

Distributed Friday online at: thevillagesgcc.com

February 4, 2021

The News this Week

• Resident Portal password protection (See articles on pages 1 & 12)

Vol. XLV No. 5

- Clubhouse Patio dining reservations (See items on pages 1, 6 & 7)
- Proposed changes Association APo 304 (See article on page 3)
- EPC seeks volunteers for Emergency Plan (See article on page 5)
- Results of COVID vaccination survey (See article on page 12)
- Pulse letter deadline to change (See article on page 3)

Hot Tickets

Cancelled until further notice



Community TV channels:

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

- ABOD Policy Based Reserves Planning, with David Cook
- Keep Fit with Mwezo
- Keep Fit with Hartmut

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



Inside The Villager

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Password Protection for the Resident Portal

Notice went out last week about the Resident Portal of thevillagesgcc.com being password protected as of Thursday, February 4. It is a common practice in HOAs to have resident-specific information password protected on a website. What does this mean? Some areas of the Resident Portal will still be available for public view.

Information on Golf, the Clubhouse, *The Villager*, amenities, facilities, work orders and Resource Guide will be viewable by any interested individual. The other content in the Resident Portal is considered private information and should be available only to Villagers, non-resident owners and current Villages employees. Private information examples include specific governance, financials and corporate business. This content will require a resident to set up an account to access the private content. Please see information in Fast Lane and on page 12 for details on how to set-up your account.

New February swim times

Due to the popularity of the Vineyard Pool reservations on Monday, February 8 we will be adding an additional morning timeslot at 8:30 a.m. on weekdays only. The last swim on weekdays will still end at 4 p.m. There will be no change to the weekend schedule of swimming from 10 a.m. to 4 p.m. Our online reservation software has already been updated to reflect this change and as always you can call the Swimming Reservation line at 408-223-4636 to make reservations or if you have any questions. We hope you have a wonderful time swimming!

Updated county mask requriement

Pursuant to the new protocols sent out last Friday by the Santa Clara County Public Health Emergency Operations Center, all those participating in outdoor sports including golf, tennis, pickleball, bocce, walking and jogging must wear a mask at all times. Only participants who are unable to wear a face covering for a medical or disability-related reason are exempt from this requirement.

From the Santa Clara County Public Health's Mandatory Directive for Youth and Adult Recreational Athletic Activities:

7. Face Covering Requirements

a. For adult recreational athletic activities involving more than one household, all participants must wear face coverings at all times while participating in the activity, except that participants may remove their face coverings while engaged in activities in the water. These participants must put their face coverings back on as soon as they leave the water.

Show that you care. Wear!



Wear a mask any time you go out and especially if you come in contact with others. To be safe, stay at least six feet away from others.

Wear your mask so it comes all the way up, close to the bridge of your nose, and all the way down under your chin. Keep it snug to your face.

Clubhouse Patio dining available by reservation

The Clubhouse reopened Patio dining January 30 and is now taking reservations.

There are three ways to make your outside dining reservations:

Call 408-223-4687 for auto reservation recording Go to: Clubhousereservation.com and click "Book a Reservation"

Go to: Our website, the villagesgcc.com for the link Limited seating available.

In addition to the reservation, the following requirements must be followed by diners:

- 1. Maintain a 6-foot distancing protocol.
- 2. Masks need to be worn at all times, except when eating or drinking.
- 3. Tables are for one family member, or those who reside in the same household.
- 4. During COVID-19 restriction, only Villages residents are being served.
- 5. Outside visitors can order from Curbside Service or Quick Pick Up
 - 6. Villager ID cards must be shown to confirm residency.
 - 7. Alcoholic beverages can be ordered only with a meal.

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.
- 1 Pulse letters deferred from last week.
- 1 Pulse letter 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.

In last week's Villager Pulse letters, it was suggested that all landscape, water, trash removal, and G&A should be allocated equally across all residents. This equal allocation would reduce the HOA of the more affluent owners with larger AFAs and increase the HOA of the less affluent with smaller AFAs. The larger AFAs have more landscape and consequent water usage. Everyone should pay their fair share. Except for the Villages Parkway and Fairway, each Village should pay for repair and maintenance of their Village streets allocated across all their residents. If property taxes are allocated according to AFA, then every cost here should be allocated according to AFA. Let's not have a class war over cost allocation in the Villages.

—John Brueck

ABOVE & BEYOND

Kudos to Senior Academy. The Senior Academy Annual Meeting, via Zoom, was terrific! Thanks for bringing the upcoming personalities, courses and lectures to us!

-Claire Hintergardt

Kudos to the Villages Senior Academy for providing a variety of interesting programs to all of us this past year, cleverly shifting to Zoom programs as necessary. Kudos, also, for the interesting and enlightening Annual Champagne Meeting this past week. What a treat to get to meet Senior Academy members as well as future guest speakers. For example, Andrew Fraknoi, the well-known local "science guy," will be giving us a tour of the "Top Tourist Sites in the Solar System." I've known Andy for many years; he is a scientist who is highly respected and who loves bringing science into all our living rooms. I encourage everyone to listen in on his Senior Academy program at 2 p.m. on Monday, February 8.

—Vera Buescher

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.

IN MEMORIAM

David Hoewisch, DC 1948—2020

(Please see obituary in the Classified Advertising section)

In Memoriam notices are run free of charge.

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

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

DEADLINES

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

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

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

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

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

Call 408-223-4655 to report missed deliveries.

POLICIES

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

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

The Villages Communications Advisory Committee "To inform and connect Villagers" develops operational plans, reviews rules and policies, and advises the General Manager and Club Board on issues pertaining to The Villager, including Pulse letters, Channel 26, Fast Lane and the web site. Residents having relevant concerns may attend meetings or call committee members by phone: Chair 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, Patricia Reardon at 408-914-2432, and Nick Yannaccone at 408-219-9296.

HOURS

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

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

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

Club Board of Directors:

Mike Falarski President
Howie Blumstein Vice President
Mike Poellot Secretary
Bob Wilk Treasurer
Bob Krattli Director
Ed Ng Director
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Visit The Villages web site at: thevillagesgcc.com

BOARDS & COMMITTEES

Notice of Proposed Changes to Association Policy APo 304 Replacement Reserves Policy

Proposed changes to The Villages Association Policy APo 304 Replacement Reserves Policy was provisionally approved by the Association Board of Directors at its January 26, 2020, meeting. However, before formal approval consideration, the proposed changes must be noticed and published 30 days for the required member comment period as required by California Civil Code and Association Policy APo 101. To that end, the proposed changes will be considered for formal approval at the March 30, 2021, board meeting. The Board will consider oral and written comments regarding the proposed changes at the February 23 and March 30, 2021 board meetings. Response to the proposed rule changes may be made by one or more of the following methods: 1) Participation in the discussion of the proposed changes at the Association Board of Directors monthly meetings noted above, 2) via written comments delivered to the Board through Maria Hernandez in the General Manager's office at mehernandez@the-villages.com.

The purpose of the proposed changes is to improve the useful information provided in the Annual Reserves Plan reports; the 30-Year Reserve Spending Plans will be updated to add (beginning with the FY21/22 budgets):

- The "Target Minimum"/Annual Provision Amount for that year (District Reports) The Construction Cost Inflation Factor Index used for that year (District Reports)
- The % Funded value as defined in Civil Code §5550 for that year (District Reports and the Consolidated Association Report)

Deletions are noted in strikethrough font, additions are underlined, and the purpose of the change is in italics.

TITLE: Replacement Reserves Policy POLICYNUMBER: APo 304

OBJECTIVE: Provide guidelines for managing Association's Reserves Funds, and to protect against the need for special assessments.

GOVERNING DOCUMENTS / LEGAL REQUIREMENTS: Association Bylaws, California Civil Code 4000-4765, 5510-5560, 5600(a)-(b), 5605(a)-(c), 56105(a)-(c), 5620, 5615, 5650(c), 4210 5625

POLICY: The Board collects funds for the Association's Reserves Fund to ensure that monies are available as required to maintain, repair, replace, or restore Association property components in a safe condition and good appearance. The Board will determine the contribution required from the owners each fiscal year based upon Reserve Study information and other factors the Board considers relevant.

LIMITATIONS:

- 1. Reserves monies collected are to be used only for the purpose of maintenance, restoration, repair or replacement, or litigation involving such items for which the Association is responsible. Reserve funds set aside for a particular line item in a reserve study need not be restricted to expenditure on that line item alone, but rather the aggregate of all reserve funds may be used for the aggregate of all reserve expenses without reference to a particular component.
- The Association shall maintain one amalgamated reserves fund account; but each district's financial balance will be recorded in a separate sub-account. Each district's annual funding requirements shall be collected from owners within the district on the basis of assigned villa adjusted floor area (AFA).
- 3. The Board shall review the Reserves Study annually and at least once every three years, the Board shall cause to be conducted a reasonably thorough visual inspection of property components to update the Study. The Board may, at its sole discretion, submit the Study to independent review by a Reserves Study specialist.
- 4. Reserves Study detailed and summary reports shall be available to the District Advisory Committees (DACs) for their review and recommendations.
- 5. The Board's objective is to maintain adequate reserve funds for each district to accomplish all planned repairs and replacements in accordance with the Reserves Study schedule while providing sufficient contingency for emergency repairs. To meet this objective, the reserve balance for a given district at the beginning of the fiscal year, plus the proposed assessment, should be sufficient to meet the estimated expenditures for that fiscal year. If a district has insufficient funds to meet its estimated expenditures for that fiscal year, the Board may, at its sole discretion, authorize a loan to that district from the Association Reserve Fund, or levy a special assessment against the owners in that district. Funds borrowed by a district shall be subject to repayment with interest within one (1) calendar year.
- 6. In addition to the above objective, a year-end reserve amount has been established for each district which is a reserve balance amount that, as a goal, should not be less than the Annual Provision Amount (APA). APA is the sum of the replacement cost for all reserve components, after each has been divided by its entrance of Building B or go online to the Villages website - www.thevillagesgcc. useful life. It is recalculated each year and maybe adjusted as needed by the Board.
- 7. As part of the annual Association Financial Disclosures the 30-Year Reserves Spending Plan reports will include for each of the thirty years:
 - The "Target Minimum"/Annual Provision Amount for that year (District Reports)
 - The Construction Cost Index used for that year (District Reports)
- The % Funded value as defined in Civil Code §5550 for that year (District Reports and the Consolidated Association Report)

IMPLEMENTATION PROCEDURES: None

Association/Homeowners documents available via e-mail

Per an amendment to California Civil Code, homeowner associations are permitted, with owner's written consent, to distribute annual disclosures, (like the pro forma budget summary) and other specified association documents to owners via electronic mail, facsimile, or other electronic means (such as posting on the association's website) instead of sending those documents out by regular mail or personal delivery. This has the potential to provide cost savings to The Villages. Delivery and postage costs for the Villages' annual distribution of the pro forma budget summary alone are close to \$1,000, not to mention the paper and printing costs.

