass plants. These grubs are white, up to 1 inch (2.5 cm) in length, with dark translucent dorsal stripes, brown head capsules and legs, and a characteristic pattern of bristles on the underside of the posterior end of the abdomen (the raster). Adult beetles are golden brown, hairy on the underside of the thorax, and have a darker brown head. *Cyclocephala hirta* is common throughout California. This species completes one generation per year overwintering as mature larvae, which form earthen cells in soil where they pupate. Adult males are attracted to lights at night, mostly from mid-June through July.

Damage: Masked chafer grubs feed on roots, resulting in irregular dead patches. Symptoms resemble drought stress and persist even where there is sufficient irrigation. Grub activity can cause the ground to feel spongy; extensive root feeding sometimes allows the turf to be rolled back like a carpet. Most damage usually takes place in late summer or early fall. Digging by vertebrate predators, such as turkeys, crows, raccoons, skunks, and coyotes, is a common indication of high grub populations. Again, damage becomes most apparent in late summer or fall.

Action Plan: We applied an insecticide property-wide in May and June of last year to help prevent the spread of these grubs. We have not seen the results we've wanted in all of the districts and are spot-treating the areas as they come up. The grubs typically stop feeding when the days get colder. That time is rapidly approaching. We will look at damaged lawns, and determine if reseeding or SOD installations are needed. We plan to institute an annual grub control program to help eliminate this issue in the future. We will work with the experts in this field to help determine the best time of year to apply any needed chemical.

So if you see these critters tearing up your lawns, now you know why. They are simply getting their protein for the day!

Verano

7001-7060 and 7395-7404—Landscape maintenance and weed control, 1/11-1/15.

Association

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

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

Clean up of turf grub activity throughout the districts in progress.

Lawn over seeding repairs in progress.

Turf aeration throughout the districts, in progress.

Turf fertilization throughout the districts, in progress.

Club Centers

Clubhouse, Tennis courts and Driving Range—Landscape maintenance and weed control in progress.

Weed spraying in progress throughout the Villages.

Turf fertilization in progress throughout the Club centers.

Chardonay Lake—Circulation pump repairs in progress.

Vineyard, Cribari and Montgomery pool and spa—Closed.

Business Office—Section of concrete walkway installation in planning.

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 work hours or during a holiday, please call Public Safety at 408-223-4665.

BRIDGE HAND

By J.M.K.

NORTH

♠ Q 10 3
♥ Q 6
♦ K Q J 10 5 3
♣ 7 3

EAST

♠ 8 4
♥ A J 10 3 2
♦ 9 8 7 2
♣ 10 4

WEST

♠ K 9 7 6 2
♥ 9 8
♦ 6 4
♣ Q J 9 6

SOUTH

♠ A J 5
♥ K 7 5 4
♦ A
♣ A K 8 5 2

Dealer: South
Vulnerability: Both sides

Bidding: South	West	North	East
1 Club *	Pass	1 Diamond	Pass
1 Heart	Pass	2 Diamonds	Pass
3 NoTrump			

Contract: 3 NoTrump
Opening Lead: 6 of Spades

Dealer has 2 Spade winners, 1 in Hearts, 6 in Diamonds if he can get to the board, and 2 Club winners. Strategy: Obviously transportation is a big issue. South needs to be able to get to the board after playing the Ace of Diamonds.

West leads the 6 of Spades. North, 3, East, 8, and now South can't be careless and play the Jack. He must cover with the Ace or he will never be able to get to the board. After playing the Ace of Spades, he then leads the Ace of Diamonds, then a Spade, and West covers with the King. He next plays a Heart, Queen from the board, and East wins with the Ace. At this point it doesn't matter what East leads next. South is now in control and can get to the board and run the Diamonds. East's only hope is to lead a Heart, and South wins with the King. He then plays the Jack of Spades, overtakes it with the Queen on the board and now runs the Diamonds—five of them. He then leads a Club to the Ace in his hand. His last card in his hand is the King of Clubs. Great! The contract is made with two extra tricks. If South had initially played the Jack of Spades on the first trick he would be down two tricks because he couldn't get to the board to run the lovely Diamonds. The moral to this tale is be extra careful when there is a transportation issue.

* South has a great hand but the singleton Ace of Diamonds makes NoTrump an unlikely contract until his partner bids the suit two times showing values and length and leads him into a NoTrump contract.

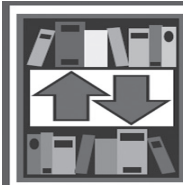
PUZ-LER

This week's PUZ-LER: How close a relative to you would the sister-in-law of your father's only brother be?

