



The Villager

Distributed Friday

online at: thevillagesgcc.com

Vol. XLV No. 22

June 3, 2021

The News this Week

- **Timeline for reopening amenities**
(See articles on page 1)
- **Annual Meetings of Members**
(See items on pages 1 & 3)
- **Wildfire Action Plan**
(See article on page 14)
- **Board Candidate Pages**
(See items on pages 16-23)
- **Summary of Villages Governance**
(See article on page 3)

Hot Tickets

Cancelled until further notice

Channels 26 & 27

Community TV channels:

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

- **The Villages Fire Safety**
- **Keep Fit with Mwezo**
- **Keep Fit with Hartmut**

(See page 11 for broadcast times on the above items and for other programming.)



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Revised Timeline for Reopening Amenities

The following is a revised timeline of proposed openings should State of California and Santa Clara County restrictions be lifted and if janitorial staffing is available.

As more information becomes available, further updates may be published.

Week of June 21 onward

- Reopen Post Office
- Reopen VMA office
- Reopen SRS office
- Reopen Vineyard Pool and spa
- Reopen Montgomery pool and spa
- Reopen Cribari pool and spa
- Open Cribari Auditorium to indoor conditioning programs
- Reopen Fitness Center
- Reopen Library for in person service
- Reopen Hobby Rooms
- Reopen Montgomery Multi-Purpose for Table Tennis

Week of July 6 onward

- Reopen Cribari Center for meetings, worship services
- Reopen Montgomery Center
- Reopen Montgomery Multi- Purpose Room
- Reopen Vineyard Center
- Reopen Foothill Center
- Reopen Cribari card rooms and lounge
- Begin scheduling fee-based classes



Although Santa Clara County has moved into the less restrictive Yellow Tier, it is important that you continue wearing your masks, washing your hands and maintaining social distancing as before.

Annual Meetings of Members

The three Villages Corporations— Association, Homeowners', and Club Annual Meetings will be held

Wednesday, June 9 via Zoom meetings

Annual Meetings Information:

The Villages Golf and Country Club Annual Meeting of Members is Wednesday, June 9, at 3 p.m. via Zoom Webinar

Meeting ID: 914 6995 5226
Password: 303466
Dial: 1-669-900-6833

The Villages Association Annual Meeting of Members is Wednesday, June 9, at 4 p.m. via Zoom Webinar

Meeting ID: 998 8210 8647
Password: 950342
Dial: 1-669-900-6833

The Villages Homeowners' Corporation Annual Meeting of Members is Wednesday, June 9, at 5 p.m. via Zoom Webinar

Meeting ID: 933 5925 2380
Password: 026691
Dial: 1-669-900-6833

The Villages Association Special Open Meeting to Count Ballots

Club and Homeowners' ballot counts immediately to follow

Tuesday, June 8, at 9:30 a.m. via Zoom meeting
Meeting ID: 927 1412 5739
Password: 371029
Dial: 1-669-900-6833

Be sure and get your vote in for The Villages 2021 Director Elections

Voting deadline is 8 a.m. Monday, June 7!



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

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

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

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

I have noticed lately in the Pulse, residents have been writing in about their concerns of rising HOAs. Last year our HOAs went up during a pandemic! All amenities were closed due to county restrictions. Why then was there an increase? I understand that times are tough. What can be done to help keep the cost of our HOAs from continuing to go up? For instance, we do not need to be policed in the pool areas. Have faith in your residents, that they will follow the rules. No one wants to get sick! Another possible way to save, is during Daylight Saving Time, have the lights go on at a later time and off at an earlier time. Residents have voted several times to get a rebate on HOAs should the budget allow. Yet, this has not happened! Within the last six years, since I've lived in The Villages, my HOAs have gone up over \$200. Does the governing Board realize that most of the residents that live here are on a fixed income?

—Mary Pirota

Please submit Pulse letters in digital form only

Since Building B is closed during the "Shelter-In-Place" order, Pulse letters are only being accepted in digital form. In the event of a staffing shortage occurring among employees of *The Villager*, publication may be temporarily suspended until the subsidence of the illness. Residents are encouraged to sign up for electronic messaging through Fast Lane in case of emergency.

Pulse letter deadline is Thursday

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 have recently changed the Pulse letter submission deadline. The change will provide reviewers and letter authors more time if changes are needed because the letter is not compliant with Club Rule 1.30. The deadline for Pulse letters is now 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*.

—Communications Advisory Committee

Missed your Villager?

If you missed delivery of your weekly copy of *The Villager*, please call 408-223-4655 to report it. (Please do not call before 11:30 a.m.) You may pick up a replacement copy of your paper at the newsstand at the entrance of Building B or go online to the Villages website—www.thevillagesgcc.com—and download the current and past editions to your computer.

More BOARDS & COMMITTEES, MANAGEMENT and COMMUNITY NOTICES on pages 4, 5, 6, 7 & 14

IN MEMORIAM

In Memoriam notices are run free of charge.

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

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

DEADLINES

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

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

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

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

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

POLICIES

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

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

The Villages Communications Advisory Committee "To inform and connect Villagers" develops operational plans, reviews rules and policies, and advises the General Manager and Club Board on issues pertaining to *The Villager*, including Pulse letters, Channel 26, Fast Lane and the web site. Residents having relevant concerns may attend meetings or call committee members by phone: Chair Barbara Clurman at 347-451-5309, Sue Callahan 408-238-2413, Jeanette Campa 408-661-0203, Debbie Champion at 408-960-6994, Jane Derow 408-440-0665, 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 4:30 p.m. *The Villager* display advertising office hours are by appointment. Call 408-223-4657 to schedule.

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

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

Club Board of Directors:

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

Villager Personnel:

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

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

BOARDS & COMMITTEES

Understanding ‘The Villages’ – a basic summary of community governance

Upon purchase of a property in The Villages, the owner becomes a member of two corporations, the Club and one of two housing associations, either The Villages Association (2,309 condominiums) or The Villages Homeowners’ Corporation (227 single-family homes). Each corporation is governed by an elected board of directors, and each levies a membership assessment to pay for its budgeted operations and reserves. The Club also charges nominal use fees for some services and activities. Each corporation is governed by its own set of documents, including Articles of Incorporation, Bylaws, Rules, Board Policies and, in the case of the Association and Homeowners’ Corporation, CC&Rs.

The following tables show the division of responsibilities of each entity. This guide was prepared to facilitate the understanding of the relationships between the three corporations.

The Villages Golf and Country Club (Club)

The Club owns, operates and maintains the non-residential common area property, including the golf courses, tennis and other recreational amenities, community centers, the Clubhouse, Bistro and restaurant, and undeveloped open space. The Club provides member services including Business Office Administration, Community Activities and Public Safety.

An elected Board of Directors (CBOD) is responsible for the management of Club business and governance. The Board hires a General Manager and delegates to the General Manager responsibility for hiring and directing the activities of the staff organization. The Club provides management agent services by agreement to The Villages Association and The Villages Homeowners’ Corporation.

Pertinent Club governance documents (4):
The VGCC Bylaws and Articles of Incorporation, Club Rules and Board Policies.

All Association members and Homeowners are members of the Club.
 The Club is not a Common Interest Development (CID) as defined by California Civil Code Sections 4000-6150 (also known as the Davis-Stirling Act), but the Club is subject to the California Corporations Code.

The Villages Association

All members of The Villages Association own condo-units (aka Villas).
 An elected Board of Directors (ABOD) is responsible for management of the Association’s business and the maintenance of common area property within the 12 Association districts (Villages). Management services are provided by the Club under terms of a Management Agreement.

Pertinent Association documents (5):
Articles of Incorporation, Bylaws,

Covenants, Conditions & Restrictions (CC&Rs), Association Rules and Board Policies
 The Association is a Common Interest Development subject to California Civil Code Sections 4000-6150 (also known as the Davis-Stirling Act) and also the California Corporations Code.

The Villages Homeowners’ Corporation

All members of The Villages Homeowners Corporation own individual, stand-alone homes (aka Lots).
 An elected Board of Directors (HBOD) is responsible for setting architectural standards and rules for upkeep and use of homeowner property. Management services are provided by the Club under terms of a Management Agreement.

Pertinent Homeowners documents (5):
Homeowners Articles of Incorporation, Bylaws,

Covenants, Conditions & Restrictions (CC&Rs), Homeowners Rules and Board Policies
 The Villages Homeowners Corporation is not a Common Interest Development as defined by Civil Code Sections 4000-6150 (also known as the Davis-Stirling Act), but is subject to the California Corporations Code.

VGC to meet June 10

The June meeting of the Villages Golf Committee (VGC) will be on Thursday, June 10 at 3 p.m. via Zoom. Everybody is welcome to attend. We ask that non-committee members who log into the meeting immediately mute their microphone, and also that they save any questions for the end of the meeting. The committee must get through the agenda before hearing from the non-members.

Here is the Zoom information: **Meeting ID: 883 7050 6657. Passcode: 140680.** Those who wish to dial in by phone can call +1-669-900-9128 and enter 88370506657# and *140680#

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 available for viewing.

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

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

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EPC SEZ..

Did you know the most injuries caused by minor earthquakes are cut feet due to broken glass on the floor? Keep a flashlight and hard-soled shoes next to your bed for quick access to protect your feet from being cut.

—The Villages Emergency Preparedness Committee

MANAGEMENT

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



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Lisa Gault
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Your Villager Real Estate Agent
*Free Market analysis
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PUBLIC SAFETY

Open flame/charcoal cooking

With the arrival of summer weather, the barbecue season is upon us and residents are enjoying evenings on their patios. Please keep the following in mind (especially if you are in possession of open-flame cooking devices—both charcoal grills or LPG-fueled barbecues).

Public Safety would like to remind residents to follow the provisions regarding the use of open-flame cooking devices, as outlined in the California Fire Code, which became law in 2008.

The California Fire Code prohibits any open-flame cooking device or propane-fueled cooking device (if the fuel tank weighs more than 2.5 pounds) on a balcony or within 10 feet of your condo. However, if you happen to live in a duplex, where there are no units above you, or in a single family dwelling, you may continue to use any open-flame cooking device or propane-fueled cooking unit regardless of the size of the fuel tank. It is strongly recommended, however, that you keep any cooking device at least 10 feet away from any structure.

The Villages Association Rule #2.08 section 9, states, "The use of open-flame cooking devices (for example charcoal or LPG-fueled barbecues) on limited common areas such as decks, patios and balconies is restricted by California Fire Code Sections 308.3.1 and 308.3.1.1 and San Jose City Ordinance 28167. These provisions generally require that such devices be operated at a minimum distance of ten feet from any combustible construction.

Please be aware of these regulations for your safety and the safety of others around you.

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.



Coyote reminder and tips

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

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

Reminder to all small pet owners: A recent rise in coyote aggression has been seen with small dogs, most unleashed. **Please always leash your pets. Keep leashes short.** Coyotes will try to get between you and your pet if the leash is extended far enough. Carry a noise maker and always be alert. Use caution when walking past wooded areas, hiding spots between homes, and the golf course. They are widespread in The Villages and can truly be anywhere.

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

Please report all coyote sightings to Public Safety and Vector Control at the email addresses listed at right.

Report Coyote Activity

Please report all coyote sightings to Public Safety and Vector Control at the email addresses listed below.

- Director of Public Safety Steve Norden at snorden@the-villages.com and include in email the location day and time of the sighting.
- Contact for Vector Control is Vector.sccgov.org/home . Residents can use this to report coyote / wildlife incidents directly to the county.

GOVERNANCE MEETINGS

THE DACs

Montgomery DAC meeting cancelled

The Village Montgomery DAC meeting on June 7 has been cancelled. If you have questions, call Contact Carol Hoffman, Chair at 408-270-4070

Water-saving suggestions from the Water District

The Santa Clara Valley Water District offers several suggestions for county residents to cut their water consumption.

To follow are some suggestions for cutting your household water consumption:

- Shorten your showers by just five minutes and you'll save about 15 gallons per shower.
- Install faucet aerators and low-flow showerheads and save 16 gallons a day.
- Wait until you have enough laundry to wash full loads, and also wait until your dish washer is full before you start it.
- Fix any water leaks and save up to 15 gallons per day, per leak.
- Install high-efficiency toilets and save up to 25 gallons a day.
- Install a high-efficiency washing machine and save 20 gallons per load.
- Turn off the faucet while shaving or brushing your teeth and save two gallons a minute.
- Install other water-efficient appliances to save water and you might qualify for rebates.

More COMMUNITY NOTICES

(SRS) SENIOR RESOURCE SERVICES

You saved for your future

Haley is disturbed because she could not pay her property tax of \$2,000 on April 10. Her income sources are social security and the earnings on her savings. But those sources are no longer sufficient to pay all her bills. She asked SRS for a possible solution for her problem.

An SRS volunteer reviewed Haley's tax return and investment accounts. The volunteer was impressed at how much Haley had in investments and suggested she start spending some of her principal. The volunteer calculated that if Haley spent about \$20,000 a year of principal from her investment accounts, and if those investments earned a paltry 1 percent annually, Haley wouldn't exhaust her savings until she was 105.

Haley gasped, "I won't live that long!" She then added, "But what if I needed nursing home care the last few years?"

The SRS volunteer learned Haley owned her condo free of any debt. When Haley no longer needs her condo for a home, she could sell it at the then fair market value. The proceeds from the sale should adequately cover her possible future nursing home costs.

Haley still had a concern: "But I want to give my kids a substantial inheritance, so they won't have to struggle." It may be your wish to help your kids so they won't struggle, but won't you struggle if you can't pay your expenses? If you need care to remain in your home and can't afford it, will your kids struggle to be able to support you? Smart, thoughtful children will want parents to use the money they have saved on themselves.

Like many Villagers, Haley accumulated savings during her working years. She saved for a comfortable lifestyle in her retirement.

Using your savings to pay your property tax and to maintain your normal standard of living is not a failure. It's what you saved for – your retirement.

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

SRS special notice:

New attorney list

The SRS office has an updated list of attorneys specializing in estates and trusts. Please call and leave your e-mail and phone number if you would like a copy. This list is frequently requested by Villagers who are creating or amending a Living Trust.

The new handout is dated May 2021. If you have an old list, please do not use it. One of the previously listed attorneys has recently retired and a new Villager who is an attorney has asked to be added to our handout.

Please note that each attorney sets his/her own fee structure.