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

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

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

Pulse letter deadline to change

By the Communications Advisory Committee (CAC)

Your Pulse letters are important to The Villager and Village residents. To facilitate our ability to get your letters published in a timely manner we are making a change in the Pulse letter submission deadline. This change will provide reviewers and letter authors more time if changes are needed because the letter is not compliant with Club Rule 1.30.

Beginning the week of March 1, 2021, the deadline for Pulse letters will change to 4 p.m. on Thursday of the week prior to publication. We hope that this will result in more Pulse letters printed quickly. Any letters received after the deadline will be reviewed for inclusion in the next edition of *The Villager*. Thank you for your cooperation with this change.

Please submit your Pulse letters in digital form only

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

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

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 *com*—and download the current and past editions to your computer.

> More BOARDS & COMMITTEES, MANAGEMENT and COMMUNITY NOTICES on pages 4, 5, 12, 14 & 23

MANAGEMENT

A Message from the Accounting Office

The Villages Accounting Department would like to remind all of our residents that you have the option to receive your monthly statement via e-mail, the most cost-efficient way to receive your monthly statement. An authorization form will be included with your February statement. If you want to receive your monthly statement by email, please complete the form and return it to the Accounting office. A drop box in the parking lot adjacent to Building A is available to drop off your forms. If you have any questions, please contact Salvador Tlazola at 408-223-4639 or email stlazola@the-villages.com.

Questions for Comcast/Xfinity?

Comcast/Xfinity will resume its customer service appointments to Villages residents on Tuesdays, starting February 2 and going through April 27 from 11 a.m. to 2 p.m.

This is Comcast driven and at no cost to the Villages. This is your chance to ask your questions about your existing service or if you want to upgrade your service, they are there to help.

To schedule a 30-minute appointment, visit https://bit. ly/2NjWp2e and select a date and time on the calendar.

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.

More COMMUNITY NOTICES on pages 12, 14 & 23



Get great service & great rates.

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

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THANK YOU

I wanted to thank Mary Tatum for being the best boss in my more than 58 years of working. I want to thank all my co-workers especially those in Building B, since we are like a family and being the best people to work with! And I most certainly want to thank the residents for all their wonderful cards, letters, emails, thoughtful gifts and calls wishing me and my family well in retirement; and to those who always asked about my daughter Micky who worked at Public Safety until her stroke in December 2018, she, of course, will be moving with us along with my other daughter and son-in-law and horses! Guy and I are very much looking forward to starting a new chapter with all our family! I have met so many wonderful people in my almost 23 years at The Villages and made wonderful friends as well. Thank you from the bottom of my heart for all the well wishes!

-Ruth DePonzi

More COMMUNITY NOTICES



The What I Love About The Villages column is a place where you can share your positive comments about The Villages community. (To be in compliance with VGCC Rule 1.30, please do not name businesses or other commercial, religious or political entities.)

If you have an uplifting comment to share about some aspect of life at The Villages, please email your contribution to Villager Associate Editor Kory Tran: ktran@the-villages.com, Villager Managing Editor Scott Hinrichs: shinrichs@the-villages.com or submit it in the Villager Article Submission area on the Resident Portal: resident.thevillagesgcc.com/villager/artsub/

Even though we're living through a pandemic with many of our amenities closed, living in The Villages we have a committed staff working to provide services for us. John Yu and his team provide us with dining options. Thus, we can take a break from home cooking getting meals we are confident have been prepared in a safe manner. Mary Tatum and her team provide us guidance so that we keep within the restrictions of the health orders as we enjoy the amenities that are permitted to be open. The main reason we moved here was for the golf and Scott Steele and his team are providing us with outdoor exercise in a safe environment. We don't know how we would have made it through the pandemic if we weren't living in The Villages' managed community. Like many others, we look forward to the time when all our wonderful amenities are able to open and we can enjoy the full benefit of Villages' life.

—Tom and Teddy Morse

EVF FOCUS

It Has Been My Honor...

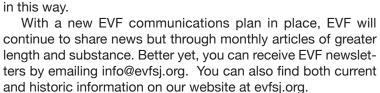
By Diana Hallock, EVF VP

For the past eleven years, the Evergreen Villages Foundation (EVF) has facilitated tax deductible donations to support lasting capital projects to enhance life here in The Villages. News about projects and ways to donate has come to you via the EVF Focus here in The Villager. For the past five years, I have had the joy of working with Kory Tran, Villager Associate Editor, to publish those articles each week. Kory is a consummate professional, helping me improve articles, providing fun artwork and ensuring the deadlines were met more than 260 times. What a fabulous information partner!

Thank you also to all who wrote to me over the years with



comments and questions about EVF and the Focus. It has been my privilege to serve EVF and the Villages



We hope you will continue to look for EVF news in whatever format works best for you.



GOVERNANCE MEETINGS

THE DACs

Del Lago DAC to meet February 11

Village Del Lago will hold a meeting via Zoom on Thursday, February 11 at 9:45 a.m. Meeting ID: 891 3871 4541. Passcode: 239626. To call in by phone, dial 1-669-900-6833.

Santa Clara Valley Water District will present Water Conservation in The Villages, with guest speaker KJ Scott.

Sonata DAC to meet February 18

The Village Sonata DAC Meeting will be held online via Zoom on Thursday, February 18 at 9:30 a.m. Meeting ID: 894 1094 6074. Passcode: 256926. To dial in by phone, call 669-900-9128.

If you have questions, contact Kathleen Benz, Sonata DAC Secretary at 217-352-1698 or sonatavillagedac@gmail.com

Highland DAC meeting day changed

The next Highland DAC meeting has been moved to Thursday, March 25 (originally scheduled for Tuesday, February 16). More details to come.

Olivas DAC to meet February 8

The Olivas DAC meeting is scheduled for Monday, February 8 at 1 p.m. via Zoom. Meeting ID: 201 892 0217. Passcode: 873102.

FROM THE FITNESS COMMITTEE

Fitness Center Survey results from March 2020

As promised when we originally published the March 2020 Fitness Center survey, the results would be made available to our residents as soon as possible. This is a follow-up to the fitness center survey results from our last published article. Overall, there were many wonderful and constructive comments as to what users liked about the center and what improvements would be beneficial, too many to mention here; however, please go to the Villages Resident Portal and type into the "Search The Resident Portal Field", "2020 Villages Fitness Center Survey Results" to view the entire survey and summary or log into the Villages Portal/Governance/Villages Golf and Country Club/Club Committees/Fitness Center Advisory Committee and scroll through documents to find the survey. It's worth your time to review what others have said.

Here's the link to the survey on the Resident Portal: resident.thevillagesgcc. com/documents/fitness-2020-survey

Currently, the equipment is at maximum capacity so we are unable to include additional equipment or amenities, sorry no sauna or steam rooms can be added as requested.

The survey revealed that we have some users that are not registered and are either using someone else's card or are following a registered cardholder into the gym also known as "tailgating." A few folks living at the same address filled out the survey but only one of those was a registered user. Every user needs to be registered! All it takes is a call to the Community Activities office to sign up for equipment training. Once completed, the Community Activities office will activate your Village identification card to allow access. Unfortunately, as of right now, all classes are suspended due to the pandemic. More details will be forthcoming when circumstances change.

The most burning question on everyone's mind is when can the Fitness Center re-open and what restrictions, if any, will be initiated. No answers yet, but stay tuned!

When we do return to the Fitness Center, please continue to use the suggestion box for your comments. The Fitness Center Committee reviews all comments at their monthly meeting held on the first Monday of each month at 10:30 a.m. and we make every effort to address them. Please report facility problems (air temperature, cleanliness, equipment breakdown, etc.) directly to the Community Activities Office rather than submitting these repair requests into the suggestion box.

Perhaps the Fitness Committee will start off the Fitness Center re-opening with another Cardio Challenge! In the meantime, keep moving, breathe deeply and be safe.

- Your Fitness Committee

BOARD MEETINGS

Association

Ad-Hoc Committee on Reserves Accumulation Meeting is Thursday, February
 4, at 10 a.m. via Zoom teleconference

Meeting ID: 862 1304 5968 Passcode: 282448 Dial: 1-669-900-6833

 The Villages Association Board of Directors Monthly Board Meeting is Tuesday, February 23 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 Monthly Board Meeting is Tuesday, February 23 at 1:30 p.m. via Zoom Webinar

Webinar ID: 994 0278 3745 Passcode: 260616 Dial: 1-669-900-6833

Homeowners

• The Villages Homewoners' Quarterly Meeting Thursday, March 18, at 9 a.m. Zoom Meeting

Meeting ID: 929 3079 4514 Passcode: 567509 Dial: 1-669-900-6833

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

Pedestrian Safety Reminder:

Recently we have seen an increase in pedestrian

traffic throughout The Villages. A reminder: please use the correct side of the road when walking, and walk toward oncoming traffic. The arrows are painted on the main roads. You should also remain in single file when in groups to keep within the white lines as well as social distancing. When walking pets, be sure they, too, remain within the white lines and out of traffic.



From your Emergency Preparedness Committee (EPC)

Seeking volunteers to help create The Villages Emergency Response Plan

Recently, the Club Board of Directors approved the EPC's request to lead and facilitate the creation of a Villages Emergency Response Plan. As the Chair of EPC, I will chair a committee comprised of EPC leaders/volunteers, two at-large Villagers and consulting with representatives of the staff, the VMA and the Club Board Liaison.



Neignbors Helping Neignbors

If you are interested in serving on this committee, which will review several emergency plan documents in order create a comprehensive emergency response plan, please contact me at bobandk1995@gmail.com or 408-910-0759 by Friday, February 12. I'll look forward to talking with you about this important role in helping to ensure the safety of all Villagers in the event of a disaster. Thanks for considering this opportunity.

-Bob Dolci, EPC Chair

HE CLUBHOUSE

For Information: 408-223-4687

2800 Villages Fairway Drive, San Jose CA 95135

All Clubhouse & Bistro menus can be found at the villagesgcc.com

WHAT'S COOKING?

theclubhouse@the-villages.com **Clubhouse Restaurant** opens Patio dining - Reservations required: Outdoor dining is allowed again, according to the county health order. Patio dining requires that reservations be made. The Clubhouse still offers To-Go Grab & Go, Home Delivery programs and online ordering.