Think you have a clue then email me, Mike Bailey, at michsp@aol.com with your answer.

Last week's answer: Last week I got a lesson in ebb tides, neap tides and mud. A boat sitting in the water will rise and fall with the tide and the rope ladder position to the water is unchanged.

The winners were Fred ?, Jacqueline Wise, Harriet Tower, Karen Kosmala, Bill Tibbs, Maggie Brady, Peter Groot, Don Fernandez, Phyllis and Claude A. (owners of the boat), Margaret Davies-White, Karl ?, Jim Livingstone and Eric Stusnick. The IQ level at The Villages is off the charts!



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: lindavillage8392@gmail.com is offering 1 Romance, 1 Science Fiction/Fantasy, 9 Historical Fiction, 1 Mystery/Suspense and 1 Biography books for exchange.

Attention Villages article writers!

Submit editorial materials to Associate Editor Kory Tran: ktran@the-villages.com, 408-754-1341 Reader contributions to The Villager are welcome; however, all contributions are subject to editing of content, review by staff and/or rejection. Acceptance of materials by Villager staff does not constitute a guarantee to publish.

When submitting articles please remember the following:

Organizations should submit only one article per event. If two articles are submitted with duplicate information, the articles may be combined into one article.

The Villager reserves the right to make changes to copy, to reorganize articles and make placement decisions.

Avoid the use of bold type or all caps, it will only serve to complicate the processing of your article. Generally, words, phrases or sentences to be highlighted can be put in italic type. Never use all caps to emphasize words or phrases.

Marking submissions with "Do not change wording" will only delay or postpone your article.

Contributing writers are encouraged to use a byline for published articles. You may decline your byline by noting it in the header of the article.

Repeating articles: Articles submitted to The Villager should be repeated no more than two consecutive times. If you wish to submit items to run consecutively for more than two weeks, please revise articles every two weeks to refresh articles with new information or remove obsolete information. You may submit sets of articles intended to run in future issues.

Accuracy: Make sure all submissions are accurately typed and written. Be sure names are spelled correctly and phone numbers are accurate. Please double check your facts. (Avoid submitting first drafts—editing always improves your writing.)

Presenting the facts: Make sure the first paragraph of your story has all the major details in it. If articles have to be cut, we'll usually trim from the end of the article.

Headlines: Headlines should restate the most important single fact of the story. Good headlines should contain an active verb.

Please make sure you list the following details with your article: name of the writer, contact information (phone number or e-mail address), the name of the organization, and the date(s) of the Thursday(s) on which the article is to be published. Also let us know if you want a byline.

Along the Way—a trip down Memory Lane

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

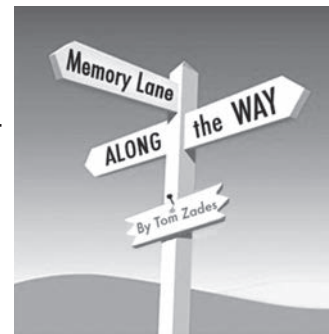
In the "Back to the Future" movies the major changes from 1955 to 1985, as I recall, had to do with fashion, music, mores and terminology. As the writers looked forward to 2015, all they could imagine were flying cars and weird fashion—a continuation of movements then in place. There was no way to imagine the Internet, iPhones, social media, etc. Upon reflection, there was no real paradigm shift from 1955 to 1985, but there clearly was such a shift from 1985 to 2015.

Sure, we had the civil rights movement, the astronauts, the Beatles, the hippies, the assassinations, and so forth, but our day-to-day lives were pretty much unchanged. But now! Our personal lives have vastly changed since 1985 because of the Internet, the Apple products and the Amazon and Uber way of doing business.

But are we better able than our 1985 counterparts to imagine the future? We can see robotics and other applications of artificial intelligence and machine learning. Uber has announced "Uber Elevate," to move people over the traffic. Elon Musk's Boring Company wants to tunnel under the traffic. Bullet trains are now considered 'old technology' in anticipation of self-driving cars. But what can't we see?

A character in Dan Brown's 2017 novel "Origin" said, "Human beings are evolving into something different. We are becoming a hybrid species—a fusion of biology and technology. The same tools that today live outside our bodies – smartphones, hearing aids, reading glasses, most pharmaceuticals—in 50 years will be incorporated into our bodies to such an extent that we will no longer be able to consider ourselves Homo sapiens." (Page 411.) Yikes! And his examples don't even include virtual reality or self-learning computers.