BOARD MEETINGS

Association

- The Villages Association Board of Directors Special Open Meeting to Count Ballots is Tuesday, June 8 at 9:30 a.m. via Zoom meeting.
Meeting ID: 927 1412 5739; Passcode: 371029; Dial: 1-669-900-6833
- The Annual Meeting of Association Members is Wednesday, June 9 at 4 p.m. via Zoom Webinar
Meeting ID: 998 8210 8647; Passcode: 950342; Dial: 1-669-900-6833
- The Villages Association Board of Directors Organizational Meeting is Tuesday, June 15 at 9:30 a.m. via Zoom meeting.
Meeting ID: 968 4768 5520; Passcode: 699730; Dial: 1-669-900-6833

Club

- The Annual Meeting of Club Members is Wednesday, June 9 at 3 p.m. via Zoom Webinar.
Meeting ID: 914 6995 5226; Passcode: 303466; Dial 1-669-900-6833
- The Villages Golf and Country Club Organizational Meeting— Election of Officers is Tuesday, June 15 at 1:30 p.m. via Zoom Meeting.
Meeting ID: 926 6745 1812; Passcode: 605610; Dial 1-669-900-6833

Homeowners'

- The Annual Meeting of Homeowners Members is Wednesday, June 9 at 5 p.m. via Zoom Webinar
Meeting ID: 933 5925 2380; Passcode: 026691; Dial: 1-669-900-6833
- The Villages Homeowners' Corporation Board of Directors Quarterly and Organizational Meeting is Thursday, June 10 at 9 a.m. via Zoom Meeting.
Meeting ID: 975 5873 6401; Passcode: 591400; 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

More BOARDS & COMMITTEES,
and COMMUNITY NOTICES
on pages 6, 7 & 14



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

Get great service &
great rates.

You know I'm always here with Good Neighbor service. But I'm also here with surprisingly great rates for everyone. Call me for a quote to see how much you can save. You might be surprised.

Like a good neighbor,
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EPC has helpful info for pets

EPC has valuable information and recommendations available To help keep your pets safe and healthy!

- Free stickers for your windows / doors to alert emergency responders of pets in your home
- Pet Info form (think pet "Vial of Life") for your glove compartment in case of an auto accident
- Helpful information about pet care before and during an emergency

If you are interested in stickers, the Pet Info form, or general pet safety information, please contact Jean Corrigan at 408-223-8676 or JeanMCorrigan@att.net



Leash rule for pets

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



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VEHICLE DELIVERY TO YOUR DRIVEWAY
WITH YOUR VILLAGES NEIGHBOR



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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.




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Villages Golf & Country Club

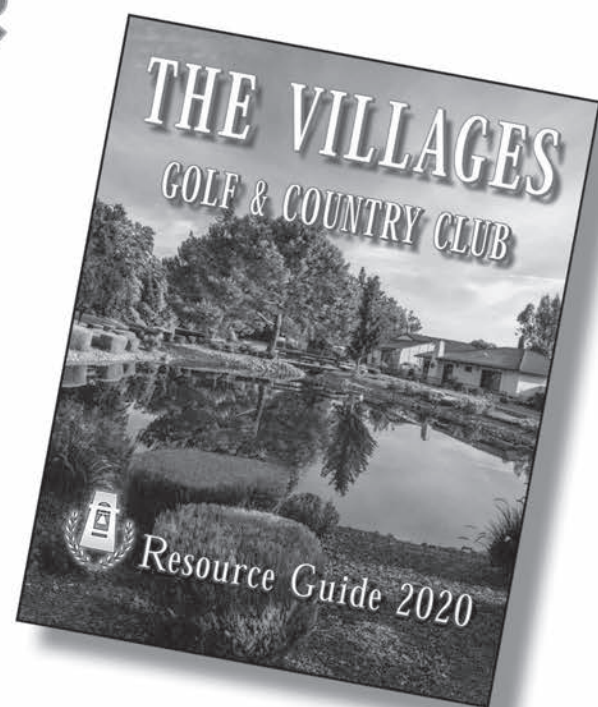
Resource Guide

The advantages of being in the Resource Guide:

- Full color ad for a bargain price.
- Reach a readership inside and outside The Villages. (Guide is used as a marketing tool the whole year.)
- Introduce your services to new Villages residents. (Guide is given to new Villages residents during their orientation.)
- Keeps the name of your business visible the year round as part of this valuable and useful reference publication.

Advertising Deadline is: June 7, 2021


Reserve your place in
The Villages
RESOURCE GUIDE
by calling Adrienne at:
223-4657



Call 911 for medical emergencies

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

Villages Medical Auxiliary-Since 1976
Office: 408-238-4230
Hours: Monday to Thursday, 9:30 a.m. to 2:30 p.m.
Service Coordinator:
408-238-4029
www.vmvillages.org



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

In June

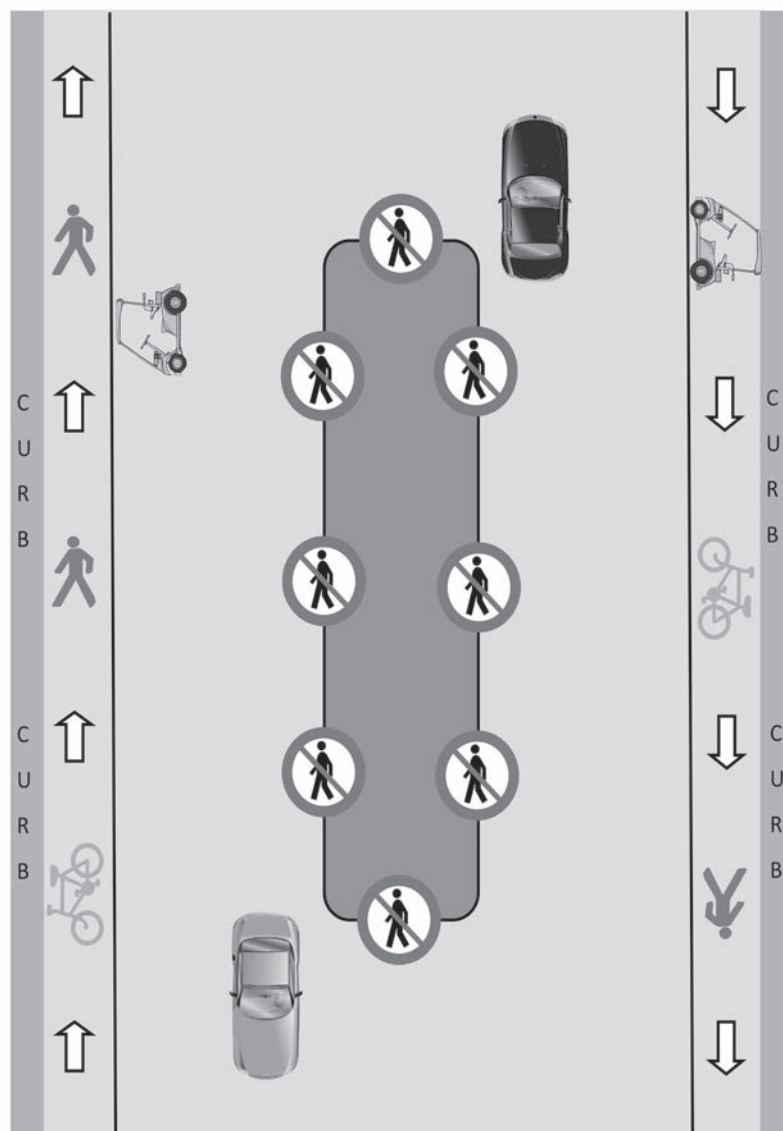
Understanding Dementia - Living in the Moment: Elizabeth Landsverk M.D.-Founder of ElderConsult Geriatric Medicine and board-certified geriatrician, will address the medical and behavioral issues facing older patients and their families on **Thursday, June 10** at 10:30 a.m. To register please contact Bonnie at bgrim@sequoialiving.org or call 408-238-4029 and please leave your email address.

The Neptune Society: An Alternative to Traditional Burials - via Zoom **Tuesday, June 22** at 10:30 a.m. Neptune Society was founded in California in the 1950s. Terry Nellis will present an alternative to the costly and involved process of traditional burials. Registration required, contact VMA Service Coordinator Bonnie Grim at bgrim@sequoialiving.org or call 408-238-4029 and leave your email address.

Walking Safely

We all know that, when going for a walk on the street, the safest place to walk is facing traffic. But where do you walk safely when there is a median in the street—as there is on Villages Parkway, Fairway Drive and most entrances to each Village?

The answer is: the same as you would without a median; along the outside curb. Below is a diagram showing a section of road with a median. The white directional arrows indicate the location and direction for pedestrians. Cars are in the lane nearest the median, the bicycles and golf carts are going the same direction as the cars but nearer the outside curb of the road. The walkers are the only ones walking against the direction of the cars, golf carts and bicycles and are, thus, facing traffic. Note, in particular, that walkers are always on the outer street curb edge—never along the median curb.





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THE CLUBHOUSE

For Information:
408-223-4687

2800 Villages Fairway Drive, San Jose CA 95135

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

WHAT'S COOKING?

theclubhouse@the-villages.com

Clubhouse Restaurant opens Indoor and Patio dining – Reservations suggested: Indoor dining in the Restaurant began in March for breakfast. Both indoor and outdoor dining is allowed, according to the state and county health orders. The Clubhouse suggests that you please make dining reservations. The Clubhouse still offers To-Go Grab & Go, Curbside Grab-and-Go service.

Dining on the Patio will take place under the new tent, provided by a generous donation from the Evergreen Villages Foundation (EVF).

Alcohol policy changes: Now alcohol does not need to be ordered with a meal in the restaurant and patio.

Online ordering: now available at: clubhouserreservation.com

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 9-11.)

Notice: No entry into foyer without facemask.



CLUBHOUSE RESTAURANT & THE BISTRO & BAR AND GRAB & GO ORDERS AVAILABLE

New Menus for Curbside Grab-&-Go pickup Indoor and Patio dining

Dining Indoors or on the Bistro Patio; reservation not required, but suggested

There are three ways to make a reservation: Call 223 4687 for auto reservation recording, or: Clubhouserreservation.com click "Book a Reservation," or go to: the website, thevillagesgcc.com for the link. Limited seating available. Seating is now available for up to six diners.



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. **As of May 15, a 15% 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.



Soup of the Day

For the week of 6/7 to 6/13

Monday	June 7	Lentil
Tuesday	June 8	Cream of Cauliflower with Cheddar Cheese
Wednesday	June 9	Lima Bean, Kale and Sausage
Thursday	June 10	French Onion
Friday	June 11	Manhattan Chowder
Saturday	June 12	Chef's Choice
Sunday	June 13	Chef's Choice

Indoor and Patio dining or Curbside hours of Operation

Monday

All-Day Menu:
11 a.m. to 7 p.m.
Last serving at 8 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 8 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 8 p.m.

Note about indoor and outdoor dining:

Because of a revision to the Santa Clara County Public Health Department's COVID-19 restrictions, indoor dining at the Clubhouse begins with Breakfast. This does not affect the Curbside Grab-and-Go pickup, or Patio Dining.

Dear Clubhouse Patrons:

Prices on food, especially beef and seafood have taken a dramatic increase.

Our menus will reflect the increase in costs and on daily variables, "Market Price" will be adjusted as noted on the menu.

We are working with our vendors and our purchasing partners to make sure to source products at contracted prices.

Family and friends may join Villagers at the Restaurant

Friends and family must be accompanied by a Villager.

All charges must be posted to the house account of the Villager. Charges to house numbers are preferred over credit card transactions to help Villagers save money on credit card fees—cash will not be accepted.

Tables of six diners is maximum.

Villager will sign in for the visitors and be the point person for the party.

All other COVID-19 protocol will apply.

Weekly Specials

For the week of 6/7 to 6/13

Lunch Specials:

Monday 6/7 to Sunday 6/13

Caribbean Chicken Salad:

Grilled Chicken, Apples, Mango, Pineapple and Strawberries over Greens with Candied Walnuts and Raspberry Dressing **\$14.95**

Dinner Specials:

Tuesday 6/8 to Sunday 6/13

New York Pepper Steak:

Peppercorn New York Steak with an Oyster Mushroom, Bacon and Scallion Garnish Choice of Sides **\$28.95**

More CLUBHOUSE on pages 10 & 11

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

The Clubhouse Curbside service charge has increased to 15% from 10%. The service charge for the Indoor and Patio Dining is still 18%.

All Day Menu

11 a.m. to 7:30 Last Order

Fried Breaded Green Beans \$7.50

Calamari \$11.95

Lightly Dusted Rings & Tentacles w/Parmesan Parsley

GF Potato Skins \$15.00

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 \$13

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

V Sub w/ Impossible Plant Based Meat \$14.00

Battered Chicken Tenders \$9.95

Served with Honey Mustard or BBQ Sauce

Soup of the Day

Cup \$4.95 Bowl \$6.95

Entrée Caesar Salad \$11.95

Romaine, Cherry Tomatoes, Parmesan and Croutons

Add Chicken \$3 Salmon \$4 Prawns \$5

V Chinese Salad \$14.95

Chopped Cabbage, Carrots, Edamame, Peanuts,

Fried Noodles with a Sesame Ginger Dressing

Add Chicken \$3 Add Prawns \$5

Cobb Salad \$16.25

Mixed Greens, Tomato, Cucumber, Hard Boiled Egg,

Olives, Avocado Bacon and Feta Cheese

Add chicken \$3, Prawns \$5 or Salmon \$3

Hermosa Wedge Salad \$11.75

Crisp Iceberg Wedge with Bacon, Tomatoes

Crumbled Maytag Blue Cheese

V Italian Chop Salad \$14.25

Romaine and Iceberg Tossed with Pepperoncini,

Tomatoes, Olives and Cucumbers Topped with Feta

Cheese, Italian Vinaigrette Add Salami \$2

Shrimp Louie \$17.25

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

Fish and Chips \$13.95

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

Baja Fish Tacos \$12.95

2 Corn Tortillas with Batter Dipped Cod, Cilantro, Onions and Radish Coleslaw with Salsa

V Quesadilla \$11.95

Pico de Gallo, Sour Cream Guacamole

Add Chicken or Steak \$3

V Asian Stir Fry Vegetables Over Rice \$12.95

Vegetables over Rice with Ponzu Sauce

Add Chicken or Beef \$3, Salmon \$4 or Prawns \$5

Shanghai Stir Fry Vegetable Chow Mein \$13.95

Add, Beef, Chicken or Bay Shrimp \$3

V = Vegetarian GF = Gluten Free

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

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

Sandwiches served with Choice of Sides

Gluten Free Bread Available Upon Request

Sides: \$4.95

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

Hot Dog with Side 8.95

Toppings: Onions, Tomatoes & Red Onion Relish.