Online ordering: now available at: clubhousereservation.

For Curbside Service: 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 and Patio dining (by reservation only) JOSO.

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 now by reservation

There are three ways to make reservation: Call 223 4687 for auto reservation recording, or go to: Clubhousereservation. com click "Book a Reservation," or go to: the website, thevillgesgcc.com for the link. Limited seating available.

Soup of the Day



For the week of 2/8 to 2/14

Monday 2/8 Lentil

Tuesday 2/9 Cream of Broccoli

Wednesday 2/10 Chicken Noodle with Mint

Thursday 2/11 Minestrone

Friday 2/12 Shrimp and Corn Bisque

Saturday 2/13 Chef's Choice Sunday 2/14 Chef's Choice

Patio and 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 dining at the Clubhouse is no longer available. This does not affect the Curbside Grab-and-Go pickup, Home Delivery service or Patio dining.

More CLUBHOUSE

Patio dining allowed by county order, but reservations requested

Santa Clara County, the Bay Area's first epicenter of the coronavirus pandemic, issued a health order that shut down indoor and outdoor dining after the State of California downgraded the county into the purple tier in December. In response, the Clubhouse Restaurant ceased indoor and outdoor dining out of an abundance of caution and concern for Villages residents.

Recent adjustments to the order now allow for outdoor dining.

The Clubhouse reopened Patio dining with reservations only, as well as Home Delivery and its Grab-and-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.

Valentine's Day

Saturday, February 13

Sunday, February 14
Specials

See page 13

More CLUBHOUSE on pages 8, 9, 10 & 13

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

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

All-Day Menu

11 am. 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, Fried Noodles with a Sesame Ginger Dressing Add Chicken \$2.00 Add Prawns \$4.00

Cobb Salad \$14.25

Mixed Greens, Tomato, Cucumber, Hard boil Egg, Olives, Avocado Bacon and Feta Cheese Add chicken \$2, Prawns\$4 or Salmon \$3

Hermosa Wedge Salad \$9.25

Crisp Iceberg Wedge with Bacon, Tomatoes Crumbled Maytag Blue Cheese

V Italian Chop Salad \$13.25

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

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

 $V = Vegetarian \ GF = Gluten Free$

Served raw or undercooked, or contain raw or undercooked ingredients

Consuming raw or undercooked meats, poultry, seafood, shellfish, or eggs may increase your risk of foodborne illness, especially if you have certain medical 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 \$8.95

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

Burger with Side 2. \$10.95 Angus Beef with LTO and Side Dish Add Avocado, Bacon add \$2 Cheese add \$1.50

V Impossible Burger with Side \$12.50

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

Jan 202

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.

Breakfast Menu

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





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



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

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

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 5pm to 7pm Last Order

Starters

V Baby Lettuce Mix Salad \$5.25

Small Caesar Salad \$6.95

The Lighter Side

Served à la carte

Spaghetti and Meatballs \$17.25

Chef's Marinara Sauce with Meatballs

V Eggplant Parmesan \$14.95

Egaplant 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

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

Next **CHANNEL** Week

12:00 & 6:00 a/p Fitness with Mwezo

:00 Chair Aerobics :24 Bollywood

Tuesday :00 Tai-Chi 8-Form Saturday :24 Dynamic Balance :24 Dynamic Balance Wednesday :00 Chair Yoga Sunday :26 Breathing Exercises

Thursday :00 Aerobics Workout :21 Breathing & Meditation

1:00 & 7:00 a/p

Fitness with Hartmut

Mon, Wed :00 Strength Training & Fri :13 Chair Fitness :13 Chair Fitness Tue, Thu :00 Strength Training & Sat :13 Cardio Fitness

Sunday :00 How to Stay Motivated

2:00 & 8:00 a/p

ABOD Policy Based Reserves Planning, with David Cook

3:30 & 9:30 a/p Classic Television

MON Dragnet TUE The Lucy Show

WED Sherlock Holmes THU Burns & Allen Show FRI Robin Hood SAT The Beverly Hillbillies

SUN You Bet Your Life

3:30 & 9:30 a/p Movies+

Rise of Catherine the Great + G.E. Theatre

-TUE **Impact**

+ Superman

-WED-Santa Fe Trail

-THU

Buckskin Frontier

Blood on the Sun One Step Beyond

SAT Love Affair

+ The Loretta Young Show

SUNDAY VARIET

4:00/10:00 AM/PM

Colgate Comedy Hour

5:00/11:00 AM/PM The Dinah Shore Chevy Show



Club **Events** Password: villages & Notices



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



Villages Golf and Country Club Food Menu Price Comparison January 2021

It has been several years since our last menu price comparison from our copetitive set.

With the pandemic and the concern over pricing in Pulse letters, I thought it would be a good time to do the exercise again.

I took the liberty to compare our menus with the following comp set.

We are assuming all the qualities are top notch and grades and specifications are the same.

- 1. San Jose Country Club
- 2. Silver Creek Country Club
- 3. The Ranch at Silver Creek
- 4. Rossmoor Country Club Walnut Creek
- 5. Creek Eatery Silver Creek, independent full-service restaurant
- 6. Village Grill Evergreen Village Square, independent partial-service restaurant **Points to Note:**
- · Hamburgers in other restaurants are 8-oz. patties. Ours is 6-oz.; however taking into consideration the difference, we still come out lower.
- Our Sandwiches come with sides with a large lineup of varieties. Most venues only offer Fries, Cole Slaw or sometimes Potato Salad with their sandwiches. We offer the full lineup including Sweet Potato Fries, Garlic Fries, Onion Rings, Soup or Salad. This can be an additional \$6 to \$9 in our comp set restaurants.
- Our Dinner Entrees all come with two sides like other restaurants, but we also include a Salad or Soup with the meal. Comp set restaurants charge an additional

Service Charge and Curbside Service

- Our prices include a 10-percent service charge currently for Curbside Service.
- · Silver Creek adds an 18-percent Service Charge right now for pick up. No Curbside Service
- · San Jose Country Club adds an 18 percent Service Charge also for pick up. No Curbside Service
- · Rossmoor, Creek Eatery, Villages Grill in Evergreen and the Ranch at Silver Creek do not automatically add service charge. No Curbside Service.

In the side-by-side comparison you can access on the Resident Portal https://resident.thevillagesgcc.com/menu-comparison-202101/) you can see the pricing structure of the Villages Golf & Country Club is much better than our competition in almost all items including standalone restaurants that do not provide full service.

-John Yu, Director of Food and Beverage

Starting Friday January 29th 2021

The VMA welcomes you to its monthly meetings!

The Villages Medical Auxiliary (VMA) is a wonderful organization that provides many benefits to all Villagers.

Have you ever wondered what this organization is all about? Every second Wednesday of the month at 10:30 a.m. the VMA has a meeting where they report the goings on of the organization. Villagers are welcome to attend. Of course, right now the meetings are via Zoom.

If you would like to tune in to any of the monthly meetings or think you might be interested in volunteering, please contact Bonnie Grim at 408-238-4029 or e-mail her at bgrim@sequoialiving. org. She will give you the Zoom connection information.

Estate Planning Attorneys

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

Call us to schedule your Free Consultation!





Del Ponte & Hirz Attorneys at Law

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

(408) 294-4525

www.DelPonteandHirz.com info@delponteandhirz.com 75 E. Santa Clara Street, Suite 275, San Jose, CA 95113

Golfer's Delight Lunch Box Jumbo Hot Dogs with all the Trimmings French Fries, Chips or Onion Rings, **Choice of Beverage** Bottled Beer, Wine or Canned Cocktail. \$10.95 Plus 10% Service Charge and Tax Call 408 370 8553 or Walk In Order Desk

Clubs & Events

Arts & Crafts Profile: Kathy Warren

By Michael Sunzeri

The Arts and Crafts Association introduces one of our newest board members Kathy Warren. She is a transplant from New York and is a Business degreed graduate from SJSU with an emphasis in Accounting, adding a Master's in Public Administration leading to work in finance for over 30 years.

Kathy retired in 2011 and has lived here with her husband Richard for 22 years. Her participation in The Villages include being in the Hiking club, Swingers Golf and the VMA. She Joined the Arts and Crafts Club in 2017. Now Arts and Crafts has the pleasure of having Kathy as our Treasurer.



Some time ago on a whim, she started taking a class in Ceramics with Diane Finley. There was

the hook, too much fun. She volunteers her time being a room monitor in the Ceramics Lab and benefits from sharing what she has learned and what she can offer to others in the world of clay. She loves the slab work, rolling out clay like dough and then fashioning a desired piece. Next she wants to tackle the potter's wheel

Kathy and her husband have three children conveniently living close by. She tends a garden up on the hill year-round and loves to travel, having been to more than 43 countries and counting. During these times she has much more time to read a wide variety of fiction, nonfiction and science fiction. There is enough here to converse with her, so engage with her anytime you see her.

Meditate with the Global Village Club

The Global Village Club wants to invite you to join us on Zoom every Wednesday at 7 p.m. for a **meditation** session. Contact Darlene Korb at 408-268-8337 or darlenekorb@gmail.com for more information.

Meditation may significantly reduce stress, anxiety, depression and pain, and enhance peace, perception, self-concept and well-being.

Sandy Rosenthal to speak on flooding at SIR 38 meeting

During the SIR 38 Zoom meeting at 12-noon on Tuesday, February 16, Sandy Rosenthal, author of the book "Words Whispered In Water," will speak about why flooding, such as in New Orleans 15 years go, is now occurring everywhere, what it means, and what we can do to stay safe.

Sandy founded the non-profit Levees.org in 2005. The group's focus is educating the public that the flooding of New Orleans during Hurricane Katrina was due to federal engineering mistakes, not the wrath of nature. In March of 2019, she unveiled the Flooded House Museum at a major breach site. She initiated



the installation of three historic plaques vetted by the state's preservation office, hosts an annual levee breach bike tour, and much more. For those efforts, she has been honored with numerous awards most recently including Outstanding Social Entrepreneur of the Year from Tulane University and Most Influential Woman from Mount Holyoke College. She is an advocate for the 62 percent of the American population living in counties protected by levees.

She has been married to Stephen Rosenthal since 1979, has three adult children, and two grandchildren living in San Francisco. She also has two small dogs named Twinkie and Cupcake. Non-SIR members wishing to hear Sandy's speech should join the Zoom meeting at 12:15 p.m. The Zoom meeting ID is 884 5654 9268 and the passcode is 189674.