Can we go back to 1985 and start over?



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
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Ad copy is due Monday at 4 p.m.

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

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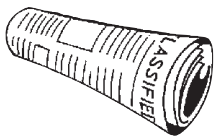
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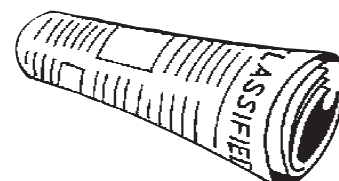
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In Memoriam and Obituary Notices

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.



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

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

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

The Villager Classified Advertising Pricing

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

Specials (Additional add-ons to regular ad pricing)

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

CLASSIFIED ADVERTISING GUIDELINES

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

Payment:

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

Deadlines:

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

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

Rev. 1/19

The Villager Classified Ad Form

Name: _____

Address: _____

Phone: _____

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

Select Category:

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

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

Additional Options:

- Single Line Box
(\$15 in addition to ad)
- Premium Box
(\$20 in addition to ad)
- Housecleaning
- Legal/Professional
- Plumbing
- Moving/Storage
- Painting
- Pet Care
- Repair/Handyperson
- Window Cleaning
- Tax/Finance/Insurance
- Transportation

x

(Other suggested custom heading)

Amount per week: \$ _____ # of weeks: _____

Issue Date(s): _____

Total Amount: \$ _____ Bill: _____

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

The Villages
SPECIALISTS

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

FOR SALE FOR SALE FOR SALE FOR SALE



VILLAGE VALLE VISTA *Call for Price*
2 Bd + Den | 2.5 Ba | 2224 sf
Represented both Sellers & Buyers!
Wishing our clients a warm
welcome to the Villages!
RAMIREZ TEAM - SOLD IN 1 DAY



VILLAGE HERMOSA *Call for Price*
2 Bd | 2 Ba | 1497 sf
Represented both Sellers & Buyers!
Wishing our clients a warm
welcome to the Villages!
RAMIREZ TEAM



VILLAGE VALLE VISTA *Call for Price*
2 Bd + Den | 2.5 Ba | 2248 sf
Represented the Buyers!
Wishing our clients a warm
welcome to the Villages!
RAMIREZ TEAM



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



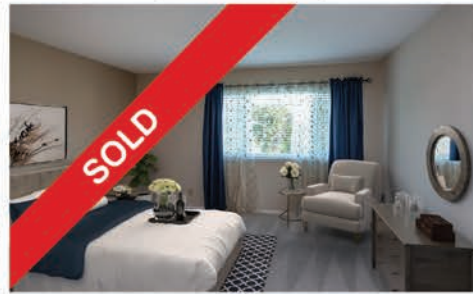
VILLAGE HERMOSA *Call for Price*
2 Bd | 2 Ba | 1360 sf
Represented both Sellers & Buyers!
Wishing our clients a warm
welcome to Villages!
RAMIREZ TEAM



VILLAGE HERMOSA \$768,000
2 Bd + Den | 2 Ba | 1571 sf
Stunning remodeled Villa, updated kitchen,
bath, hardwood floors, watch ducks playing
from you private sunroom with lake views!
TOFTE TEAM



VILLAGE DEL LAGO \$769,000
2 Bd + Den | 2.5 Ba | 1776 sf
Spectacular remodeled Villa, gorgeous views,
custom cabinetry, luxurious bathrooms,
an absolute must see!
RAMIREZ TEAM



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



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



VILLAGE OLIVAS *Call for Price*
2 Bd + Den | 2 Ba | 1582 sf
Represented the Buyers!
Wishing our clients a warm
welcome to the Villages!
RAMIREZ TEAM



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



VILLAGE DEL LAGO *Call for Price*
2 Bd + Den | 2 Ba | 1776 sf
Represented the Buyers!
Wishing our clients a warm
welcome to the Villages!
RAMIREZ TEAM

LEASES PROPERTY MANAGEMENT LEASES

Village Hermosa
1571 sf | Condo
2 Bd + Den | 2 Ba
\$3,500mo.
Available NOW

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

Village Hermosa
1370 sf | Condo
2 Bd | 2 Ba
\$3,200 mo.
Available NOW



Suzanne Jonathan Dee
Ramirez Team

408.270.4400
We are located outside the gate,
two doors down from Bank of America
Ramirez REALTY TEAM
Lic# 01217393 - 02019205 - 00683945 - 00716638 - 00864784
kw SAN JOSE GATEWAY
KELLERWILLIAMS



Suzanne Dave
Tofte Team