Cheddar add \$1.50

Burger with Side 2. \$12.95

Angus Beef with LTO and Side Dish

Add Avocado, Bacon add \$2

Cheese add \$1.50

V Impossible Burger with Side \$13.95

Plant Based Meat with Lettuce

Tomatoes and Onions with Side Dish

Add Avocado \$2 Cheese \$1.50

BLT Sandwich with Side \$12.50

Bacon, Lettuce and Tomato Served on

Sourdough or Wheat Bread

Add Turkey \$3 Add Avocado \$2

Brie Turkey Sandwich with Side \$12.95

Cranberry Compote and Arugula on Telera Roll

Deli Sandwich \$12.95

Choice of Bread, Turkey, Ham, or Tuna

Half Deli Sandwich and Soup \$10.95

Grilled Sourdough, Ham & Swiss \$11.95

V Grilled Portabella and Pepper Sandwich \$12.95

With Mozzarella and Basil on a Brioche Bun

Melts:

Grilled Beef Patty 2. or Tuna Swiss Cheese \$12.95

V Impossible Plant Base Meat Melt \$13.95

Reuben \$13.95

Corned Beef, Sauerkraut, Swiss cheese, 1000 Island, Grilled Rye

Grilled Pesto Chicken Sandwich \$13.95

LTO and Monterey Cheese on Telera Roll

Fisherman Sandwich \$13.95

Panko Breaded Sole, Lettuce, Tomato, Onions and Tartar Sauce on a Telera Roll

New York Steak Sandwich 2. \$19.95

Cheddar and Bacon LTO

BBQ Sauce on Hoagie Roll

Naan Flatbread Pizzas

V Cheese Pizza \$11.25 Pepperoni Pizza \$12.25

V Margarita Pizza \$11.95

Combination Pizza \$13.95

Sausage, Pepperoni, Mushrooms, Onions, & Peppers

Cobb Pizza \$13.95

Bacon, Chicken, Black Olives, Avocadoes on Alfredo Sauce

Gluten-Free Crust Add \$ 2.00

Prices subject to change

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 7am to 11am

Short Stack Pancakes \$6.95

With Berries



Belgium Waffles \$8.25

Seasonal Fruit and Berries

Bagel BLT and Egg 2. \$8.25

Bacon, Lettuce and Tomato with Cream Cheese

Breakfast Burritos 2. \$8.25

*Scrambled Egg, Potatoes, Cheese,
Choice of Bacon, or sausage*

Montgomery Muffin 2. \$8.00

*Scrambled Eggs, Bacon or Sausage, Cheddar
Cheese and Fruit*

Sides

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



Coffee \$1.95



Starbucks Espresso \$2.50 Extra Shot \$1.50

Starbucks Americano \$2.50

Starbucks Latte/Cappuccino \$3.25

Juice, Milk, or Hot Chocolate \$2.95



The Villager 2. \$8.50

*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*

Huevos Rancheros \$9.75

*Fried Corn Tortillas Topped with Lettuce
Tomatoes, Sour Cream, Blacked Beans, Fried Egg
and Salsa, Topped with Cotija Cheese*

Eggs Benedict 2 \$9.95

*2 Poached Eggs, Canadian Bacon over English
Muffins with Hollandaise Sauce*

Served with Choice of Hash Browns or Fruit

*breakfast
time*

*In May, the Clubhouse Curbside service charge has
increased to 15% from 10%. The service charge for the
Indoor and Patio Dining is still 18%.*

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

Prices subject to change

**To order Curbside
Grab-and Go 408-370-8553**
(Breakfast orders only Saturday & Sunday 7 to 11 a.m.)

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.

Next
Week **CHANNEL 27**
ON

Dinner Menu

Tuesday — Sunday 5 p.m. to 7:30 p.m. Last Order

Starters

V **Baby Lettuce Mix Salad \$5.95**

Small Caesar Salad \$6.75

The Lighter Side

Served à la carte

Linguini and Clams \$18.95

White Wine, Butter, Olive Oil, Lemon Juice Parsley

Fettucine Alfredo \$15.95

Creamy Parmesan Garlic Sauce

Add Chicken \$3, Salmon \$4, Prawns \$5

V **Eggplant Parmesan \$16.95**

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

V = Vegetarian
GF = Gluten Free

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

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

**To order Curbside
Grab-and Go**

408-370-8553

In May, the Clubhouse Curbside service charge has increased to 15% from 10%. The service charge for the Indoor and Patio Dining is still 18%.

Dinner Entrées

Accompanied by 2 Sides

Mashed Potatoes, Cilantro Rice

Baked Potato with Sour Cream and Chives

or Daily Vegetables Sides

Soup or Salad \$2.95 Included with Entrees

Grilled Filet Mignon 2. \$Market Price

Center Cut with Béarnaise Sauce

Chopped Sirloin Steak with Herbs 2 \$23.95

Topped with Mushroom Gravy

Home-Style Pot Roast 2. \$26.95

Braised with Mirepoix and Merlot

Calf Liver and Onions 2. \$24.95

Sautéed Onions and Crispy Bacon Bits

Grilled Spring Lamb Chops \$ 33.95

Marinated with Rosemary and Garlic

Served with Mint Sauce

Chicken Marsala \$23.95

Breast Cutlets with Mushrooms and Marsala Wine Sauce

Pork Tenderloin \$25.95

Saluted Apples, Sweet Chili BBQ Glaze

Filet of Sole Piccata \$26.75

Flour Dusted with Capers, White Wine, Lemon Butter Sauce

Grilled Salmon \$27.95

Lemon Dill Butter Sauce

Salt and Pepper Prawns \$26.95

Lightly Battered and Fried

Prices subject to change

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

Monday :00 Chair Aerobics
Friday :24 Bollywood

Tuesday :00 Tai-Chi 8-Form
Saturday :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 & Fri :00 Strength Training
:13 Chair Fitness

Tue, Thu & Sat :00 Strength Training
:13 Cardio Fitness

Sunday :00 How to Stay Motivated

**2:00 & 8:00 a/p
The Villages Fire Safety**

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

MON Dagnet
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+**

MON Love Affair
+ The Loretta Young Show
TUE Pygmalion
+ The Dentist
WED Secret Command
+ Edgar Bergen & Charlie McCarthy
THU The Front Page
+ Sing a Song of Six Pants
FRI The Milky Way
+ The Ed Wynn Show
SAT The Private Life of Henry VIII
+ The George Gobel Show


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

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

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

The Clubhouse
408-223-4687
theclubhouse@the-villages.com
Reservations, Menus and Online Ordering at:
www.clubhouserreservation.com

Prime Rib
Served at The Clubhouse
Every Friday and Saturday Nights



NO CORKAGE HUMP DAY

Bring your favorite bottle of wine and your friends any and every Wednesday at The Clubhouse. No Corkage will be charged with any dinner order. One bottle limit per two guests. Standard size bottles only.




Golfer's Delight Lunch Box
Jumbo Hot Dog
with choice of beverage

\$10.95 plus 10% service charge and tax

CLUBS & EVENTS

See Matinee Theatre's plays this afternoon!

Please join us this **Friday, June 4**, at 4 p.m. from the luxury of your home for "Casserole Casanova" and "Bingo Ladies Gone Bad"—an hour of comedy featuring Larry and Nancy Miller, Tom and Elsa McLaughlin, Shirley Roberts, Connie Hendrickson, Estelle Kabbani, Sally Otton, and Diane Farci.

"Casserole Casanova" is a 35-minute sympathetic, humorous look at daily life as an older person. Roger, recently widowed, is visited by five women friends bearing gifts of food and all competing for Roger's attention.

"Bingo Ladies Gone Bad" is a 15-minute little ditty piece about ladies of the Perfect Petunias Garden Club. These "delicate" women pull out all the stops at their yearly luncheon and bingo game.

You will have to tune in to Zoom and find out what happens!

In order to join Zoom on June 4, please go to this link and register: <https://tinyurl.com/matcomedy202106>



Dog Club seeking new members

By John Colistra

The Dog Club needs new members to sustain its status as a club in The Villages. There are over 250 dog owners in The Villages along with many prior dog owners now ready to continue a wonderful relationship with a dog. The club can assist you in locating that special animal to bring love into your life.

The next club meeting is the first Saturday of the month at the **gazebo facility next to the Bocce ball courts on June 5 at 10 a.m.** Bring dog(s) and poop bags! **Wear your mask. We also will social distance.**

If you need further information, do not hesitate to contact me at 408-293-4747 (office), 408-307-3605 (cell) or johncolistra1936@gmail.com



Technology Explorers to discuss Cybersecurity

The next Senior Academy Technology Explorers meeting will be held on Monday, June 7, at 1:30 p.m. It will be a Zoom event, free and open to all Villagers.

The topic for our June meeting is cybersecurity and how it has become a global issue. We will begin with a 30-minute video that will explore how to make the world a safer place by transforming the way companies and consumers understand, react, and plan for cybersecurity risks.

In today's hyper-connected world of personal and IOT (Internet of Things) devices, we are going to require new, standardized cybersecurity and safety measures. This is a broad area that affect corporations designing and selling products, all the way to consumer education on how to accurately determine one's own security risks and tradeoffs. The very recent ransomware attack on the Colonial Pipeline systems is a clear example. This was a cyber-security failure that impacted not only the company but millions of people in the eastern U.S. and could have affected us here as well.

But we aren't only vulnerable to corporate security vulnerabilities. Any time we have devices connected to the Internet we are opening ourselves up to security risks, even when those devices are advertised as "highly secure." The video in this S.A.T.E. session will explain how these issues all interconnect.

The video will be followed by an open discussion of these points, and it should be a very enlightening session!

Pre-registration with Zoom is required and can be done at the Senior Academy website: VillagesSA.org. Click "Technology" in the top menus, and "Explorers Registration" to get to the registration page.



Brandeis Club: Book Drive for VA Clinic

As their annual Community Service project, the Villages Brandeis Club will be collecting paperback books for donation to the San Jose VA Clinic nearby.

The collection drive runs to June 15. Books are being collected at 7679 Helmsdale Drive (Village Highland). Drop-off boxes will be available outside.

Paperbacks only, please; Thrillers, Mysteries and Westerns are in great demand. If you have questions, contact Joey Stern at sternjo@pacbell.net

Bridge Players Wanted

The duplicate bridge group is looking for new players. All party bridge players should give duplicate a try. In party bridge the players dealt the best cards usually win, so it's often based on luck. In duplicate, all tables play the same cards so whoever plays them best wins, so it's mostly based on skill. The play is the same. We have a very friendly group and will be glad to help new players, so come and join us, probably in July when the card rooms open up. Meanwhile, let me know you are interested. Contact me, Lorrie Scott at lorriescott23@gmail.com or 408-223-1405.

VMA: 'Understanding Dementia'

Is a loved one living with dementia? If so, you might want to tune into the VMA Zoom presentation on dementia on Thursday, June 10 at 10:30 a.m. In this presentation Elizabeth Landsverk, MD Geriatrician will discuss the various aspects of dementia. If you are on this journey with someone you will learn about the expectations and realities of the disease. You will learn about the risk reductions and common signs. She will discuss how the disease is assessed, diagnosed and what early intervention looks like. She will identify strategies for living with dementia, address behavioral challenges, and provide medication strategies. Lastly, Elizabeth will talk about how patients are evaluated for hospice and end of life. If you would like to be a part of this informative session, please contact Bonnie Grim at 408-238-4029 or e-mail her at bgrim@sequoialiving.org

VMA: Daytime Bingo is coming!

Daytime bingo will be back in July! In order for this to happen the VMA is looking for experienced volunteer Bingo callers for the monthly Wednesday afternoon Bingo games. If you can help, please contact Wendy Ledamun at wledamun49@gmail.com or call her at 408-960-8335.

Grateful Garment Project completes 2021 collection

By Gayle Kludt

Thank you to all our Villages donors to our Grateful Garment Project Collection. The drive is now officially completed and all items will be distributed this next Tuesday, June 8. Any and all final donations should be delivered to me by no later than Monday, June 7. Donations may be placed by my front door. The staff of the GGP greatly appreciates all the wonderful donations. We look forward to doing this again next year.

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.

Senior Academy to explore Longevity Science

On Thursday, June 10, at 2 p.m., Senior Academy is hosting Margareta Colangelo, who will speak on Longevity Science. It's not about living longer, but about the work that science and technology are doing to help us live better and healthier, longer.

There are over 1 billion people worldwide over 65. Although advances in medicine have extended lifespans, these advances have not increased healthspans (healthy years). Since aging is the highest risk factor in many diseases, people are spending years living with chronic conditions as a consequence of living longer. Scientists are now developing specific preventive measures to treat aging at the individual level. Using a geroscience based approach to routine medical care will make a huge impact on increasing health span. Scientists are using AI to track changes as people age and are cultivating a whole new area of medicine called "Longevity Medicine." Hundreds of companies are now working on therapies that target aging. Margareta will discuss some of their approaches and report results from some of the most promising clinical studies.

Margareta Colangelo is a native San Franciscan with over 30 years of experience in executive management in software companies in Silicon Valley and has been at the forefront of emerging technologies throughout her entire career. Margareta is Co-founder & CEO of Jthereum, an Enterprise Blockchain technology company that transforms Java Developers into Blockchain Developers. And she is President of U1 Technologies, an enterprise software company that provides the communications infrastructure for stock trading platforms used by some of the world's top multinational investment banks. Margareta speaks and moderates sessions at select conferences including Longevity Investor Conference, Precision Medicine World Conference, SPIE Emerging Topics in Artificial Intelligence, Longevity2020, NeuroTech 2020, and others. She has published over 100 articles on AI, DeepTech, COVID-19, and Longevity.

Pre-registration with Zoom is required for this event and can be done at the Senior Academy Website at VillagesSA.org. This lecture is free to Senior Academy members and \$5 for non-members.

VMFC: Updates on San Jose's Tech Interactive



Maria Pappas

Learn how The Tech Interactive in San Jose is coming out of the pandemic. During the Tuesday, June 15th meeting of the Villages Men's Fun Club at 12-noon via Zoom, Maria Pappas, executive VP of the San Jose Tech Interactive (formerly the Tech Museum) will share with us a bit of the Tech's history as well as how they have persevered throughout the pandemic.

The Zoom Meeting ID is 837 0134 2191 and the Passcode is 906596. Non-members wishing to attend the presentation should sign into Zoom at 12:15 p.m.