Senior Academy: 'California, Then and Now'

On Tuesdays, February 9 and 16, at 2 p.m. in a Zoom presentation, the Senior Academy for Education will present Dr. Bob Senkewitz, Professor of History Emeritus at Santa Clara University and a long-time favorite of Senior Academy audiences, in a new, two-part series on the History of California. Titled "California, Then and Now," the programs will look at California's past with special emphasis on the ways in that past not only shapes our present, but the ways in which our present shapes our conceptions of the past.

These initial sessions will deal with early California history - before the Americans took over after the Mexican War. Filled with rich audio-video resources, these lectures will convey California's heritage as part of Spain and Mexico.

Villagers can register for these lectures by going to the Senior Academy website at villagessa.org.

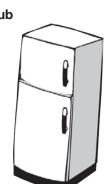
VMA: 'Hello, hello! Who's calling?' There are about 48 million people with hearing loss. Less than

There are about 48 million people with hearing loss. Less than 1 percent know that there is a program that can help them better understand what is being said on their landline, iPhone, and iPad. Clear Captions is a company that works with the FCC to provide federally funded captioning products and service at no cost to individuals with hearing loss. On Tuesday, February 16 at 10:30 a.m. the VMA will sponsor a Zoom session led by Elli Tehrani detailing the services Clear Captions can provide for those with hearing loss. If you are interested, please contact Bonnie Grim at 408-238-4029 or e-mail her at bgrim@sequoialiving.org.

Got junk? Pickup is free in San Jose

By Bill DeVincenzi, Sustainable Villages Club

Ever wonder what to do with large items you no longer need? For example, an old TV, furniture, mattress, computer, a large appliance, a water heater, etc. Did you know there is a **free** service available to remove and properly dispose of these items? To get rid of and recycle unwanted items, too large or inappropriate for your neighborhood trash bin, first determine if your item qualifies by going to sanjoserecycles.org and clicking on the "Junk Pickup" tab and then clicking the "list of acceptable junk items." Be sure the item(s) you want to get rid of appear on the list. The



you want to get rid of appear on the list. The list is extensive so take the time to review.

When you confirm your items qualify, you will need to schedule pickup. Go to "residential services lookup map" and confirm the pickup days for your address. Here you will also confirm your hauler and phone number to schedule pickup. For most Villages residents, the hauler will be the Green Team and the direct number for junk pickup is 408-283-8500. Other residents may have City of San Jose as their hauler and the phone number is 408-535-3500. All you need when you call is your list of the items for pickup. It appears these bulk items pickups are often on Wednesdays for The Villages. You will notice the Green Team, San Jose offers other services as well. Check out the rest of their website at greenteam. com/san-jose for more information.

This information is provided as a service by Sustainable Villages Club. Visit the Sustainable Villages Website at sustainablevillagesclub.org to join the club or to learn Sustainable Practices you can do here in the Villages.

Editor's Note: Maintenance Services suggests that residents attach a sign "Green Team to pick up" on the items that are sitting outside. Also, the 408-283-8500 phone number (for unincorporated residents) may be interchanged with the 408-282-4400 number (for San Jose residents). Technically, The Villages falls within the city limits

VMA seeks hats, scarves for homeless

With winter upon us, the VMA is in desperate need of warm hats and scarves. As part of their outreach services, the VMA provides clothing and other items to the homeless and are presently in need of hats and scarves. If you would like to make a donation of hats and scarves, yarn, or money for yarn, please contact Margaret Campisi at 408-532-8644. If you have been knitting



or crocheting hats and scarves to donate to the VMA, thank you! Please continue to do so and contact Margaret to make arrangements to drop them off and/or get yarn.

What to Expect When the Resident Portal Becomes Password Protected:

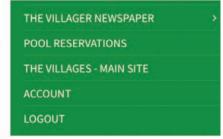
As of Thursday, February 4, the Villages Resident Portal website has become password protected. This change is intended to allow for future content on the Portal, which will require secure and exclusive access by Villages residents only. We are asking residents who wish to use the Portal after the update to create an account. Here is more information about this change:

Who needs to create an account? If you are a current user of the Swimming Reservation website you have already gone through the process of creating a password and logging in. All other residents who wish to access the secured areas of the Portal after the update need to go through the account creating process.

Please note: if you currently have an account for GateAccess, PayLease, or Chelsea Tee Time, your account information for these services will work only for these services and not for accessing the Portal.

How do I create an account? The green Menu on the left side of the Portal has new features available. When you are not logged in a "Login" option now appears (see below left). When you log in the Menu changes to include a link to your Account profile (see below right).





Step 1: Click on "Login" on the Menu. You will be taken to the Login Page (see below).

	Register
Welcome to The Villages Golf and Country Club's Resident Portal. Please enter your Username and Password in the form below.	
Residents who have been using the Pool Reservation side use the same Username and Password that you have been using there. Other services (Chebea, GateAccess, PayCease, etc) user information are not valid for the Resident Portal. If you are new to the Resident Portal, please click the "Sign Up" button. If you do not remember your Username or Password, click the "Forget your password?" ink under the buttons. An email will be sent to you	Sitting with the straight of and Country (with Notice Prof. Notice) are extraorgate and as a reconstruct for and for some to a seen of the Notice Prof. Place of East de View Indian and an elementation and appropriate actional Ministry from photosystems of Johnson Notice. Against and Notice and Against and any or included holy the page, count that deposit a page of model processing this proof. Johnson Add the service of the proposed releasts to the State and State and Country or and the service of the proposed releasts to the Against Add and are regionally the proposed releasts the of their depth of the add or control of these or originated from proposed releasts to the service country of processing.
with your Username and a link to change your Password.	SHEET MARKE
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MEP RESIDENCE IN SECURITY SECU	MARKETO .
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Forget your password!	parameters and the second

Step 2: Click on "Sign Up". You will be taken to the Account Registration Page (see above right). Enter your information and choose your password using the provided criteria. Once you are done click "Submit Your Information" to send your registration for approval.

Accounts will be approved as they are received during business hours, Monday through Friday (8:30 a.m. to 4:30 p.m.). Once approved you will receive a confirmation email with your User Name. You can then use your User Name and the password you chose to log into the Portal.

Will all areas of the Portal be password protected?

No, the areas of the Portal that will remain accessible to the public and to users when logged off are the Golf, The Villages Clubhouse, Facilities, Amenities, and The Villager Newspaper options on the Menu. Also the current Emergency Route information and Resource Guide will be available and may be moved for easier access. All other parts of the Portal will be unavailable to the public at the time of the update and any future changes to accessibility will be carefully considered.

Will all users be able to see the same information?

No, at present there are separate user types for Residents and Non-Resident Owners. Non-Resident Owners are not able to access the Swimming Reservation website and may be unable to access certain areas in the future.

If you encounter issues following the steps avove, please send an email to rdreitlein@the-villages.com with the subject "Portal Update." Due to the volume of new users we will respond within two business days.

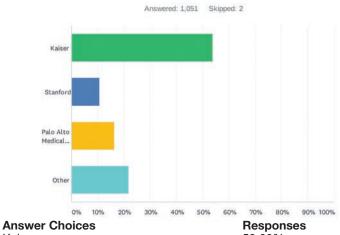
Health Care Provider Survey Results

General Manager Tim Sutherland has been working with City and County officials to bring COVID 19 vaccinations on site to The Villages. The City of San Jose has asked if we could conduct a health care provider survey census as part of possible justification that might allow mass vaccinations on site. If a single health care provider has 500 or more clients at The Villages that may allow the City to lobby that health care provider to consider mass vaccinations for those clients at The Villages. Tim has let the City of San Jose know that we met the 500 person benchmark.

Resident response exceeded expectations; 1,051 residents took the survey. From those that responded, 564 have Kaiser as their health provider. Other providers represented were Stanford (113), Palo Alto Medical Foundation (172) and other (228). As far as age demographics, most resident responders were over 75 years of age (529), followed by 70-75 (232), 65-70 (187), 60-65 (81), 55-60 (33) and 12 were under 55.

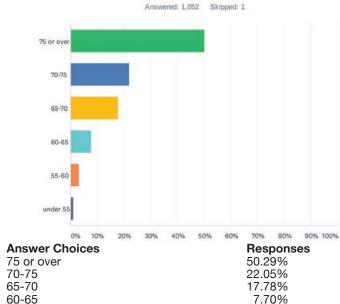
Almost all respondents (1041) indicated they plan on getting the COVID vaccine. See the graphs below for more details on the statistics:

Q1 Who is your current health care provider



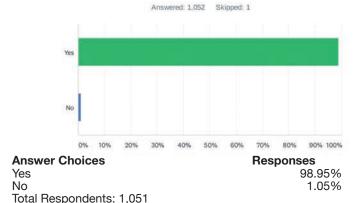
Kaiser 53.66% Stanford 10.75% Palo Alto Medical Foundation 16.37% 21.69% Total Respondents: 1,051

Q2 What is your age



7.70% 55-60 3.14% under 55 1.14% Total Respondents: 1,051

Q3 Are you planning to take the COVID vaccine



Senior Academy to tour Outer Space!

On Monday, February 8, Senior Academy will be hosting Andrew Fraknoi, a very popular and experienced instructor, who will be taking us via Zoom on a grand tour of the "Top Tourist Sites of the Solar System." This trip-of-a-lifetime tour of the planets and moons in our cosmic neighborhood will be illustrated with the latest images from U.S. and European space probes. Highlighted sites will include the 4,000-mile lava channel on Venus, the towering Mount Olympus volcano on Mars (three times the height of Mount Everest), and "Cold Faithful" the salt- water geyser on one of Saturn's moons. We will get to explore the must-see alien vistas that future tourists will surely include on their itineraries. Andrew will provide us with excellent background information about these sites as well.



Andrew Fraknoi

Andrew Fraknoi is an award-winning scientist and educator, who specializes in explaining developments in astronomy to the public in everyday language. He



also works with teachers, museum educators, and young astronomers to help them be more effective in doing spacescience education and outreach. He retired in 2017 as the Chair of the Astronomy Department at Foothill College and now teaches introductory astronomy and physics at the Fromm Institute of the University of San Francisco, and through the OLLI Program at San Francisco State University. Asteroid 4859 has been named Asteroid Fraknoi by the International Astronomical Union to honor his work in the public understanding of science.