The Tech Interactive opened in downtown San Jose in 1998. It has grown to become a beloved institution for students, educators and families around the Bay Area. Maria will share with us a bit of The Tech's history as well as how they have persevered throughout the pandemic. Educational programs switched to virtual and the organization reached even more people than in a typical year. Maria will discuss some of The Tech's most successful programs while also reviewing their plan for growth in the future.

Maria is a Bay Area native, born and raised in Cupertino. After graduating from UCLA she began her nonprofit career including 22 years working for the American Heart Association where she served as Executive Director for the Silicon Valley office. She is currently the Vice President of Development for The Tech Interactive, formerly The Tech Museum. Maria has been at The Tech since 2012. She was hired to build a successful fundraising team and to lead a \$50M Capital Campaign to refresh the exhibits, which they have done during her tenure.



Weekly Sustainability Practices Tip #4

By the Sustainable Villages Club

If food waste were a country, it would be the third largest emitter of greenhouse gases, just behind the U.S. and China.

Each week the Sustainability Club will be suggesting one simple behavior that can reduce waste.

Before you go shopping, **shop the pantry and refrigerator first**. If you use up food that you have on hand, then you'll waste less food. Make a mental note of what's in your pantry and refrigerator before you shop. (Information from "Zero Waste Chef" by Anne Marie Bonneau)

Don't feed the 'critters'

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

Remember someone with a memorial gift to VMA

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

Remember your loved one with a memorial gift to EVF

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

The VMA wants your used golf cart!

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

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

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



Montgomery Villagers —

Let's celebrate getting together again!

Individually boxed hors d'oeuvres provided
Bring your own beverage
Attendance limited to 50

Sunday, June 27, 2021
4:30 to 6:30 p.m. at Gazebo Park
\$7.50 per person
RSVP by June 22 to Marie Dillon
marieadillon@gmail.com or 408-622-4239
Include names of all attendees, house number (for payment) and phone number



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

Tips for preparing for power outages

Extended power outages may be the result of wildfires, earthquakes or other emergencies and may impact the whole community as well as the economy. In the event of such a power outage, you may be able to reduce some of the impact by being prepared. Review the following tips for ways you can ease potential difficulties.

Prepare NOW before the power goes out.

Take an inventory of items you need that run on electricity.

Talk to your medical provider about a power outage plan for medical devices powered by electricity and refrigerated medicines. Find out how long medication can be stored at higher temperatures and get specific guidance for any critical medications.

Have batteries and other alternatives to meet your needs when the power goes out.

Sign up for local alerts and warning systems. Monitor weather reports.

Install carbon monoxide detectors with battery backup in central locations on every level of your home.

Determine whether your home phone will work in a power outage and how long battery backup will last.

Review the supplies that are available in case of a power outage. Have flashlights with extra batteries for every household member. Have enough nonperishable food and water.

Put thermometers in the refrigerator and freezer so that you can know the temperature when the power is restored. Throw out food if the temperature is 40 degrees or higher.

Keep mobile phones and other electric equipment charged and gas tanks full.

Survive DURING the outage.

Keep freezers and refrigerators closed. The refrigerator will keep food cold for a few hours. A full freezer will keep the temperature for about 48 hours. Use coolers with ice if necessary. Monitor temperatures with a thermometer.

Maintain food supplies that do not require refrigeration.

Avoid carbon monoxide poisoning. Generators, camp stoves, or charcoal grills should always be used outdoors and at least 20 feet away from windows. Never use a gas stovetop or oven to heat your home.

Check on your neighbors.

(Continued on page 27)

About the Ready! Set! Go! Wildfire Action Plan:

Successfully preparing for a wildfire requires you to take personal responsibility for protecting yourself, your family and your property. We hope to give you the tips and tools you need to prepare and be successful.

To find more information:

About Ready! Set! Go! : www.WildlandFireRSG.org

Contact the San Jose Fire Department—Local station 11.

Santa Clara County Fire Safe Council: www.SCCFireSafe.org

San Jose Office of Emergency Management: oes@SanJoseCa.gov

Get Ready!

Prepare your family

- Create a Family Disaster Plan that includes meeting locations and communication plans and rehearse it regularly. Include in your plan the evacuation of large animals such as horses
- Have fire extinguishers on hand and train your family how to use them.
- Ensure that your family knows where your gas shut-off is and how to use it.
- Plan several different evacuation routes.
- Designate an emergency meeting location outside the fire hazard area.
- Assemble an emergency supply kit as recommended by the American Red Cross.
- Appoint an out-of-area friend or relative as a point of contact so you can communicate with family members who have relocated.
- Maintain a list of emergency contact numbers posted near your phone and in your emergency supply kit.
- Keep an extra emergency supply kit in your car in case you can't get to your home because of fire.
- Have a portable radio or scanner so you can stay updated on the fire.

Get Set!

As Fire Approaches

- Evacuate as soon as you are set!
- Alert family and neighbors.
- Dress in long sleeves and pants. Have goggles and a dry bandana/particle mask handy.
- Ensure that you have your emergency supply kit on hand.

Inside Checklist

- Close windows, unlock doors.
- Remove flammable window coverings.
- Move flammable furniture to center of room.
- Plan several different evacuation routes.
- Shut off gas and pilot lights.
- Shut off air conditioner.
- Leave your house lights on!

Outside Checklist

- Bring all flammables inside the house.
- Turn off propane tanks.
- Shut off sprinklers. Don't leave on!
- Back car into driveway, shut doors/windows.
- Have an outside ladder ready.
- Extinguish small outside fires until you leave.
- Seal off attic and ground vents, if able.

Tips—If You Are Trapped

- Stay away from outside walls.
- Bring garden hose inside house.
- Patrol inside home for spot fires—extinguish.
- Wear long sleeved, cotton clothing.
- Stay hydrated—keep drinking water.
- Ensure that it is safe to exit home if it catches fire.
- Fill sinks and tubs for emergency water.
- Place wet towels under doors.
- After the fire has passed, check roof for fire.
- Check inside attic space for embers.
- Patrol your property for fire.
- Call 911 if you cannot put out fires with small amount of water.

GO! EARLY!

When to Leave

Do not wait to be told by authorities to evacuate. Leave early enough to avoid being caught in the fire, smoke or road congestion. If and when you are advised to leave—don't hesitate!

Where to Go

Leave to a predetermined location (it should be a low-risk area, such as a well-prepared neighbor's or relative's house, a Red Cross shelter or evacuation center, motel, etc.)

How to Get There

Have several travel routes in case one route is blocked by the fire or emergency vehicles and equipment. Choose an escape route away from the fire.

Emergency Supplies

- One gallon of water per person per day.
- Non-perishable food.
- First Aid kit, emergency blanket, multi-purpose tool.
- Flashlight, radio, extra batteries.
- Keys, cash, credit cards, travelers checks, cell phones and chargers.
- Map with evacuation routes.
- Family/emergency contact information.
- Sanitation supplies/personal hygiene items.
- Prescriptions and medications.
- Important numbers and documents.
- Photos/easily carried valuables.
- Hard drive information.

RELIGION

CATHOLIC COMMUNITY

June 6, Feast of the Most Holy Body and Blood of Christ
by Irene Groot, Catholic writer:

On Sunday, we celebrate the feast of the Body & Blood of Christ (Corpus Christi). This annual celebration reminds us that Jesus Christ is literally present: body, blood, soul, and divinity in the Eucharist; that He fully inhabits the consecrated bread and wine we consume. By means of this sacrament, He deepens our union with Him; purifying, sanctifying and transforming us into the very likeness of Himself.

The literal reality of the Eucharist, called the "Real Presence of Christ," is a mystery that requires the gift of faith to accept. When the Lord said, "My flesh is real food; my blood is real drink," many of His followers found His words, "too hard to accept, turned back, and would not go with Him anymore." (Jn 7) The reality of what Jesus revealed so far exceeds the limits of human sensory perception and reason that they rejected Him altogether. The same reaction is often true today. In this sense, Catholic belief in the Eucharist is a hard teaching. Nonetheless, we hold to it not as a charming cultural custom but as the literal truth, and as the source and summit of Christian life.

At the end of the Corpus Christi Mass there is often a procession around the church with the priest displaying the host (Eucharistic bread) in a large monstrance while the people sing hymns that can date back centuries, like Pange Lingua and Tantum Ergo. The Corpus Christi procession recalls the Israelites carrying the Ark of the Covenant that contained the manna that foreshadowed the eucharistic bread. To fully celebrate this joyful feast, prepare for worthy reception of communion on Sunday. Read: Jn 6:43-58, 1 Cor 10:16, Mk 14:22, Lk 22:19, Mt 26:26, and the Catechism of the Catholic Church #1322-1419.

Saturday Vigil and Sunday Masses: Reservations required. Masses will be on Saturday at 4 p.m. and 5:30 p.m. (Vietnamese). Sunday Masses are at 8 a.m., 9 a.m., 10 a.m., 11 a.m., 12 p.m., 2 p.m. (Spanish), and 4 p.m. (Vietnamese). Check the parish website, sfoasj.com, or daily emails, for locations, which may change with short notice.

Reservations for Masses: Reservations may be made through the link on the parish website at sfoasj.com or by calling the parish office at 408-223-1562.

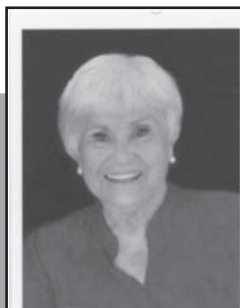
Newcomers to the Villages: If you are a newcomer, and Catholic, please register at the St. Francis of Assisi office, or online at sfoasj.com.

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

Home Communion: Contact Marilyn Rodman at 408-274-4521. 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



Sue Lassetter,
M.A., CLC, SRES

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EPISCOPAL

'Green and Growing'

By The Rev. Julia McCray-Goldsmith

It's anything but ordinary, this time in the Christian calendar that we call ordinary time. But it is the time of our annual cycle with God when the liturgical churches change our vestments and paraments to green. The color symbolizes life and hope in our traditions, and it's a time when our teaching tends to focus on the teaching and healing ministry of Jesus Christ himself (as opposed to his birth or passion and resurrection). But green is also a symbol of life and growth in the natural world, and it's surely no historical accident that the longest season in our liturgical calendar coincides with the greenest time of year.

How do you plan to grow in faith this summer? Be assured, this is not your pastor interrogating your Bible study habits. Rest and Sabbath are appropriate summer endeavors, too! But in a way, the greenness itself teaches us so much, if we would just pay attention to nature's beneficence. American Poet Ada Limón, writing about the manifold gifts of summer, observed "More than the fuchsia funnels breaking out of the crabapple tree, more than the neighbor's almost obscene display of cherry limbs shoving their cotton candy-colored blossoms to the slate sky of Spring rains, it's the greening of the trees that really gets to me... Patient, plodding, a green skin growing over whatever winter did to us, a return to the strange idea of continuous living despite the mess of us."

COMMUNITY CHAPEL

'I Remember'

By Pastor Bill Hayden

Around this time each year in May, the country takes a pause to remember and honor those who have served in the Military for many nations to have a chance to live in a democracy. Some soldiers returned home from wars never to be the same after experiencing a loss of life on many levels. They became an eyewitness or an active participant in the loss of property and life. On the battlefield innocent victims and friends alike lost their lives or body parts. I tremble at the thought of men and women who bring us to the battle grounds where lives are collateral damage for reasons beyond my grasp. Many times, we find ourselves at the end of battles with the very people we fought against becoming our allies.

I choose to think about those who have laid down their lives for the freedom of the future generations to be at peace in this country. I think about mothers and fathers who endure many hardships, while modeling before their children a life of integrity and respect for all people. I think about the teachers who invest their time, resources and energy in helping to develop leaders to seek the best path for society. I think about those special men and women who gave their lives away to a higher

calling in sharing God's love to the humble, proud and rebellious. I think about the police, firefighters, doctors, nurses, farmworkers and public servants who died trying to sustain life.

This Memorial weekend I will think about those individuals who, in light of losing their life, chose to donate their vital organs to others in order to save lives. I will think about those who have lost the love of their life and are grieving their absence. I will think about family members that I have lost in the past several years and trust that they are present with the Lord. I will think about the heroes and heroines of the faith

who loved not their lives to the end but sacrificed their lives for the Gospel of Jesus Christ that others may live forever.

Let us, contribute to the peace in the world by praying and preferring one another with kindness.

John 14:7 NIV "Peace I leave with you; my peace I give you. I do not give to you as the world gives. Do not let your hearts be troubled and do not be afraid."

Good news! Join us each week at 10 a.m. or anytime thereafter, Pastor Bill will deliver his Sunday Morning Sermon Message on video at our website at Villagescommunitychapel.org

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EVERGREEN
PHYSICAL THERAPY

"I feel better than I have for a long time;
wish I had done this sooner."
Kit Garver, Life Member, LPGA

Association Board Candidates

Julie Wash

9059 Village View Loop

My husband, Roy and I moved to the Villages 6 years ago in 2015 after living in Silver Creek Valley Country Club for 21 years. We have one son, two daughters, two grandsons, and three great-grandchildren.

In 2012 I served as a Director for the Silver Creek Valley Country Club Homeowners Association. I was a member of the Architectural Committee.

When we moved to The Villages, I joined the Valle Vista DAC as Landscape Chair. I served as the Valle Vista DAC Chair in 2016-2017.

I practiced as a Physician Assistant for 30 years after graduating from Stanford University Physician Assistant Program in 1990. As a practicing clinician, I divided my time between Internal Medicine, Pain Management and Orthopedic Surgery. Additionally, I had the opportunity to write a medical policy manual and as team member in opening a patient-centered medical library.

My social activities include the Camera Club, Hiking Club, Bocce Club and the Italian Club.

As an ABOD Director, I have served as Vice President, Secretary and Treasurer as well as on the Policy committee, and Ad-Hoc Reserves Accumulation committee.

In running for a new term as an Association Board member, my focus will be on fiscally managing budgets in operations and reserves in order to maintain our community with high standards for today as well as in the future. I see this as being transparent and fiscally responsible. Maintaining our shared assets benefits all Villagers.



Diana Omo Hallock

7352 Via Laguna

Diana Hallock is a multi-generational California native and attended Branham High School, San Jose State and Santa Clara University, earning advanced degrees in librarianship, instructional technology, and school administration. Diana completed her 40-year educational career as an elementary school principal.

Since moving to The Villages in 2011 with her husband, Hal, Diana has served in many capacities including: 2020 ABOD Vice President, 2018-19 ABOD Treasurer, Chairman of the Verano DAC, Evergreen Villages Foundation Vice President, and the 18 Hole Women's Golf 2020-21 Co-Captain. Her service to the Villages and her commitment to volunteerism led Diana to seek a second term on the Association Board.

As the ABOD Vice President, Diana has consistently voted for initiatives that reduce *current* costs while maintaining our safe, beautiful community. Diana has also voted for preventative measures to save money in the *future* like aggressively repairing dry rot, caulking gaps more frequently, and sealing our flat roofs.

Diana currently serves on the President's Council which ensures Villages Boards work together in an informed, cooperative way. Diana has also communicated ABOD information to residents through concise, clear presentations including "Villages Roads" and the "Role of DACs."

Diana's priorities will be to balance a fiscally conservative budget with the desires of residents, to ensure the safety of our homes, and to address the concerns of individual residents while serving the collective needs of our entire community. Diana's continued approach will be to collect accurate data, consider multiple points of view, and support transparency in all decision making.



George Paris

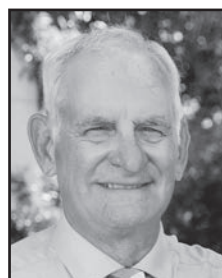
8759 McCarty Ranch Drive

My wife and I have been residents of Olivas since 2015 and we're hoping this is our forever home. We love the amenities and have become avid golfers and bocce ball players. I'm on the Board of Directors and Tournament Director for bocce ball. Before moving to the Villages, I was a director for our previous homeowners' association in Fremont and served as an elder in our church.

I grew up in San Francisco and graduated from S.F. State University with a degree in Marketing, I then served 2 years in the Philippines in the Peace Corps. My assignment was to utilize my business and communications skills to create business case studies for emerging companies in that country.

When I returned home I began a 25-year career in sales management in high-tech where I honed my problem-solving and listening skills. Wanting to try something more entrepreneurial, I opened a successful specialty foot care center that required innovative solutions and unwavering customer service and support.

I believe in volunteerism and service. I want to join the Association Board because I think the Villages is at a crossroads and a lot of positive change can be made with some out-of-the-box thinking. We have to have the courage to modify our current structure to be more fiscally responsible while maintaining the high quality of our landscaping and amenities. I'm excited about the possibilities before us.



Question 1: Why are you running for the Association Board? What life experiences, abilities, skills Director?

Julie Wash

I have more than seven years experience and knowledge working with HOAs and Associations. While living at SCVCC I served as Director on the Homeowners' Association. In 2018 I was elected to the ABOD at the Villages. I have served as Secretary, Treasurer and Vice President. In addition, I was on the Policy Committee, AD Hoc Reserves Committee, and Ad Hoc Landscape Contract Committee. From 2015-2017 I was the Landscape Chair and later the DAC Chair for Valle Vista.

My professional career was as a Physician Assistant. I practiced for over 30 years, specializing in Internal Medicine, Pain Management and Orthopedic Surgery. I graduated from Stanford University Medical School in 1990. In addition, I worked with a group of medical providers to open a patient-centered medical library in San Jose; collaborated writing policy manuals for a mid-size medical group.

I, along with my husband, owned two businesses. I know what it is like to manage budgets and keep costs down while delivering a quality product.

During these difficult times of labor and materials cost rising I have worked with ABOD to produce Operating and Reserves Budgets that will maintain our investments and quality of life while at the same time finding ways to do things more efficiently. In the area of home maintenance, we have added a Caulking Policy to extend the time between painting cycles and a Preventative Maintenance Program for Flat Roofs while extending the time for roof replacements as two good examples.

As an Association board member, I will focus on bending the curve in maintaining assessments, while performing maintenance on our investment to the standard Villages have come to expect.

Diana Omo Hallock

My 20+ years as a school administrator taught me the values of open communication, the involvement of all stakeholders, and the need to make decisions based on research, accurate data, and facts. I chose to serve on the Association Board because I believe a committed life of helping others is a fulfilled life and because my broad range of experiences have given me the administrative skills to be an effective Director. During my ten years here in the Villages, I have served as Vice President of the Evergreen Villages Foundation, Food/Beverage Chairman, an officer of the 18 Hole Women's Golf group, and most recently, Treasurer and Vice President of the Association Board and a member of the Presidents' Council. We have made great strides in reducing costs, completing long overdue maintenance projects, increasing communication, and creating a cooperative relationship between our three Boards. I would like to serve for an additional term to bring to completion many of the goals and projects Villages residents have requested. These include formalizing our communication plan, finalizing the roads/streets issue, implementing the new Reserves Rules to ensure sufficient funds but not excess reserves, expanding the water conservation plan for all Villages landscaping and overseeing the balcony and deck safety project required by CA Senate Bill 326.

George Paris

When we moved into the Villages, the HOAs seemed manageable. The trend did not hold and we are now up 40%!

If this trend continues many residents will be forced out. Many of us are on fixed incomes and are not receiving returns on our retirement at the rate the fees are increasing.

We cannot continue to blame insurance, water and minimum wage for these runaway costs. The Boards must direct staff to manage within a budget, not let staff set a budget.

My 40 plus years of experience in sales and management with active community experience have given me strong communication skills through listening and finding solutions.

A critical look at our cost centers is needed. Budgets need to be reworked and how we operate should be reviewed. We can no longer look at the Villagers as an ATM that can just keep spitting out money. Everything needs to be on the table; we cannot be afraid to embrace **CHANGE**.

I can be the catalyst for change that will fight for you.

Help Us Keep Your Vote a Secret

By Claudia Evans Nicolai

Do you wonder if your vote is really a secret? If so, you're not alone. Some Villagers do not fully understand our two-envelope secret ballot system, so here are some answers.

Three Election Inspectors, Judy Bushey, Jeanne Filice and Claudia Nicolai, have been appointed by The Villages Association, Homeowners and Club Boards of Directors.

Once your ballot is placed in a locked ballot box, it is kept under lock-and-key at all times.

The Inspectors remove and sort the ballot envelopes according to color (blue for Association, green for Homeowners, and tan for Club).

The bar codes are scanned, which registers and validates that the envelope was received from a member who is eligible to vote. The bar code must remain intact for the ballot to be valid.

Following registration, the barcoded envelope is opened and the secret envelope is removed. Bar-coded envelopes are sent to storage while secret envelopes are bundled for counting.

On counting day, only the secret envelopes are given to the Tellers for counting. These envelopes contain no names, bar codes or other identifying marks. They remain sealed and under lock-and-key until the Inspectors and Tellers meet at an open Board of Directors meeting to begin the counting process.

This entire process is in accordance with California Civil Code.

The counting process is closely directed and monitored by the Election Inspectors. All ballots are counted by two different Teller teams to ensure accuracy.

The Inspectors present the election results to the Boards of Directors at the annual membership meeting on June 9. Mark your calendar now and plan to attend via Zoom!

Villagers can rest assured that the Election Inspectors follow Civil Code and the election rules for every election so your vote remains a secret. You can help us keep your vote valid and a secret by carefully following the instructions included with your ballot package.

If you have further questions or if you'd like to witness the entire process, please contact one of the Election Inspectors. And please...cast your vote before the deadline!

Voting Tips:

Want Your Vote To Count?

Use both envelopes and keep the barcode intact!

Why Use Two Envelopes to Vote?

The inner one keeps your vote a secret!

The outer one registers you as a member in good standing who is eligible to vote!

Is My Ballot Secret?

Yes, if you seal both matching colored envelopes!

Why Are Ballots in Different Colors?

- Blue is for the Association election.
 - Tan is for the Club election.
 - Green is for the Homeowners' election.
- Don't get them mixed up!

Don't Mix Up Ballot and Envelope Colors

The colors have to match for your vote to be valid!

Linda McChesney

6092 Montgomery Court



Linda McChesney is all about family life and the hard work of making a community thrive. She is running for ABOD because she senses the frustration of many Villagers who don't think the Boards listen to them. She vows to listen, gather information, work with her colleagues and always try to reach consensus in her work as a director.

She strongly believes that the boards would benefit from having new people onboard.

She and her husband Ron raised 5 children in addition to doing foster care in the small town of Corralitos near Watsonville. During the years she was raising kids she volunteered for several community organizations that were focused on advocating for children and the elderly. She helped found the Little League in Watsonville, working with local leaders and the national Little League Baseball organization.

Her professional background includes teaching elementary school and, later, creating a real estate business with her husband. As a realtor and as a resident she worries about how rising HOA fees are affecting satisfaction and housing prices in the Villages.

Linda currently serves on the Montgomery DAC, is active in all Montgomery issues and activities and is a member of EPC.

She feels she'll be an asset on ABOD because of her experience in collaborative work and because she passionately wants to be part of the solution in identifying problem areas and finding solutions that satisfy the majority of our community.



David Cook

6304 Blauer Lane

Evonne and I have lived in the Villages 8 years, and our home was just a mile away from the previous 32 years - we know the area well! We selected the Evergreen area for the quiet country atmosphere and good schools for our kids, never imagining we'd find the wonderful quality of life here in the Villages after retirement. Evonne and I have been married 49 years and have two children and four grandchildren.

Work Experience & Training - 47 years in Information Technology Engineering Management, Director Corporate Alliances, and Mergers & Acquisitions, extensive worldwide business travel; trained Santa Clara County Mediator.

Leadership - Santa Clara County Boy Scouts of America Board of Directors (Eagle Scout, Silver Beaver), IT Chair for Pickleball, Pinseekers, and Bocce Clubs, Villages Association Board Secretary and President.

Education - BS Electrical Engineering and BS Chemistry from UC Davis; MSEE from Stanford University.

Club memberships - Tennis, Bocce, Pickleball, Ironmen, Pinseekers, Men's Golf Club, Home & Home Golf team.

As an Engineer, I focused on results and efficient management. As a Financial Director I focused on evaluating and enhancing company financial strengths. As a volunteer in the County, and the Villages, I'm focused on service and adding value to my community.

As an Association Board member, I will continue to be focused and vigilant at carrying out the Mission of the Villages Association - to Protect, Maintain, and to Enhance our collective assets - in a way that continues our high standards and enjoyable living environment in a financially responsible fashion.

...and knowledge do you have that would qualify you to be a Board

Linda McChesney

Why am I running for the Association Board?

Like you I have a lot of experience running a household and staying on top of my budget. If my water and utility bills increase, I find ways to use less. If my cable bill jumps up, I redo my service plan at a lower rate.

So how come our Boards and Management don't always behave more like homeowners? Water goes up every year and we don't cut back. Insurance premiums soar but we don't go out and get competitive bids. The cost of utilities is rising, so why aren't we spending time investigating products and processes that would reduce the use of utilities?

My personal and work lives have required me to sharpen budget balancing skills along with marketing, organizing and communications skills. I'm very experienced in working with a wide variety of views and personalities; I'm a good listener and collaborator. These traits make me a good candidate for ABOD. If elected I'll look forward to advocating basic balancing of our budgets.

David Cook

I am running for a second term on the Association Board because there remains a lot of work to be done to continue to bend cost curves downward and to improve our Reserves planning. It takes at least two years of active involvement in all aspects of the Association Board to really appreciate how things work and set priorities for improvements. Our current board is just reaching its full potential in terms of experience and knowledge and abilities to make major progress. I want to be part of that continuous improvement. My three years of intensive experience and demonstrated record of activism and contributions to the Villages make me a worthy candidate for re-election.

I have over 44 years of experience in computer and Internet technologies, as well as many years of negotiating contracts and managing joint development projects. I spent almost 10 years working on Corporate Alliances and Acquisitions, managing the buying and selling of companies and pouring over balance sheets, income and expense statements, and corporate bylaws and annual reports.

I have training at the more local and personal level in resolving disputes through the Santa Clara County mediation services. I have found that the key skills for working well together are active listening, respect for others, integrity, tact, and focusing on shared goals.

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Club Board Candidates

Del Yamaki

3235 Lake Albano Circle



I am running for Director, Club Board because I see great opportunity to improve cost management and communications with residents. Like many of my neighbors, I am concerned about significant HOA increases without communicating potential options for cost reductions.

I pledge to diligently work towards reducing HOA fees by scrutinizing unnecessary expenditures while keeping the quality of our amenities and lifestyle.

My wife and I moved here because we wanted to spend our retirement years in a great community with many amenities and friendly neighbors; we found the Villages and hope to be here a long time.

My career in information technology management for major financial institutions, like Visa International and Citibank, and my experience co-founding two successful startup companies, has given me the experience and perspective I think is necessary to be a board director.

I am an Associate member of the Del Lago DAC and a member of its Budget Subcommittee. As a member of the Ad Hoc Committee on Reserve Accumulation I have valuable knowledge about establishing and maintaining reserves for HOA communities. I am a VP of the Chinese Club, a member of the Table Tennis Club and a core member of Villagers for Change.

My recent deep dives into Village's water usage/costs, past and present, club reserves, the Village's HOA fee history, street assessment issues and the bid documents disclosure process, has prepared me to start working for you immediately.

Edward (Ed) Ng

7654 Falkirk Drive



I currently serve as Director on the Club Board. The insight and experience I gained from working with Board members, the GM and residents inspired me to run for another term.

I hold a M.S. in Electrical Engineering/Computer Science from the University of California, Berkeley. I began my career in the Bay Area as a product development engineer, eventually advanced to executive engineering management positions in multiple Fortune 500 companies. I had international assignments in Japan and China to manage key customer relationships. I was one of the founding members of a non-profit Chinese School, largest in the Bay Area. I had served as Board member on United Way Santa Clara, and San Jose Chamber of Commerce. Currently volunteer for the County in contact tracing COVID cases.

My wife and I moved into the Villages in 2015. We were attracted by the Villages' serene beauty and its kindred spirit of community. I am member of Men's and Table Tennis Clubs. I had served as president of The Villages Chinese Club.

My top priority is to run our country club "more" like a business. I see immense opportunity for the Villages to innovate and modernize quality of life while achieving fiscally responsible management. I am not a rubber-stamper. I will improve our amenities and streamline Villages Management for operational efficiency. To earn the trust of residents, I will listen for inputs and respond in my continue work to increase customer satisfaction. A successful Board member truly represents the voice of Villagers.

Manji Patel

5464 Cribari Green



I have lived in the Villages for over 9 years. I was born in Kenya, earned a bachelor's in computer science while working fulltime in the United Kingdom. In 1987, I moved to the United States to pursue business opportunities as business and technical advisor in various companies, including GE and Oracle, with project budgets of \$5M-\$10M. These opportunities have provided me with sound experience in accounting, supply management solutions including complex contract negotiations and the ability to assess risk management, cost containment and efficiency. After early retirement, I advised small hospitality businesses for improvements in marketing and customer satisfaction.