Please join us on Monday, February 8 at 2 p.m. for this unique and exciting lecture. The lecture is free, but preregistration is required. Please go to the Senior Academy website at VillagesSA.org for more information and for the

link to register for this event.



February 13th Saturday and 14th Sunday Night Special

Valentine's Special Prix Fixe Menu

Curbside Pick Up 5pm to 7pm

Strawberry Spinach Salad

Strawberries, Spinach, Red Onion, Feta Cheese Candied Pecans Balsamic Honey Vinaigrette

Surf and Turf

Grilled Petite Filet Mignon Bearnaise and Scampi Prawns with Garlic Butter Sauce Wild and Mixed Rice Pilaf Broiled Parmesan Pesto Vine Ripe Tomato

Dessert

Red Velvet Cake And Split of Champagne

\$49++

18% service charge and tax wil be added

All Charges Made to Account House Number Prior to Event For Reservations:

Call 408-754-1337 or e-mail theclubhouse@the-villages.com Please Provide: Time of Pick-Up (5pm to 7pm) and House Number, Full Name, Phone Number and Number of Meals

Orders Must Be In by Wednesday, February 10th

New to Silver Creek · Assisted Living · Memory Care



Oakmont of Silver Creek offers assisted living and memory care services in a resort-style setting.

- Onsite Nursing Staff
- & Concierge Physician Program
- Wellness and Engagement Programs
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Call to reserve your luxury apartment home today!



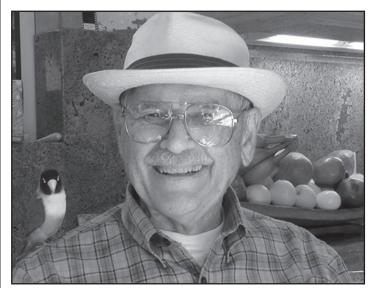
3544 San Felipe Road San Jose, CA 95135

(669) 271-7211 oakmontofsilvercreek.com





Did you know? Chuck Langenstein to turn 100!



Charles Langenstein (aka 'Chuck') will celebrate his 100th birthday on Thursday, February 11, 2021. Chuck is a long-time resident of The Villages, having lived here for more than 30 years. He plans to celebrate his birthday with his family with a trip to Bodega Bay. Chuck is a very healthy and active centenarian-to-be. He still drives and is active within the Bocce Community. Chuck attributes a good portion of his longevity to the lifestyle and sense of community at The Villages.



Sue Lassetter, M.A., CLC, SRES

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Attention all swimmers

Please remember that during the current swim schedule, cancellations may be made by 8 a.m. the day of the reservation for weekdays and by 4 p.m. on Friday for weekend days. When the swim schedule changes on February 8 (see the article that week), cancellations may be made by 4 p.m. on the day before your reservation for weekdays and by 4 p.m. on Friday for weekend days.

Please be courteous to your fellow swimmers and cancel if you know by the above deadline that you will not be attending your swim time. This will allow others the chance to reserve that time slot. Your help with this, combined with the changes to the swimming schedule, will let more residents enjoy the pool facility. Cancelling can be done online or by calling the Swimming Reservation Line at 408-223-4636. If you need help cancelling or are unsure of your current reservations, please contact us.

Evergreen Blood Drive is Saturday, February 13

By Tom Mitchell

The next Evergreen Blood Drive, sponsored by St. Francis of Assisi of Evergreen and the Stanford Blood Center, will be held on Saturday, February 13 from 8 a.m. to 2 p.m. at the St. Francis Community Center on 5111 San Felipe Rd, Evergreen, San Jose, CA 95135. The event is open to the public and any and all eligible donors are encouraged to come by that Saturday and become a blood donor. Due to the large number of companies shut down, there is a big shortage of blood types, so your donation will be impactful.

We encourage folks to sign up in advance, to minimize waiting times for all. They can call me at 408-476-6104 or go to https://sbcdonor.org/donor/schedules/drive_schedule/9054 to learn more.

Thank you for your support, and don't forget to wear a mask.

Villages Medical Auxiliary-Since 1976

Office: 408-238-4230 Hours: Monday to Thursday, 9:30 a.m. to 2:30 p.m. Service Coordinator: 408-238-4029 www.vmavillages.org



Please note, ALL presentations are Via Zoom until further notice

In February

Caregiver Support Group: a group designed to provide emotional, educational, and social support for all caregivers facilitated by Judy London Ph.D. Thursday, **February 11** at 10:30 a.m. If interested in attending via Zoom please contact Judy at judithlondon@sbcglobal.net or call 408-784-3325.

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, **February 25** at 10:30 a.m. To register, email Bonnie at bgrim@sequoialiving.org or call 408-238-4029 and leave your email address.

Coming in March

Caregiver Support Group: a group designed to provide emotional, educational, and social support for all caregivers facilitated by Judy London Ph.D. Thursday, March 11 at 10:30 a.m. If interested in attending via Zoom please contact Judy at judithlondon@sbcglobal.net or call 408-784-3325

Senior Care Consulting: Certified Senior Advisor and owner, Roxana Dumitrescu will present Senior Living Communities and Covid-19. Wednesday March 17 at 10:30 a.m. To register email Bonnie at bgrim@sequoialiving.org or call 408-238-4029 and leave your email address.

With Grace Hospice: Meds Matter presented by Sabine Haas RN. Wednesday March 24 at 10:30 a.m. To register email Bonnie at bgrim@sequoialiving.org or call 408-238-4029 and leave your email address.

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

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.

Religion

CATHOLIC COMMUNITY

Reflection on Sunday's Readings: by Msgr. Stephen F. Perata

When a promise is made we expect it to be kept, but we also know that something unforeseen might happen. When the One Who promises is God, then we know He will not go back on His word.

The readings today are about God's promise to be with His people, no matter what. In the first reading, Isaiah informs the people in exile that, even in their suffering and enslavement, God has been with them and is even now inviting them to a sumptuous feast with Him. They have nothing to fear, not even the web of death that enshrouds everyone.

In the first part of the Gospel, Jesus speaks of God's promise as a loving relationship between Father and Son. That loving relationship is the unquestioned presence of One to Another. That same confidence and trust are echoed in the words of the responsorial psalm "The Lord is my shepherd..."

In the second part of the Gospel, Jesus tells of a man who wandered into the wedding feast apparently uninvited, and certainly inappropriately attired. The man was there in body but not in heart. When asked how he came to be there, the man remained silent and was ushered out.

If only he had said something that came from his heart would the story of his life have been changed? What if he had told the king, "I was so hungry and almost dying when I saw a light in the distance? The door was open and I trusted you to give me life." The greeting would have been a loving embrace, "I'm glad you are here with me."

St Paul in his letter today assures us that God's promise of old is with us still, "God will fully supply whatever you need, in accord with his glorious riches in Christ Jesus."

Daily and Weekend Masses: On Monday afternoon, January 18, a devastating wind event severely damaged the outdoor worship space located in the Memorial Garden. Until a safe structure that provides protection from the elements can be built, temporary changes were made to the Mass schedule.

There will be Sunday Mass (live streamed on YouTube) at 8:30 a.m. in English and 10 a.m. in Vietnamese. Daily Mass will be (live streamed on YouTube) at 8:30 a.m. (Monday – Saturday). For those who wish to gather outside the chapel to participate in the Masses and receive Holy Communion, please bring a chair, and maintain all safety protocols. Please check the SFOA website, sfoasj.com, or Facebook page for the latest updates.

Mass Intentions: If you would like to offer a Mass for someone, contact Jean Gillette at 408-270-5723.

Home Communion: Contact Marilyn Rodman at 408-274-452. Please leave a message.

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

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

EPISCOPAL

'Shock and Awe'

By The Rev. Julia McCray-Goldsmith

As I write this, my father is on the way to the hospital in an ambulance. Perhaps this medical crisis—one of many, as he lives with a chronic disease—will resolve itself. Perhaps not. Like many of you, I have struggled with the constraints of the pandemic, which leave me unsure of whether I should get on a plane right now, given that I might be unable to visit him in person. As I bend my head in prayer and confess my shock and powerlessness to God, I am reminded that this is always the human condition. At times and places we may feel like we have power and agency, but the truth is that all power ultimately belongs to God alone. Any moment might bring us to our knees in shock. And also in awe. "Were you there," asks God of the beleaguered Job in the midst of his grief, "when I laid the foundations of the earth?"

In Biblical parlance, the word frequently translated "fear" (of God) might just as well be translated awe. Or even shock! When we humans confront the limitations of our power and mortality, we stand at the threshold of God's enormity. If that liminal space evokes our praise, then we might call it awe. But if we're honest, it's likely an experience of fearsomeness as well. It shocks us out of our more typically limited view into the timeless perspective that is God's. Wherein all suffering is merely a waystation on the inexorable road to love.

Whatever the road ahead for my father might be—whatever your road or mine—God's love is with us and awaits us. I don't know what the outcome of my father's current medical crisis will be, but I'll be here in prayer for him and for you. Come what may, go where we will, we need not go alone. As the spiritual teacher Ram Dass has written, "we are all just walking each other home."

JEWISH GROUP

By Arnold Pinck

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

38. The oldest Orthodox Jewish Russian congregation in the United States, Beth Hamedrash Hagadol, is still active at 60 Norfolk St.

39. On the corner of Essex and Rutgers, down the street from the original Forvitz building on Seward Park, the Garden Cafeteria served as a gathering place for Jewish actors, artists and playwrights such as Sholem Aleichem and Isaac Bashevis Singer from 1941 to 1983. It became Wing Shing, a Chinese restaurant, in 1985, and now houses Reena Spaulings Fine Art.

40. Seward Park on the Lower East Side was created in 1900. New immigrants worked in the park's artisan market, and on special occasions such as elections, thousands gathered in the park to watch the Forvitz's flashing news sign in Yiddish.

41. Jewish gangs rose to prominence during the Prohibition; at a conference in New York in 1931, Jewish gangsters agreed to partner with Italian Americans (Murder Incorporated), and together remained the most dominant groups in organized crime until several decades after WWII.

The Villages Jewish Group welcomes Ms. Lael Grey as guest speaker at our February 19th services. Ms. Grey moved to the Bay Area in June 2019 to serve as CEO of the Addison-Penzak Jewish Community Center and to oversee the merger of that organization with the Jewish Federation of Silicon Valley. She also serves on the Board of Directors of the JCC Association of North America and on the Advisory Board of Taube Philanthropies. Prior to moving to Los Gatos, Lael was Executive Director of the Asheville North Carolina JCC. Lael and her husband Jeff said they are enjoying their new home.