While my primary reason for moving here was its nearby location to family, I enjoy the natural beauty and scenic surroundings. I love my home and lifestyle here. I would like this to continue and help others here to do the same. I feel the Club Board would benefit from my experience, enthusiasm, energy, and commitment to solving the problems facing our community. Expense management needs a full review. I am a great listener and capable of handling diverse sets of views in a fair and respectful manner.

Villages life for me is playing casual golf, an occasional game of tennis, long walks, various book group discussions and practicing sustainable living as a member of the Sustainable Villages Club. I enjoy family and friend's events at the Gazebo and other facilities and hope life will return to normalcy soon.

Question 1: Why are you running for the Club Board? What life experiences, abilities, skills and knowledge to you have that would qualify you to be a Board Director?

Del Yamaki

I am running for the Club Board because I can bring two key skill sets. One is the ability to ask questions, listen and analyze issues and situations. Second is to work with Management/Staff and Residents to develop cost effective solutions. As a co-founder of two start-ups, I was constantly faced with providing services of high-quality in a cost-effective manner. From my experience, in addition to following established cost control procedures, one should think out of the box and maximize the value of every dollar while maintaining productivity and making profits. For example, I would endorse and execute ideas on how to leverage the Club's resources (restaurant, golf courses, facilities, etc.) to generate more revenue to counter our rising expenses instead of going the easy route, i.e., raising everyone's dues year after year. In all of my work, whether it was a large Fortune 500 company or a small start-up, I always succeeded in achieving good results with limited resources. I am confident that I can duplicate such success for our community by becoming a Club Board member.

Ed Ng

I have 35 years of management experience, from a project manager to Executive management. I have been on both sides of multi-hundred million dollars budgets, as a submitter and as an approver. Over these years, I have managed my organizations through multiple upturns and downturns. I know what it takes to keep an organization whole while meeting the stock holders' objectives.

I am an independent and an out-of-box thinker. I believe a strong leader values teamwork and cooperation from his peers and his organization. It really motivates me working with other independent thinkers.

Volunteer work has always been part of my adult life. I served as a Board member on United Way of Santa Clara and the San Jose Chamber of Commerce for a number of years. I was engaged in organization tasks, budget issues, and community activities.

I learned a lot more about the Board, and the operation of our Country Club in the last 6 months. I see lots of opportunities for us to improve our amenities, customer (residents) satisfaction, and overall operation of our Country Club. I believe my experience, motivation, and dedication will add a lot of value to the team, and the CBOD.

Manji Patel

I decided to run for the Club board after listening to other residents' concerns about very real issues in the Villages and how they were affecting them. I want to help make changes.

Expense management, safety and transparency are a few issues that need attention with a fresh perspective. While good progress has been made recently with management agreements and revamped EPC, we have challenging times ahead including a fluid COVID-19 situation.

My **professional career** has been about **providing solutions**; **personal life** has been about managing change. I can help set and drive the kind of changes we need here through some of my experiences. It starts with a **focus** on who we are within The Villages organizational structure.

Every resident—owner or renter—is a **valued customer** of the club; directly and through the management agreement with the other two boards. **Our management team and staff work for the customers** and collectively we all have a shared interest at The Villages.

If elected, I would be asked to make tough decisions that affect your lifestyle. I would be **accountable to you** and will be your collective voice.

Jerry Neece

7755 Beltane Drive

Amidst these challenging times, now, more than ever it is extremely important to elect qualified CBOD directors who will work to maintain and improve our home values through managing and enhancing our beautiful and unique Villages amenities in a fiscally prudent manner. I have a proven track record in understanding and governing the Villages complex operation.



I moved to Glen Arden 10 years ago and since then I have been actively involved in many Villages activities and affairs including serving on the Club Board from 2014-2016 where I both built revenue and reduced expenses. I am on the board of the Evergreen Villages Foundation, have served on the Glen Arden DAC, and have formed, or been a member of, almost two dozen board committees and clubs.

Experienced in governance, over the years I have served on 18 for-profit and non-profit boards. I work collaboratively with residents, other board members, management and staff. A California-born veteran and a second-generation Villager, my 40-year career in high tech and business academia are important, especially in the upcoming Comcast negotiations.

The Villages is a wonderfully active, amenity-rich community. Let's keep it that way.

Richard Zahner

7140 Via Solana

I welcome the opportunity to serve our community on the Club Board of Directors. My goal will be to foster Good Governance practices that support the Club Board's mission of a safe attractive community and enriching lifestyle for us all.



Barbara and I raised our family in nearby Almaden Valley. Almost three years ago we moved to Verano. We enjoy life here and hope to contribute to the community by maintaining and enhancing the quality of life at The Villages and to maintain the value our investment in our home. I am a member of the Men's Golf Club, Veteran's Club and Hiking Club.

I currently serve on the City of San Jose's Clean Energy Advisory Commission, and the St. Francis of Assisi's Finance Committee and Mental Health Ministry. In recent years I served on Presentation High School's Board of Directors, Santa Clara Valley Water District's Resources and Environment Commission and on the Santa Clara County Civil Grand Jury.

Professionally, I spent over 40 years in the electric power business with the Bechtel Company and Calpine Corporation, developing, building and operating nuclear, gas-fired and solar power plants. Subsequently I consulted to power and industrial clients on energy efficiency projects and renewable power development. I also served as President of Gilroy's Economic Development Corporation and 24 years on active and reserve duty with the Navy—Captain USNR-R.

Robert Krattli

3206 Lake Garda Drive

My fellow residents of this wonderful community—The Villages Golf and Country Club, I am submitting my name for consideration as a replacement member of the Club Board of Directors. I provide the following broad information supporting my qualifications:



- Moved into The Villages Golf and Country Club in September 2015
- Bachelor of Arts in Business Operations Management
- Master's Degree in Financial Analysis
- 20 year Naval Office career retiring as a Commander. My last four years as the Comptroller and Executive officer at Naval Air Station Moffett Field managing a \$20 Million budget.
- 26 years at high tech companies in Silicon Valley as a Cost Accounting and FP&A manager. My last 5 years were at a multi-billion dollar fiber optic manufacturer as Business Manager for the Facilities, Health, and Security Division.
- My family and I were some of the first 50 residents at Silver Creek Valley Country Club. In support of my community, I was a member of the HOA Board and was HOA Board President helping to manage the transition from Developer Management to resident control for the 1,650 home complex.
- Participated in numerous Club Board Committees including the Green's Committee responsible for the analysis and coordination for golf course maintenance and operations.
- Joined the Club Board of Directors as the Board Treasurer for 3 years.

My focus will be to provide our residents with efficient, safe, and effective services responsive to the needs and desires of our bosses – the residents of our wonderful community. I promise to be open, welcoming, patient, diligent and responsible. I will be a good steward of the trust placed upon the Board. I want this community to be just as desirable in 20 years as the community was when my wife and I moved here.

Question 1: Why are you running for the Club Board? What life experiences, abilities, skills and knowledge to you have that would qualify you to be a Board Director?

Jerry Neece

It has never been more important than now to elect strong, qualified leadership with the background and experience to understand and provide direction to the complex Villages operation. That is what I offer to Villagers. This is the time to provide stability to the board.

All of us love The Villages and bought homes here because it is a unique amenity-rich community with assets that cannot be found elsewhere in Silicon Valley. I don't use each and every one of our wonderful amenities. But I recognize that all of them are important parts of the community and I believe in supporting them fully because they bring value to our lifestyles. But that value depends in being fiscally responsible thorough an increased focus on revenue generation and intense expense management. Prudent experienced management of our operating and reserve budgets are critical to maintain our assets and to avoid unnecessary and expensive special assessments in the future.

I have a demonstrated track record as a CBOD member from 2014-2017 of reducing expenses, implementing improved transparency and communication, and improving Villager safety. Increasing revenues is my specialty and is key to maintaining our lifestyle while bringing value to the community at large.

Richard Zahner

I placed my name in the nomination because I care about our Villages community. I plan to participate as a thoughtful, yet energetic, Club Board member dedicated to The Villages' mission and vision. Here, we can flourish in a safe, appealing community, that offers a healthy lifestyle and enriching friendships. I hope to contribute to the Villages' sustained success.

In the next years, we will deal with key issues:

- Reopening post-pandemic
- Maintaining our quality of Villager life—at reasonable cost.
- Updating communication to inform and engage every resident

My background includes assignments both as a Manager reporting to a Board of Directors and as a member of several Boards of Directors. I have empathy for all concerned.

As an executive with Bechtel and Calpine in the power industry, I worked closely with the Boards. As President of the City of Gilroy's Economic Development Corporation, the Board of Directors employed me. I volunteer on San Jose's Clean Energy Commission. I have served on the Boards of San Jose's Downtown College Prep and Presentation High School. In each of these organizations I have completed formal and informal training and applied proven practices of sound governance and successful board-to-manager relationships.

Robert Krattli

I am running for our Club Board to help maintain the Villages as a long term, well maintained, welcoming, properly financed home for our residents now and in the future. I am a current Club Board member. I was HOA President at Silver Creek Valley Country Club as well as Treasurer of the Country Club so I have experience in our complex world here in the Villages. Prior to making the wonderful decision to move here in 2015, I was a Business Manager for a high tech company for 14 years here in Silicon Valley. My wife and I have been residents in Evergreen since 1982 and have seen this area grow and improve.

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Club Board Candidates

Leslie Lambert

7592 Tayside Court



I moved to The Villages nearly 7 years ago and have thoroughly enjoyed my time living here, meeting new friends and enjoying the beauty that surrounds us. With more time on my hands as a recently retired CEO for Lambert Advanced Security and Privacy, LLC, a woman-owned small business focused on delivering consulting services for information security, privacy, audit and risk management, I am interested in becoming even more actively involved in our Community.

I'm currently a Board Member of the Highland DAC and a Board Member for the Fitness Center Advisory Committee, and also a member of the Network Services Committee. I'm a member of The Villages Hiking Club. I have enjoyed contributing my energies and skills to work with management and relish the wonderful outdoor areas we are privileged to have.

I have spent the last few years attending nearly all of the meetings of the Club and Association Boards which has helped me appreciate and understand the scope and depth of the various board's responsibilities as well as the critical issues before The Villages at this current time. This is a time to heal open wounds and I'm ready to help lead that healing process.

I have more than 40 years-experience in high technology businesses, with deep knowledge of IT and financial operations. Industry roles have included executive positions as Chief Information Officer for iPlanet, Chief Information Security Officer for both Juniper Networks and Sun Microsystems and Chief Security and Strategy Officer for GuruCul Solutions.

I hold an MBA in Finance and Marketing from Santa Clara University, and an MA and BA in Experimental Psychology, plus industry certifications in security, privacy, audit and risk management.

Judy Owen

8445 Chenin Blanc Lane



Our Villages is a unique community of beautiful surroundings and caring, active neighbors who truly care for their environment and each other. Moving here from San Jose's Rose Garden, May 2018, it is the place I have chosen to call home. The decision to move here was reaffirmed during Covid era when I observed efforts of residents and staff alike to remain safe yet active and engaged.

Born and raised in Oregon, I earned my MBA from Oregon State then moved to San Jose. Over my 35 year career I worked for five companies, last 25 for HP and Agilent Technologies as Federal Contracts Manager. Demonstrated ability to work across organizations to successfully implement changes. Negotiated complex contracts with Aerospace and Defense companies and government agencies.

Golf drew me here and the Women's 18 Hole Club welcomed me. I have been the Rules Director since 2019, formerly serving on boards of two other golf clubs. I currently am the secretary and on "Tech Team" of Senior Academy Board, volunteer as a VMA driver and Hermosa EPC, and am a member of the Bocce and Pickleball club.

It became apparent to me that The Board faces many challenges balancing increasing costs and the need to maintain the overall environment to keep The Villages a special place. I believe it is important to maintain the level of amenities to attract future residents while satisfying current residents. In making decisions all voices should be heard and the process must be transparent and inclusive.

Mikki Fillhouer

7359 Via Laguna



I was born in Brooklyn and moved to Silicon Valley in 1972 when I was a single woman with three children to support. I started my career in high tech with a job in electronics on the assembly line and worked my way up the ladder to management positions. I went back to school and graduated from Gavilan College with a Business Management degree. My last job in high tech was Logistics Manager at JDS Uniphase.

After JDSU moved to China I went back to school to study Accounting, and I married Bob Fillhouer. I wanted to help him sell insurance so I got my insurance license and sold enough to qualify the agency for travel awards five years in a row. It was then I learned to love travel so I took classes and got my CTA license.

I am now an independent travel advisor. I also do free Notary work for residents.

Coming from a poor family I learned that if you want something, you have to go out and earn it on your own. I have been guided by that philosophy throughout my life. I have a deep respect for money and what it can do and I am distressed at some of the things I see in the Villages. I want to bring my business and accounting expertise—and my common sense—to the CBOD, to work with other directors to find sensible reductions in costs that will take pressure off of raising HOA fees.

Question 1: Why are you running for the Club Board? What life experiences, abilities, skills and knowledge to you have that would qualify you to be a Board Director?

Leslie Lambert

One specific impact that I'd like to have on the Club Board is to bring the Board into a more forward position, where the Board is firmly out in front, owning and leading all communications regarding the status of Club amenities and activities at The Villages. Over the past few years, I've witnessed the Club Board positioning the General Manager out in front of every issue, unrealistically asking Management Staff to deliver critical communications, including several tough messages to Villagers, which should be owned and delivered by the Club Board. The Club Board needs to own the decisions being made and lead all messaging to Villagers, especially during tough times like a global pandemic.

In my career, I have led very large organizations, upward of 350 people, \$80M+ budget, and have effectively demonstrated the courage to lead during both good times and bad, according to the ebb and flow of business. Managing a positive, shared vision and purpose across all critical stakeholders is not an easy task, and I'm ready to do it. As long as the Club Board, Management Staff and The Villages homeowners continue to see and experience different realities here, there will always be conflict and discontent. I am a courageous leader and I know how to accomplish getting us on the same page. I am excited to bring my experience and skills to the position of Club Board Director.

Judy Owen

I have lived here three years and truly appreciate the amenities, environment, and the people of the Villages that make it a special place to live for current residents, and to attract future residents. I believe based on my skills and experience that I can make a contribution to the COBD and provide a fresh perspective on the issues facing the board.

Over my career I was recognized as having excellent communication and analytic skills. I always strive to understand the facts and points of view on an issue before moving forward to solving the problem and to making a decision. Over my career, I participated in numerous cross functional projects that required achieving consensus to successfully implement change in the organization. Negotiating complex contracts required good communication and analytic skills to get to agreement on complex business issues, both internally and with the customer.

To contribute to the community I have served on Women's 18 Hole Golf Association Board as the Rules Director for two years. For Senior Academy Board, I serve as Secretary and member of the Tech Team that implemented Zoom webinars during COVID. I volunteer with: VMA as a driver and Hermosa EPC.

Mikki Fillhouer

I'm running for the Club Board because I feel a change in Villages governance is needed and we must all get involved to meet that challenge. We must find more efficient ways to keep the Villages attractive with all its existing amenities (in fact, I would like to expand our amenities) while reducing costs of routine maintenance and special projects.

I came from a poor background and raised three children by myself. I learned that I could improve my family's quality of life by working hard, being careful with money and making well-considered life decisions. I returned to school so that I could eventually make more money and advance in the business world. I have a great deal of respect for money and what it can provide.

My jobs in high-tech gave me experience in managing resources and budgets. I'm a graduate in Accounting, spent 5 years successfully selling insurance and now own my own business. I want to use my experience and skills to help govern the Villages.

Joe Civello

8737 McCarty Ranch Drive

Maria and I moved to the Villages in November of 2006 and have enjoyed almost every minute in this beautiful, friendly and supportive community. We have been blessed with a daughter, two sons and doubly blessed with eight grandchildren, who visit



I hold a BS in Mathematics

from the University of New York City, Hunter College and an MBA from Pepperdine University.

I spent most of my business career in Software Development Management and Product Marketing and Planning with large corporations and have held positions of Vice President of both Engineering and Marketing. With up to \$16 million budgets and personnel of more than 100, I have successfully delivered products to market; that were needed, and that exceeded sales goals. As an executive I served on Boards of Directors for both public and private companies.

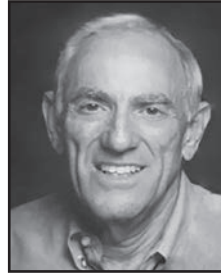
At the Villages, I have served on the boards of the: Villages Club; VMA: Italian Club and Bocce Club. I also worked on: Olivias DAC; ABOD Nominating: CBOD Rules; CBOD Policy and CBOD Finance Committees. I volunteer at the VMA and serve as a Villages Ambassador. I am member of: SIR 114; the Men's Club; Pinseekers; Ironmen; Bocce Club; the OWLs and the Italian Club. I enjoy golf, bocce, poker, all red wines and someone else's expensive white wines.

I am a financially conservative, problem solver and planner, who listens, asks questions and manages people and assets to accomplish the appropriate goals and projects. I will use these skills to work for all Villagers by satisfying their needs, controlling costs, and increasing the value of the Club's assets. Your vote for me, will add new discipline, leadership and responsiveness to the Board.

Howie Blumstein

9045 Village View Loop

This year's Club Board election is one of the most important since you have been living in The Villages Golf and Country Club. We are a residential community with numerous amenities (golf courses, restaurant/bistro, pools, etc.). The continuation of the life experiences you have enjoyed are at stake. Maintaining amenities, their availability and providing services as we know them are dependent on the directors elected.



Villagers for Change (VFC) assembled a slate of six candidates whose positions are aligned with VFC's. The following restaurant/bistro recommendations presented at their March 2021 meeting illustrates VFC's philosophies.

- No food service on Mondays. Offer packaged bar snacks only
- Limit Clubhouse dining to dinner Friday/Saturday evenings, and Sunday brunch
- Look into alternative restaurant models that exclude traditional table service

These recommendations and conceivably others such as eliminate the par 3 golf course, close one or two pools, permit the public to play golf, eat at the restaurant/bistro to increase revenues will diminish your experiences and The Villages culture.

Understand all our positions on making decisions. Watch the Zoom Candidate's Night and read the responses to four questions published in The Villager. Particularly the fourth question: "... Given that there probably will be increases in insurance, water and other costs in the coming years, how do you recommend keeping our assessments as low as possible? Do you propose to cut services and/or amenities?"

- Platform
- Board transparency
 - Town Hall meetings
 - Reestablish the finance committee
 - Promote the welfare and interests of all Members and residents

This year it is especially important to vote for six candidates.

Wayne Weiler

8241 Claret Court

Barb and I have lived in The Villages for 19 years. I retired from Lockheed (30 years) and built homes in Santa Clara County (12 years). I enjoy playing tennis, golf, and bocce. In joining the Marketing Committee my mission was to encourage more people to move here. This Marketing Committee was my first experience becoming involved with the Club Board of Directors. In 2009 we purchased a single family home in Hermosa and made some major modifications. After becoming a single family homeowner, I was elected to the Villages Homeowners Board of Directors (for a 3 year term) where I learned how The Villages is governed. Subsequently, I was elected to the Club Board of Directors and continued there for a total of 6 years (2 terms). I want to be elected again because I am concerned about the following:



- HOA fee increases have been excessive for the past 3 years.
- More attention needs to be paid to cost control.
- More attention needs to be paid to revenue generation.

While I was on the Club Board, we contracted for the solar system located in the RV lot (zero cost to Villagers). This is beneficial for the environment as well as helping lower our PG&E costs. I believe my 6 years as an active member of the Club Board of Directors has enhanced my working knowledge of The Villages and the ability to see all sides of many issues.

My Education: BS Engineering UCLA, MBA Santa Clara University, California Contractors License

Question 1: Why are you running for the Club Board? What life experiences, abilities, skills and knowledge to you have that would qualify you to be a Board Director?

Joe Civello

Why are you running for the Club Board?

• At the end of 2019 I decided I would run for the Board because the Villages appeared to me, to be in distress; not unlike companies beginning to go out of business because of making changes inconsistent with their goals and making decisions not in the best interest of their stock holders/customers.

What life experiences, abilities, skills, and knowledge do you have that would qualify you to be a Board Director?

- Having had 10 years of boardroom experience
- I worked on and succeeded in a turnaround of a failing computer aided design company.

Howie Blumstein

Why are you running for the Club Board?

• The Villages Golf and Country Club is an active residential community. Members were aware of the numerous amenities (golf courses, restaurant/bistro, fitness center, etc.) and services in our community when the financial investment in residences was made. I am a candidate for the Club Board to maintain these amenities, their availability and the services provided.

What life experiences, abilities, skills, and knowledge do you have that would qualify you to be a Board Director?

• I enjoyed a long and successful business and finance career that required empathy and people skills to build consensus among diverse people. That background will help manage the issues and conflicts that will be in the best financial and long-term interests for Villagers.

Prudent utilization of resources

• In my previous and current term on the Club Board I focused on evaluating options, analyzing potential risks vs. opportunities, obtaining comments and opinions from Villagers and always focused on maximizing the return on investment for our community. My track record positions me to work on the Club Board to manage the ~\$16 million annual Villages budget.

(Continued on page 22)

Wayne Weiler

I am running for the Club Board because I am concerned that not enough attention is being paid to rising costs. Reducing the cost of our electricity and water is a good way to limit HOA increases. Unfortunately, the latest water company communication indicates water rates will increase by approximately 9% this year. However, I believe there are ways to reduce our water use. It remains to be seen what will happen with our insurance cost.

My 30 years of experience at Lockheed as an engineering manager increased my people and organizational skills. As owner/contractor of my construction company, I made ample use of my planning and supervisory skills. My building experience includes a working knowledge of structural maintenance. I have worked with several Bay Area building departments to obtain building permits. My six years (FY 2013 -2019) of Club Board experience with budgets and cost control efforts have been financially educational and successful. During my 6 years on the Club Board of Directors, I was involved with: renovation of the Clubhouse restaurant, establishing the solar system in the RV Lot, and hiring of our General Manager.

(Continued on page 22)

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Club Board Candidates

Frank A. Houghton

7733 Kilmarnok Drive

I, Frank Houghton am well known around the Villages for my sense of humor, my energy and my keen observations of what is happening around us. After much thought, I decided I wanted to bring these attributes, and so much more, to the Club Board.



Retired for 11 years, I can be seen on the golf course, the pickleball court, in the ping pong and billiards rooms, playing in the Ukulele Club and riding my new electric bike around the Villages. I am making the most of my retirement.

I believe strongly that residents should also help the Villages as well as enjoy its amenities. From a Club Board position, I feel I could bring all my experience and talents to bear on the challenges our community faces to keep costs in check, to get the highest quality of work from vendors, and to keep residents informed and part of the process.

I was born and raised in Detroit where I received an MSME, MBA and a PhD in Mechanical Engineering from the University of Detroit. Work eventually brought my wife, Joyce, and our four daughters to San Jose where I worked as a senior mechanical engineer for noted companies like Western Digital Corporation, ASML, Nvidia and Quantum Corporation. My career gave me the ability to manage complex projects from primary design through manufacturing and to market. In short, I know how to get things done.

Rex Hinkle

8343 Riesling Way

Kathy and I fell in love with the Villages on our very first visit and made an offer for our home in Hermosa on the second visit. We moved here 3 1/2 years ago after having spent almost 50 years in Mountain View and Hollister. We have three children, nine grandchildren and four great-grandchildren.



I grew up in Illinois and graduated with an Electrical Engineering degree from the University of Illinois. During college I discovered my interests tended toward business rather than engineering. After starting my career with Philco Ford in Palo Alto (later acquired by Lockheed Martin), I attended Golden Gate University part time and obtained my MBA.

My career in planning and project management included budget, implementation and cost control responsibilities.

Kathy and I volunteered for over 15 years with the Mountain View School District. Due to my business experience, participation on facilities advisory group, and having attended most Board meetings for several years, the Board unanimously appointed me to serve the remaining year and a half of the term of a Board member who resigned. My Board experience taught me how to objectively listen to competing views from administration, staff, parents and taxpayers. That, plus my experience in the workplace and managing residential and commercial properties, provide a good background for the challenges facing the Villages. I bring a fresh perspective—I ask for your vote and support to help find realistic solutions.

Question 1: Why are you running for the Club Board? What life experiences, abilities, skills and knowledge to you have that would qualify you to be a Board Director?

Frank A. Houghton

I strongly believe that residents should also help the Villages as well as enjoy its amenities. As a Club Board member, I will bring my talent, skills and experience to focus on the challenges our community faces. The key areas are Costs, Communication, Safety and Amenities.

The village operation is basically divided into five operating functions: golf, restaurant, security, maintenance, and administration. I believe each of these functions should be treated as a business so that there is break even in the case of the first two, and minimum viable cost in the case of the last three. The cost in the administration function can be reduced by utilizing more volunteers in the village administration. No one does a better job than someone who has "skin in the game". Judicious addition of latest technologies and software will improve the efficiency of all these functions. This will not be an easy task, as the present situation is out of control. By applying "out of the box" thinking to these complex problems, I will work with the Club Board to come up with solutions without lowering the quality of service.

A major problem that comes to mind right now is the planned expenditure of millions of dollars over the next ten years to re-line all the village ponds. California is in a drought and has been in a drought and will probably be in a drought forever. Even after

(Continued on this page)

Rex Hinkle

The COVID restrictions have hi-lighted financial, communication and other issues. I closely observed the Board and Management/Staff interaction of a school board for almost a decade and was unanimously chosen to complete the term of a Board member who resigned. Understanding those relationships is critical. The Board represents the residents and tries to establish policies and parameters to guide Management/Staff in meeting the needs of the residents. The Board's role isn't to just hire and fire the General Manager. It should work with management and staff to make corrections if needs aren't being met.

My project planning and management experience during my career will help me in understanding the long term as well as the immediate tasks that need to be performed to maintain The Villages and the needs of its residents.

At one point during the Great Recession we owned an 8,000 s.f. restaurant building that was vacant. Paying the expenses from our retirement savings to maintain it gave us a very different perspective than someone whose experience has been to just raise assessments/HOA fees to cover rising costs.

I bring experience on a board combined with a fresh outlook on Villages issues.

Voting Tips:

Want Your Vote To Count?

Use both envelopes and keep the bar-code intact!

Why Use Two Envelopes to Vote?

The inner one keeps your vote a secret!
The outer one registers you as a member in good standing who is eligible to vote!

Is My Ballot Secret?

Yes, if you seal both matching colored envelopes!

Why Are Ballots in Different Colors?

- Blue is for the Association election.
 - Tan is for the Club election.
 - Green is for the Homeowners' election.
- Don't get them mixed up!

Don't Mix Up Ballot and Envelope Colors

The colors have to match for your vote to be valid!

Howie Blumstein answer to Question #1

(Continued from page 21)

Summary

• My integrity, work ethic, education, professional work experience and years of volunteer and board experience are qualities I bring to the position of Club Board Director. But most importantly my years of living in our community has prepared me to be a Director with your best interests always at the forefront.

I appreciate your consideration of my candidacy and your VOTE of support to serve another term as a Club Board Director.

Frank Houghton answer to Question #1

(Continued from this page)

spending a huge sum of money to fix the leakage, the ponds' large surface area will have evaporation of large amounts of water forever. This spending is unacceptable, and we need to be more fiscally responsible and put a stop to wasteful spending where there are no tangible benefits.

I have managed many complex projects from design, manufacturing and finally to market with several Fortune 500 companies in the Bay Area. In short, I have "been there, done that" and this is what I will bring to the Villages as your Club Board member in this period of uncertainty.

Wayne Weiler answer to Question #1

(Continued from page 21)

The Club Board of Directors is responsible to Villagers for monitoring all Villages Club financial and managerial operations. We must continue to evaluate new opportunities for reducing costs and limiting HOA increases. I believe my working knowledge of Villages operations can contribute to evaluation of potential savings. If elected I will continue my dedication to making The Villages a model community.

Homeowners' Board Candidates

Teddy Morse

8063 Chardonay Court

My husband Tom and I moved to The Villages in August 2013. Since then I've had the opportunity to serve in rewarding volunteer positions including: serving on the boards of The Villages Medical Auxiliary (VMA), the Shonis Women's Par 3 Golf Club, and the Homeowners' Corporation. In 2017 I chaired the search committee to recruit The Villages' general manager. In 2020 I led the effort to create a Presidents' Council to facilitate communication between the governing boards. Currently, I am an at-large member of the Homeowners' Architectural Control Committee.



I served on the Homeowners' Corporation Board from 2014 to 2019. In my first year, I worked with the board to establish yearly goals and objectives, thus providing board accountability. We completed an update of the governing documents, which wrapped up while I was president of the board. This involved board work study sessions and community meetings to better align the documents with the Association's and Club's documents for more efficient management.