Lael will discuss the mission and vision of the new Jewish Silicon Valley and how the new agency will partner with others in the community to best serve Jewish life in the Bay Area. Services will be led by our dynamic Rabbi Laurie Matzkin on Zoom beginning at 7:15 p.m. A link to the services will be sent to all Jewish Group members. All Villagers are welcome to attend. Contact Marilyn Goldsmith for the link

For information about Jewish Family Service (JFS), contact Dee Garfinkle at 954-806-5493 and for the Second Harvest Food Bank, Joyce Mendel at 408-238-7316.

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

Stay healthy and remember our next Shabbat Service is February 19.

COMMUNITY CHAPEL

'Let Us Pray'

By Pastor Bill Hayden

Praying is conversing with our sovereign God who knows every detail of the complexity of Life. We engage our Lord with whole-hearted devotion concerning the request that we bring to Him as His children.

I find it interesting that some people who say that they don't believe in God or religion... pray. Think about this, if you are desperate and in need of saving your life because of an accident, you would look for someone and cry out for help? There are situations in life that may cause us pain and discomfort. Some of the most urgent and powerful prayers have been short such as Help! Lord! Oh God! Please! Jesus! Mercy! Sorry! Save me! Forgive me!

Desperate people will seldom turn down prayer from a person who believes that God will change their circumstance for the better. Mostly, everyone desires peace and joy with all the good that life affords them.

We are at a crucial period as a nation, with complex issues from within and without prayer the effects could be devastating for the future of every man, woman and child. The Spirit of God makes it clear to those who have been called by God to be vigilant and instant in prayer.

When we pray, faith is essential to receiving the answers to our prayers. Hebrews 11:6 NKJV "But without faith it is impossible to please Him, for he who comes to God must believe that He is, and that He is a rewarder of those who diligently seek Him." Faith requires from each of us to wait patiently and be prepared for what seems to be delays in receiving what we have asked for. There are bound to be delays and sometimes long days of waiting because God is infinite in wisdom. We may feel that we have done our part and why hasn't He fulfilled His promise. Well, in the process of waiting for God to response, we are being tested. On the other hand, faith, courage, and perseverance are being applied to our disposition for trusting God's wisdom.

If we believe that God is truly in control, let us pray and trust in Him to deliver us from our foes!

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!

Sports News

SHONIS

The Shonis are pleased to announce a hole-in-one winner, Doris Bates. Doris shot her hole-in-one Saturday, January 23 on Hole 5. Doris joined the Shoni family September 24, 2020. The Shonis congratulate Doris on her accomplishment.

Tuesday, January 26 was very cold (in the 40s), however, 14 hardy Shonis braved the temperature. The low net scorers were Sally Nichols, Lil Yamada, Joan Wiseman,



Doris Bates got a hole-in-one!

Marty Blinde, Johanna Bakker, Bonnie Preston and Uina Kubota. Considering the temperature, all 14 players deserve credit for playing.

For more information on joining the Shonis, contact Fran Schumaker at 408-355-3270.

18-HOLE WOMEN

By Diana Hallock

The Manager's Report for January 2021 included great news from Director of Golf, Scott Steele (paraphrased): "With less rain than normal, this past December was the



strongest in the past five years. Villagers played almost 4,000 rounds. Total rounds in December 2020 were 3,960 versus 2,198 in December 2019. Member 18-hole rounds were up 1,345 over 2019, 9-hole rounds were up 571 rounds, and Par-3 rounds were up 299 rounds. The golf courses continue to have more play than in previous years, even without *any* guest play. Use of the driving range continues to be strong and Villagers continue to buy some merchandise at the Pro Shop. It is evident that golf has replaced many other activities during these challenging times."

Looking out my window, I suspect that may change as the fifth green is now a lake! Forty-eight hours of icy rain and the cart-path-only flag put a damper on play starting late Tuesday. While we are grateful for the much-needed rain, we are hoping for lots of February golf. Need a rental cart? The Pro Shop is now making rental carts available for residents—\$18/round includes the necessary sanitizing. Players *must* call 24 hours in advance but this special service is great for couples that share a cart.

SWINGERS

By Diane Nelson

"Fore!" Or, Fore the Love of Golf Tournament scheduled to occur on Tuesday, February 9. Seriously, it's not too late. If you have not had a chance to put together a foursome, it's OK. We can still slip you in for a fun round of golf with an opportunity to win a prize. So, join the fun...call Alan at the Pro Shop to make your reservation. Alan will do what it takes to help find you a team slot.

Speaking of golf...here are a few things I like during the time of COVID restrictions: not raking the sand traps, riding in my own cart, playing golf with some really fun women, not pulling the flag stick, sipping wine, keeping my own score, no pops, playing the same nine holes over and over and over, did I say sipping wine? Parking in the sunny parts of the course, hitting my ball to slip through the parade of geese, losing my ball in the middle of the 7th hole, and sipping wine.

Sounds a bit like non-COVID golf.

FROM THE PRO



By Scott Steele, PGA Head Golf Professional

Let's All Get Together Now—Please become a member of our "Culture of Care" and follow these simple Golf Course Etiquette Guidelines... We can all participate in keeping our golf course beautiful by observing these **eight simple acts of care:**

Follow the 90-degree rule when entering the fairway

Do not drive within 10 yards of the forward tees

Respect the roping and cart directional signs

Sand fill all fairway divots

Repair pitch marks on the greens

Avoid driving on the mounds surrounding our greens

Smooth out the sand in the bunkers

Knock the sand off your shoes before walking on the green

Let's all make it a goal to leave our golf course in better shape than we found it, *every* time we play.

Golf Cart Rentals—We are now permitted to rent golf carts to residents in need. Please call the Pro Shop at 408-274-3220 x1 to reserve a cart at least one day prior to your reservation. A single rider is \$13 and for two it's \$26. There is a \$5 surcharge applied to each cart rental for cleaning and disinfecting services. Let us know if you have any questions.

Six Clubs Villages Golf & Social Clubs—The Villages had hundreds of social, activities and sports clubs to join and enjoy. Of those, there are six formal golf clubs at The Villages. Contact information for one of the six clubs is available on the Villages website, in the Tuesday golf Fast Lane or by phoning the Pro Shop. The Six Clubs for golf are:

Men's Club (Monday-Wednesday-Saturday), Women's 18-Hole Golf Association (Thursday), Swingers 9-Hole Women (Tuesday), Pinseekers 9-Hole Men (Friday), Shonis Par-3 Course Women (Tuesday), Ironmen Par-3 Course Men (Thursday)

COVID-19 Protocols!

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 5 minutes early for your tee time (unless hitting balls at the range) to avoid unnecessary "gatherings." After golf, you must exit and go home immediately, no social gatherings around the Clubhouse. ...not even sitting in your carts separated.

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

Tips from the Pro - Quick Sand

Here are 7 quick tips for playing more effective greenside bunker shots.

- 1. Imagine a 6-inch channel behind and perpendicular to the ball and try to enter the sand within that channel.
 - 2. Use a lofted sand wedge of 56-60 degrees.
- 3. Twist the clubface open at address so that the bottom of the sole is lower than the leading edge.

Hint...you can also open the clubface as you swing back by rotating your hands so the right palm faces up to the sky.

- 4. Keep your hands loose not tight.
- 5. Make a big swing and enter the sand in your 6-inch channel behind the ball. Hint...never look at the ball but rather at a spot within the 6-inch channel.
- 6. Swing through the sand not at the sand.
- 7. Full circle finish facing the target weight has shifted forward and hands are in front of your shoulders.

Let us know if these tips help. See you at the course!

MEN'S GOLF CLUB



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

In a perfect world, we would have been discussing the upcoming events such as the:

New Year Eclectic Tournament for 2021 President's Day Tournament for 2021

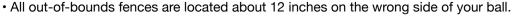
And the upcoming Home & Home schedule for 2021

Sadly, no formally approved tournaments are scheduled as of yet, but hopefully they are right around the corner.

Golf Thoughts:

Please enjoy these golf-truisms from Mike Bailey

- · If, like a seashell, you pick up a golfer and hold him close to your ear and listen, you will hear an alibi.
- · A ball hitting a tree shall be deemed not to have hit the Don't hit your ball into a tree! tree. This is simply bad luck and luck has no place in a scientific game. The player must estimate the distance the ball would have traveled if the ball had not hit the tree and play it from there.



- There shall be no such thing as a lost ball. The missing ball is on or near the course and will eventually be found and pocketed by someone else, making it a stolen ball. You need not compound the felony by charging a penalty stroke.
- If a putt passes over a hole without dropping, it is deemed to have dropped. The law of gravity supersedes the rules of golf.
- There is no penalty for out-of-bounds. If penny-pinching golf club owners had bought sufficient land, this would not occur. The golfer deserves an apology, not a penalty

TENNIS TALK

By Betty Olsen

So...how are you doing so far identifying facts that pertain to one of our 2021 board members? Here are the answers from last week's quiz.

#1 Akiko Giordono, master scheduler, had the childhood dream to become a writer and wrote and directed a play when she was in third grade for a summer program. The photo was of Akiko at 14 years old throwing a shot put in a school competition.

#2. Penny Barcellos, membership chairman, has lived in five different foreign countries and goes with the closeup of lady with glasses.

#3. Ken Keck, member at large, is the guy with the hair and mustache. The dimples should have been a giveaway!

#4. Rajeev Singh, communications director, is one of the boys in the photo with rows of boys. The bonus question was "could you pick Rajeev out of the crowd?"

Here are the next questions for the quiz. And next week will complete the quiz.

#1. Who flew a Sopwith Camel airplane through a big loop-de-loop, including upside down and then back to normal?

#2. Who played in the final of a charity mixed doubles match at Hugh Hefner's Playboy mansion

#3. Who used to ride a mechanical bull?

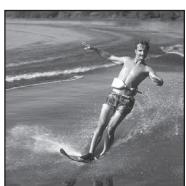
#4. Who grew up on a lake 5 miles from the U.S./Canadian Border, who spent a lot of time water skiing, playing and was the county singles tennis champion in 1962?

As you probably know by now since this article is written a week before it is printed, the county has approved two households on the courts, but singles only which doesn't help Villagers very much since we play 95 percent doubles! We are hoping for further good news in the near future.











Bv Bill Travis

The Ironmen have begun their Winter tee time schedule and are now currently playing every Thursday afternoon beginning at 1 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, January 28, 2021 was cold and pretty much rained all day. The Ironmen took a rain check and, therefore, there are no results to report. No doubt we will be back at it next week, "God willing and the creeks don't rise."

Deep thoughts:

"Let the rain kiss you. Let the rain beat upon your head with silver liquid drops. Let the rain sing you a lullaby." - Langston Hughes, American poet, novelist, and playwright

"Neither was a law able to be imposed on the falling rain, that they should not water and overflow the fields of the wicked and unjust." - Seneca, Roman philosopher, statesman, and dramatist

"There are three things you can do in a baseball game. You can win, or you can lose, or it can rain." - Casey Stengel, former manager of the New York Yankees

BOCCE NEWS



By Marcy Boyles

There once were two best friends named Alphonse and Geno. They were two of the biggest fans of bocce in Italy. Their golden years revolved around bocce. They discussed bocce strategy in the winter, and they examined time they scored during the last season. They played over 60 games a year. They even agreed that whoever died first would try to come back and tell the other if there was bocce in heaven.

One summer night, Alphonse passed away in his sleep after winning a tough bocce game earlier in the evening. He died a happy man.

A few nights later, his buddy Geno awoke to the sound of Alphonse's voice from beyond.

"Alphonse is that you?" Geno asked.

"Of course, it me," Alphonse replied.

"This is unbelievable!" Geno exclaimed, "So tell me, is there bocce in heaven?"

"Well, I have some good news and some bad news for you. Which do you want to hear first?"

"Tell me the good news first."

"Well, the good news is that there is bocce in heaven, Geno."

"Oh, that is wonderful! So what could possibly be the bad news?"

'You're scheduled to play tomorrow night."

So that ought to start out our column with a laugh. Robert B. called and said he got a kick out of the Bocce jokes and we all need some humor, right!

Now that Santa Clara County has revised its health order, here are the new parameters for Bocce:

Two singles may play on a court. A couple may play on a court. A maximum of two people may play on a court. No walk-ons. Must sign up on the Bocce website. Always wear a mask. Stay healthy. We are getting there.



Landscape & Maintenance

MAINTENANCE SCHEDULE

Cribari

5001-5076—Landscape maintenance and weed control in progress.

5077-5089, 5154-5209 and 5234-5249—Landscape maintenance and weed control, 2/8-2/12.

5070, 5092, 5093, 5105, 5109 and 5111-Dry rot repairs in progress.

5038, 5333, 5367-5369, 5378-5379—Roof repairs in progress. Gutter cleaning in progress.

Del Lago

3101-3134 and 3201-3243—Landscape maintenance and weed control in progress.

3301-3315—Landscape maintenance and weed control, 3/15-3/19. 3364 and 3365—Reconstruction in progress.

3363-3366-Roof replacement in progress.

Estates

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

4001-4024—Landscape maintenance and weed control, 3/8-3/12.

Glen Arden

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

Trash enclosure cleaning scheduled to start 2/8.

Heights

8480-8505—Landscape maintenance and weed control, 2/15-2/19. Trash enclosure cleaning scheduled to start 2/15.

Hermosa

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

Dead/missing plant replacement throughout the district in progress.

8373, 8374, 8376-8378—Dry rot repairs in progress.

Trash enclosure cleaning in progress.

Highland

7500-7573—Landscape maintenance and weed control in progress.

7600-7660, 7711-7715 and 7880-7889—Landscape maintenance and weed control, 2/8-2/12.

Gutter cleaning scheduled for 2/15-2/20.

Montgomery

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

6204 and 6246 - Dead/dying tree removal in progress.

Entrance median—Planting project to start the week of 2/8.

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Rain Gutter Cleaning Schedule for 2021

Cribari February 1 to February 6

February 22 to February 27

Verano February 8 to February 13 **Highland** January 25 to January 30

February 15 to February 20

Club Buildings March 1 to March 6

Completion (weather permitting) Completion (weather permitting)

Completion (weather permitted)
Completion (weather permitted)

Montgomery Lane Lake Hillside—Planting project in progress. Trash enclosure cleaning scheduled to start 2/15.

Olivas

8600-8645, 8651-8665 and Vineyard Center—Landscape maintenance and weed control in progress.

8740-8752, 8769-8807 and Foothill Center—Landscape maintenance and weed control, 3/8-3/12.

Dead/Missing plant replacement at various locations in progress. Trash enclosure cleaning scheduled to start 2/8.

8744-Interior repairs in progress.

Sonata

2000-2024 and 2032-2064 — Landscape maintenance and weed control, 3/8-3/12.

Trash enclosure cleaning scheduled to start 2/8.

Valle Vista

9037-9047 and 9067-9072—Landscape maintenance and weed control in progress.

Parks and Banks—Landscape maintenance and weed control, 2/8-2/12.

Trash enclosure cleaning scheduled to start 2/8.

Verano

7001-7060 and 7395-7404—Landscape maintenance and weed control, 3/8-3/12.

Gutter cleaning scheduled for 2/8-2/13.

Association

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

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

Tree/shrub and ground cover fertilization in progress throughout the districts.

Turf crab grass pre-emergent herbicide weed control in progress throughout the districts.

Club Centers

Weed spraying in progress throughout the Villages.

Foothill, Cribari and Montgomery pool and spa—Closed.

Business Office—Section of concrete walkway installation in progress.

Stables - Reserve water tank repairs in progress.

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Maintenance Emergencies and/or Advice

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

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

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BRIDGE HAND

NORTH

- 63
- Q632 Q86
- A J 8 7

WEST

- 852
- 8 7
- A 9 7 5 4 2

EAST

- QJ7
- J 5 4 KJ 103
- Q 5 2

SOUTH

- AK 1094
- A K 10 9
- 10964

Dealer: South Vulnerability: None

Bidding: South West North East 1 Spade Pass 1 NoTrump Pass 2 Hearts Pass 3 Hearts* **Pass** 4 Hearts All Pass

Contract: 4 Hearts by South Opening lead: 8 of Hearts

Dealer might have a loser in Spades, maybe 1 in Hearts, and some losers in Clubs.

Strategy: With 8 cards in Hearts and Clubs, trusts the distributions of the suits are 3-2, and hope trumping a spade in dummy sets up the Spades.

West leads the 8 of Hearts, East, the Jack, South, the King, continues with the Ace, then switches to the 9 of Clubs, West, ducks, 7 from the board, and East wins with the Queen. He then plays a Diamond, South trumps, leads a Club, West, the King, and South takes the trick with the Ace. He next plays the Queen of Hearts to capture the last trump. Then he leads the Jack of Clubs, switches to a Spade, Ace from his hand, continues with the King, then a low Spade, and trumps it on the board. He next plays a Club to his hand, and claims since his last 2 cards are the good 10 and 9 of Spades. Great! Two overtricks are made, but this is a distributional slam and very difficult to find.

North knows that South has either 4 or 5 Hearts and would be very pleased with his 4 Hearts and raises to the 3 level in case there is a chance for game.

POZ-LER

This week's PUZ-LER: Villagers, you don't have to be a golfer to know the answer to this one. But it might help. How can you throw a golf ball with all of your might, and, without hitting a wall or any other obstruction, have it come right back to you?

Go outside and try it and then when you know, email me, Mike Bailey at michsp@aol.com with your answer.

For last week's PUZ-LER some of you stumbled with an easy one. The winners were John and Jacqueline, Claude A., Don and Herriet Fernandez, Odila Nielsen. Fred Mathis. and Peter Groot. You belong at the head of the class.



Until the Villages Library can re-open, residents can share or get reading materials in a different way. The Villager is publishing a free book exchange corner. Residents will have an opportunity to offer free books by genre or ask for free books by genre using the free book exchange. A form is available on the Resident Portal of The Villages website or a hard copy can be left in the Building B drop box for you. For those offering books, please list the genre and number of books available with your phone number or email. Example: 3 mysteries, 1 historical novel and 1 romance book available—call or email xxx@yyyy.com or 408-123wxyz; 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: don@sequoia-partners.com is offering for exchange 7 Mystery/ Suspense books.

Public Scoping Meeting for the Evergreen Valley College Initial Study

The San José Evergreen Community College District, acting as lead agency under the California Environmental Quality Act (CEQA), has released a Notice of Preparation (NOP) of an Environmental Impact Report (EIR) for the proposed Evergreen Valley College Facilities Master Plan.

The NOP, which includes an Initial Study, will be available for a 31-day public review period that begins on January 22, 2021 and ends on February 22, 2021. During this public review period, the District is soliciting input on the scope and content of the EIR, including information needs, project effects, and possible alternatives and mitigation measures.

The District will be hosting a public scoping meeting on February 10, 2021 from 9 to 10 a.m. to hear your thoughts and answer any questions that you may have. Please see Zoom meeting details listed below:

The San José Evergreen Community College District is inviting you to a scheduled Zoom meeting. Topic: EVC Initial Study—Public Scoping Meeting

Time: February 10, 2021, at 9 a.m.

Join from PC, Mac, Linux, iOS or Android: https://cccconfer.zoom.us/j/98666023692

Or iPhone one-tap (US Toll): +16699006833,98666023692# or +12532158782,98666023692# Or Telephone:

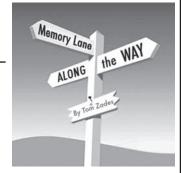
Dial: 1 669 900 6833 Meeting ID: 986 6602 3692

Or Skype for Business (Lync): SIP:98666023692@lync.zoom.us

Along the Way—a trip down Memory Lane

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

I am venturing into an area that I am not qualified to talk about: Shopping. But I may as well tell it from my point of view. We probably all remember when retail "outlets" were a new thing. As I saw it, a few major stores were trying to keep their prices up in their traditional retail locations, but also reach people who would not pay premium prices. The idea was that the "outlets" would carry out-of-season merchandise and "seconds" (goods supposedly with blemishes or irregularities of one kind or an-



other.) I understand that selections and size ranges might be limited, as well, and that service might be poor. All of this was in exchange for better pricing.

Soon the floodgates opened and dozens of other stores joined in, creating whole centers full of stores, generally on the outskirts of towns, including fast food restaurants, movie theaters, and the like. The people who lived out that way were much more inclined to shop at those locations, rather than in the major shopping malls, where the salespeople might be more attentive, but the prices were higher.

I remember the first time I saw a sign advertising the location of a "premium outlet." Being a literal-type person, I quickly saw a contradiction in terms: "Outlet" was supposed to mean "seconds," "out of season," etc. What is a "premium" outlet? How can seconds/out of season/poor selection merchandise be "premium" in any way? Who is kidding who here? Over time, prices at the outlets have drifted up to a level quite comparable to the traditional stores, I am told. Shoppers are in many cases now putting up with poor service and selection, while paying full retail.

The term "premium outlet" evidently means "premium prices for outlet quality, service and selection." No wonder my brain hit "Tilt!" The outlets have really become inlets. And the downtown malls have replicated themselves along the way.

L'LASSIFIED ADVERTISING

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

areed@the-villages.com

To Place a **Classified Ad**

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

Ad copy is due Monday at 4 p.m.

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

California Law limits the minimum age and maximum number of occupants in a unit. Details available at the Public Safety Administration Office. Licensed Real Estate professionals advertising in The Villager are required to name themselves as agent or broker, or list the name of the brokerage for whom they work as part of their ad. This is in compliance with Real Estate Law Section 10140.6.

Villages Business Directory



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

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2/4

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5/27

NANCY'S RIDE SERVICE

5/20

2/4

UBITUARY

David Hoewisch, DC 1948 - 2020



Dr. David Hoewisch passed away unexpectedly November 24, 2020, in San Jose, CA. He is survived by his wife of 41 years, Kay Kundinger, and his children, Ethan (Ginger Wu) and Megan (Matthew Erdel), and his sister Judy (Clayton

Born in Milwaukee to Louise Behrendt and Werner Hoewisch, Dave graduated from Carroll College (Sigma Phi Epsilon), Waukesha, WI, and traveled the world selling encyclopedias before attending Palmer College of Chiropractic, Davenport, IA. He served thousands of families at his office in Santa Clara, CA, which opened in 1984, and was particularly honored to provide care to the deaf and hard-of-hearing community, having learned sign language from his deaf parents.

Dave was kind, chivalrous, funny and also generous with his time and resources, supporting CA School for the Deaf, Second Harvest, Sierra Club, Adopt-A-Family holiday programs, and many others. He also cleaned up litter, sup-

ported the CA Chiropractic Association on many levels, was a life-long blood donor, and would be proud to know his wishes to be an organ donor were fulfilled.

Climbing mountains? Running races of all kinds, including marathons? Hunting for abalone while camping in the redwoods? That was Dave. Proud of his family, his heritage, his profession, his friendships going all the way back to grade school? That was Dave. Cherished and missed by many. Rest in peace.

Wish Happy Valentine's Day with a classified ad!

Wish a loved one in your life a Happy Valentine's Day with a Villaer ad! Place a message of up to 10 words for only \$7.50 to be featured in the February 12 Villager! (Additional words will be \$0.75 cents per word.)

Messages will be featured with a free heart graphic. Please contact Adrienne Reed at areed@the-villages.com or 408-223-4657 by 4 p.m. Monday, February 8.



Golf Course Walking Hours

Always remember that the golf course is for golf play. Walking is permitted only at times when there is no golf play. During these winter months, and until further notice, walking is permitted on the golf course at the following times only:

Monday - Before 11 a.m. / After 5 p.m.

Tuesday through Sunday – Before 7 a.m. and after

Please stay safe, and always defer to golfers on the golf course regardless of the time of day. Thank you for your cooperation!

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

The Villager Classified Advertising Pricing

Category

Cost

Real Estate \$1.25 per word (minimum of 10 words) \$1.25 per word (minimum of 10 words) **Services**

(See below for Services sub-categories.)

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) (Employment notices)

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) (Personal items only)

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> Photo of the deceased \$25 Free flag for veterans

Villages Business Directory

\$7.50 per week

(Business Directory available to Villages residents only. Listings must be compact enough to fit on two lines only.)

Lost & Found First 15 words of first ad are free:

after 15 words: \$1.25 per word equent ads after first week are billed at \$1.25 per word)

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Placement in box \$15 per week (boxes limited to one-column width) Premium placement \$20 per week, placement anywhere with special box

(Anywhere in Classified Ad section, not including first column or above section heading) (Premium ads will have a bolder border. Placement space is on a first-come-first-served basis.)

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

SRS SENIOR RESOURCE SERVICES

Check your California itemized deductions!

The California Legislature does not necessarily change California state income tax law to match any Federal tax law changes. A large difference is the standard deduction amount. This means that many Villagers use the standard deduction for Federal taxes but will save taxes if they itemize deductions for their California taxes.

Let's explain. The Federal standard deduction for 2020 is \$12,400 for a single return or \$14,050 if single and age 65. But the California standard deduction for a single person is only \$4,601.

The 2020 Federal standard deduction is \$24,800 for a joint return or \$26,100 or \$27,400 if one or both are age 65. The California standard deduction for a couple is an unexciting \$9,202.

Many Villagers will use the standard deduction rather than itemize on their Federal 1040 return. But don't get lazy and skip the work of calculating your itemized deductions. You might be better off using the standard deduction on your Federal return and itemizing deductions on your California

And there are many examples of differences. Federal tax law eliminated the miscellaneous itemized deduction for things such as investment advisory and tax preparation fees, unreimbursed employee expenses and union dues. Previously you added these expenses and could deduct the amount that exceeded a percent of adjusted gross income on your 1040 return. This category is still available on your California return.

If you itemize deductions, for California you may still deduct the interest expense on up to \$100,000 of home-equity debt even if it was not used to buy or improve your home. On your Federal return that interest is no longer deductible unless it is used on your home.

What about that \$300 deduction for charity on your Federal return even though you take the standard deduction? It doesn't exist for California.

Perhaps you think you don't need to worry about this because you pay someone to prepare your tax returns? But to make sure that you get the most tax benefit, you should list all your possible itemized deductions so they can be entered into the software program your tax preparer uses. The software "automagically" picks the most advantageous choice for both Federal and State returns.

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.

HICAP Medicare counseling by telephone

Don't wait to have your Medicare questions answered. Call today for an appointment with a specialist.

A Medicare counselor is available for telephone counseling for Villagers. HICAP (Health Insurance Counseling & Advocacy Program) is a non-profit volunteer-based counseling program helping seniors needing education and assistance with the complexities of Medicare and supplemental health insurance plans.

To schedule a telephone appointment call HICAP at 408-350-3254. Because most of the employees are working from home, you will likely need to leave a message for a counselor to call to set up a time for your telephone counseling.

If you are already on Medicare, please be prepared with your Medicare number and ID cards of any other health insurance plans you have. Also, please have your detailed list of medications.

Wi-Fi hotspots for SJ Public Library members

As part of the SJ Access initiative, you can now check out a Wi-Fi hotspot device with your San Jose Public Library membership. The service is free and available to adults 18 and over.

To reserve a hotspot device, call one of the following library locations. Hotspots must be picked up and returned during Express pickup hours.

The two libraries offering this service closest to The Villages are: Evergreen Branch Library (408-238-0221) and Village Square Branch Library (408-531-9464). Please call them directly to reserve your hotspot. You can also visit www.sjpl.org/hotspotmembers for more information and instructions.

Fill out your ad here. Be sure to include contact information. Phone numbers, email addresses,

The Villager Classified Ad Form

Address:		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 you 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	 □ OTHER CATEGORY (Please specify) □ VILLAGES BUSINESS DIRECTORY (Must fit in two lines) 		
☐ FREE STUFF ☐ OBITUARIES ☐ LOST & FOUND ☐ SERVICES ☐ Single Li (\$15 in ad ☐ Premium (\$20 in ad	Additional Options: Single Line Box (\$15 in addition to ad) Premium Box (\$20 in addition to ad)		
☐ Appliances ☐ Automotive Repair ☐ Senior Care Facilities ☐ Senior In-Home Care ☐ Computers ☐ Electrical ☐ Landscape ☐ Errands/Odd Jobs ☐ Health & Beauty ☐ Heating & A/C ☐ Flooring ☐ Remodeling	☐ Housecleaning ☐ Legal/Professional ☐ Plumbing ☐ Moving/Storage ☐ Painting ☐ Pet Care ☐ Repair/Handyperson ☐ Window Cleaning ☐ Tax/Finance/Insurance ☐ Transportation	Amount per week: \$ # of weeks: Issue Date(s): Total Amount: \$ Bill:	
	(Other suggested custom heading)		

"#1 REAL ESTATE OFFICE
IN VILLAGES SALES"



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

FOR SALE

FOR SALE

FOR SALE

FOR SALE





VILLAGE HIGHLAND

2 Bd + Den | 2.5 Ba | 2224 sf

We're getting closer, HOME is being prepared to come onto the MARKET!

CALL REGARDING DETAILS



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 <u>Call for Price</u>

2 Bd + Den | 2.5 Ba | 2248 sf

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



VILLAGE DEL LAGO Call for Price

2 Bd + Den | 2.5 Ba | 1776 sf

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

RAMIREZ TEAM



VILLAGE VERANO 2 Bd | 2 Ba | 1781 sf

We're getting closer, HOME is being prepared to come onto the MARKET!

CALL REGARDING DETAILS



VILLAGE VERANO \$739,000

2 Bd | 2 Ba | 1568 sf

Golf course living at its finest, upgrades throughout from kitchen to bathrooms & window to floors, seeing is believing!! RAMIREZ TEAM



VILLAGE HERMOSA \$769,000

2 Bd | 2 Ba | 1803 sf

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



VILLAGE VERANO \$698,000

2 Bd | 2 Ba | 1588 sf

Move-in-Ready, many updates throughout, flooring, cabinets, granite counters, lighting, ss appliances, fresh paint & more!!

RAMIREZ TEAM



VILLAGE CRIBARI

2 Bd | 2 Ba | 1240 sf

We're getting closer, HOME is being prepared to come onto the MARKET!

CALL REGARDING DETAILS

<u>Village Cribari</u>

One Level Villa

New Flooring, Counters, Paint, Blinds & More

\$2,450mo. Available NOW

1 Bd | 1Ba | 947 sf



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 VALLE VISTA Call for Price

2 Bd + Den | 2.5 Ba | 2224 sf Represented both Sellers & Buyers!

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



VILLAGE HERMOSA Call for Price

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

LEASES

PROPERTY MANAGEMENT

Our services are still available 7 days a week

By Appointment ONLY

We have buyers & tenants AVAILABLE NOW!

Call us first for more details & information

LEASES

Village Hermosa

2 Bd | 2 Ba | 1370 sf

2nd Floor Condo

Spectacular Golf Course Views, updated, garage & more

\$3,200mo. Available NOW



Suzanne

Jonathan Ramirez Team

Dee

408.270.4400

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



SAN JOSE GATEWAY KELLERWILLIAMS

Lic# 01217393 - 02019205 - 00683945 - 00716638 - 00864784



Suzanne Dave Tofte Team