I spent 25 years with the Santa Clara Valley Water District. As the water district's public information officer (communications manager) my duties included: water district spokesperson with the news media and the community, production of community publications, and organization of community meetings.

I've taken a few months off from volunteering to rest and focus on improving my golf game. However, I'm ready to contribute again to the community by using my experience from past service to support the current Homeowners' Corporation directors.

Jeannie Omel

7946 Caledonia Drive

I thoroughly enjoy being part of this wonderful community. I have been involved as a committee member and a board member over the past six years within The Villages management structure and actively participate with the 9-Hole and 18-Hole ladies golf leagues. I am also a member of The Evergreen Villages Foundation.



There have been many changes over the past year and, no doubt, there will be more to come. As single-family homeowners, we have a unique position in The Villages. I want to be part of the Homeowners' Corporation Board to help assure that those unique rights are always considered and protected.

For 10 years, I was the General Manager of Gilroy Premium Outlets, a 55-acre retail property with the responsibility for fiscal management, maintenance, landscape, construction, security and marketing.

Previous positions held include Business Manager of the Bakersfield Symphony, Communications Director of the Idaho State Bar and Director of the Boise City Arts Commission. My professional positions have required a myriad of skills including budget management, union negotiations and media relations. These positions have afforded me the opportunity to work successfully with diverse groups within government, the legal community, healthcare and the arts community.

With my professional experience and degree in Communication from Boise State University, I feel that I can represent the single-family homeowners while helping to maintain The Villages as a beautiful and very special place to live.

Brooks Fuller

8061 Chardonay Court

Upon retirement, Cindy and I moved to The Villages 9 years ago to be near our grandchildren after living on the East Coast. We were attracted to the Villages for its beauty and amenities. Initially, we settled in Sonata and within the past 2 years we moved to a single family home in Hermosa.



After graduating from Ohio University, my career has been in the financial services sector with the last 23 years working for GE Capital as a Senior Risk Manager.

Since moving to The Villages, I have served as DAC chair of Sonata, the chair of the Club Finance Committee and the president of the Association Board. During this time, I worked closely with management to develop annual budgets, outsource our golf course maintenance, investigate outside management companies, and renew our landscaping contract.

We are committed to the excellence of the Villages and both Cindy and I have been active in various Villages activities. We have served in volunteer positions with the 18 hole golf groups, the Villages Chapel, and the VMA.

Last year I was appointed to the Homeowner's Board to fill a vacancy and was elected Secretary. Now, I am running for the Homeowner's Board to continue the good work of past Directors and to ensure that the Homeowner's governance remains relevant and continues to respond to both the ever changing environment and the needs of the members.

Question 1: Why are you running for the Homeowners' Board? What life experiences, abilities, skills and knowledge do you have that would qualify you to be a Board Director?

Teddy Morse

I am running for the Homeowners' Corporation Board because I believe the knowledge I've gained in the last seven years both as a Homeowners' Corporation Board Director, lead of the General Manager Search Committee, and participation on the Club Board, provides me with insight that benefits the board and the community.

My husband Tom and I love living in this golf and country club adult community. I enjoy contributing in capacities where I can help. I believe that a strong board balances experience with new ideas. If elected, years of experience and historical knowledge are the qualities I will bring to the board.

Jeannie Omel

I am running for the Homeowners' Board because I am confident that I can represent the homeowners with a mutual desire to maintain The Villages property to a level of excellence while keeping an eye on expenses and assuring that the unique rights of single-family homeowners are protected.

As the commercial property manager of Gilroy Premium Outlets for 10 years, I have a strong general knowledge and realistic expectations of the operation of common area maintenance, landscaping, construction and security. As homeowners, these are vital for us to maintain as these are closely linked to the value of our properties.

Throughout my professional career, my positions have required a keen attention to detail. This attention to detail will assure homeowners that I am able to evaluate new information and policies that are handed down from management with an ever-present eye to protect our interests.

My communications degree and professional experience have afforded me the ability to work successfully with individuals from different backgrounds and talents to find the common ground, negotiate when needed and resolve issues and concerns to the benefit of all concerned while maintaining an open line of communication with homeowners.

Brooks Fuller

I am running for the HBOD to provide continuity of the work of the past HBODs. It is important to have consistent, experienced and knowledgeable leadership to address member's concerns. I have years of experience with and understanding of The Villages budgeting processes. Previously as a DAC Chair, Chair of the Club Finance Committee and as ABOD President, I have participated in numerous Budget cycles. I have a good understanding of how the HBOD interacts with its members and with both the CBOD and ABOD.

Candidates' Night on the Resident Portal and Channel 27

Because of the current COVID-19 live gathering limitations, the 2021 Candidates Night is a recorded Zoom event. It will follow the same format as last year. The Candidates Night recording is posted on the Resident Portal and aired on Channel 27 until voting ceases. All Villagers have the opportunity to watch the recorded event at their leisure.

Disclaimer: California Civil Code dictates that the Board of Directors may not edit or redact (<http://davis-stirling.com/ds/pages/redact.htm>) content from campaign materials or communications. The candidate statements provided in this communication vehicle are the statements submitted by the candidates themselves in their original form. With regard to publishing candidate statements in The Villager, staff cut and paste the original language from original statement so that it conformed with the style and manner of print The Villager maintains.

SPORTS NEWS

SWINGERS

By Jeannie Omel and Wendy Ledamun

A chilly start on the morning of May 25 didn't stop 70+ Swingers from teeing up and hitting the fairways. No birdies or chip-ins were reported. However, there was a bit of grumbling about "...the putts that popped in and out of the hole due to the foam inserts, and the putts that circled the hole and didn't drop in!" It will be interesting to see if our putting improves once the foam comes out and we can choose to leave the flag in or out.

The vote to change the Swingers By-Laws on Membership passed with 81 In Favor and 10 Against. We are now in compliance with Club Rule 1.40 and can continue enjoying all the privileges of CBOD recognition.

Please welcome our newest member, Liwan Ma. Liwan recently qualified from the 2/3 combo tees and she's looking forward to meeting everyone and playing some awesome golf! Look her up in Chelsea, add her to your buddy list, and sign up to play with her sometime soon.

Rules Corner: Marking the golf ball on the putting green is a common occurrence. Here's the correct procedure:

Step 1 - Place your ball marker directly *behind* your golf ball on the putting green.

Step 2 - Pick up your golf ball. Never lift the ball and then place a marker where the ball was. Place marker first, lift ball second!

Step 3 - Replace your golf ball on the green, directly *in front* of your marker.

Step 4 - Pick up your ball marker. As with Step 2, place your ball back on the green first then lift your ball marker.

Calendar of Events:

June 15 - "Chips Ahoy" Golf Tournament

July 6 - Captain's Trophy

July 23 - Twilight Golf Tournament

July 26 - Corena Green (Valley Hi Country Club, Elk Grove)

Upcoming Exchanges and Open Days:

June 9 - TPC Stonebrae Open, June 15 - Alta Sierra Open, July 8 - Almaden CC Exchange

SHONIS

By Fran Schumaker

The last Tuesday of the month's game, known as the "Birthday Star" game, is dedicated to our Shonis who have a birthday for that month. May's birthday ladies were Jonna Robinson and Doris Bates. The game allows the birthday ladies to star out their worst hole and total the remaining eight for their net total. Since we started this new game in January, it has not disappointed our birthday Shonis. Every birthday Shoni has had a "sweet win" in her flight.

Doris and Jonna were no exception. Doris finished first in flight #1 with a net of 15. Jonna finished first in flight #2 with a net of 19. Enjoy your win and Happy, Happy Birthday from all of the Shonis.

Honorable mention also goes to the other flight winners: Jan Ehrhardt, Bonnie Evans, Andrea Alvarez, Delma Juarez, Johanna Bakker, Kacy Walden, Ad Jung Sin, Betty Lanctot, Tahera Khalil and Kathy Tanaka. Congratulations to all the winners.

Please welcome our newest Shoni, Ad Jung Sin. She is new to the game of golf and is excited to be joining the Shonis and we are excited to have her.

For more information about the Shonis and how to join, please call membership chairperson, Bonnie Evans, at 408-504-7958 or Shoni captain, Fran Schumaker, at 408-355-3270. We would be happy to answer any questions you have.

Everyone, have a great week. Take care and stay safe.

More SPORTS on pages 25 & 26

18-HOLE WOMEN

By Vivian Brown

Our 2021 Handicap Champion is our amazing Captain Vicki. Who could be more deserving to win? Jan Kiernan is runner up. According to Vicki, Jan was a fierce competitor who made the game very challenging. Congratulations to Vicki, Jan and all of the flight winners. Thanks to Judy Own for coordinating this event.

Chip ins: Mary Wagle #12, Asako Nakamura #3

Birdies: Janelle Salvatierra #2, Janet Gonzales #6, Judy Owen #4, Janis LeCompte #6 & #11, Asako Nakamura #3, JoAnn Bundgard #6

Coming Events: There is still space to sign up for the M&M Tournament on June 17 and 24. There is a \$10 buy in that will be charged to house accounts. Also, John Yu is setting up five separate tables for players in the M&M. We want to encourage players to eat lunch in the dining room to support the Clubhouse. Lunch will be from the menu and billed to your account. An opportunity for us to eat together for the first time in a while. Question? Ask Janis LeCompte or Lyn Strong.

Applications for our August "**Gourmet Golf**" Invitational are now being accepted. August 12 and 13 will be filled with great food, great fun and great friends. As the first event where we can have guests since the pandemic, your Invitational committee and John Yu are working hard to make it memorable and delicious. For more information or an application, contact Diana Hallock at dianahallock@yahoo.com



Vicki Krattli, 2021 Handicap Champion, displaying her medallion.

PICKLEBALL

Try something new!

By Terry Holmquist

Do you drive or walk by our new Pickleball courts and gaze wistfully, wondering if is something that you'd like to try?

If you are like me who doesn't like to exercise, come and play some pickleball, you'll get the endorphins going and improve your fitness level while enjoying yourself. It is relatively low impact on knees and joints and helps with hand-eye coordination.

You don't have to be a member to explore this opportunity, although you need an introductory session from Mike Walias. Simply contact Mike Walias at mjw0275@yahoo.com and arrange for an introductory lesson. No initial investment needed as rackets and balls are supplied for the lesson. Mike will teach you the basic concepts of the game including important safety pointers. Once you've explored your interest in the game you can join the club and partake in pickleball activities such as group play.

After your lesson(s) you are considered a novice player and can join the novice group play where you will receive encouragement, pointers and meet new friends to play with. Our first novice group was such success that we now have two groups: Sundays at 10:30 a.m. and Thursdays at 4:30 p.m. with three courts for both sessions.

Once you "graduate" from novice you can move on to our newly created "advanced novice" group.

But wait there is more, we now have an intermediate players group. No matter your level, you'll always find someone that wants to play and we guarantee many laughs.



The VMA wants your used golf cart!

Do you have a golf cart sitting around that you don't use? The VMA takes donations of gas and electric golf carts (working or not). These carts are sold and the proceeds are used to support the VMA's mission to assist residents and help them lead active, independent, and healthy lives.

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

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



Culture of Care for our Golf Course

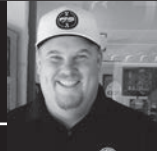
By the Villages Golf Committee

By now everybody at The Villages has heard that we're heading into another drought situation. For this weather year, which is October through September, our actual rainfall was 9.67", and average is 14.32". This leaves us at 67.5 percent of normal rainfall. Our golf course is starting to show signs of stress already, even in the face of everything GMS is doing to mitigate this problem. Now you might ask yourselves, *how can I help?* Yes, you can help. How? It is imperative that golf carts stay on cart paths as much as possible, especially now, otherwise we're going to see many more areas of turf turn into hardpan. Please remember the following:

- Keep carts on paths around all tee boxes, and never drive on the rough or fairway surrounding a tee box.
- Use the 90-degree rule when going to second shots.
- Keep carts away from sand bunkers, and at least 30 feet from green aprons.
- Do not drive carts on mounds or hills near the green complex or green-side bunkers.
- Carts should stay on cart paths when driving from the green to the next tee.

If the above rules are not followed, our golf course is really going to suffer during yet another drought in our area. Please follow the rules, otherwise everybody will pay the price in terms of our course looking bad, and the fact that bringing the course back to good condition will cost money. Let's all do our part to protect the golf course and keep costs low.

FROM THE PRO



By Scott Steele, PGA Head Golf Professional

Golf Re-Opening anticipated July 1 – What does that mean?

We expect that:

- The golf course will return to normal playing amenities: holes, flags can be touched, rakes, benches, etc.
- The Pro Shop will be open for browsing, visiting and checking in for golf play
- The Pro Shop and golf course will stay open until 6 p.m.
- The Driving Range will be open from dawn until dusk
- Twilight Play will resume from 4 to 6 p.m.
- We will resume a full member tournament schedule
- We will resume group golf schools and clinics
- We will host golf and social events that combine golf play with food and beverage and social festivities

- Guests will be permitted with fewer restrictions

And many more things... **Please tune in to the Golf Re-Opening Zoom meeting in June – date and time to be determined.**

Villages Family & Friends Program—We are happy to announce that we are permitting family and friends to play golf at The Villages!

Program Parameters through June 30, 2021

-All current Covid-19 golf protocols are to be followed by any Resident Guest. It is the Resident's responsibility to ensure guest compliance to all Villages Rules

- No Unaccompanied Guests permitted, and One Guest per Residence maximum
- No Outside Tournaments permitted
- Resident Guests only permitted after 12 p.m. daily
- All Guest charges will be billed to the resident house number
- Guests may use the Driving Range and Practice Greens on the day of play only
- Guests may take a golf lesson only when accompanied by a resident

*** All Rental Carts must be reserved 1 day in advance**

*** Rental Cart availability is limited**

***A Guest may ride with a Resident if the cart has a partition between riders**

Golf Course Walking Hours

Monday – Before Noon and after Dusk *only*

Tuesday-Sunday + Holidays – Before 7 a.m. and after Dusk *only*

All other hours are busy golfing hours and unsafe for walkers. Thank you for your cooperation!

Tips from the Pro – Are you properly grounded?

The golf stance is one set up aspect that is often overlooked, but very important to performance. If your stance is too wide, it locks up your lower body and inhibits athleticism...a stance that is too wide also will inhibit turn and create either lack of motion or too much left to right lateral motion. A stance that is too narrow will cause a lack of balance and as a result the golfer's swing will get too short and vertical. Jack Nicklaus used to say that he used 13 different stance widths...different for each club in the bag. I like that philosophy! Start with a 7-iron and put your feet about shoulder width apart. Widen the stance about ½ inch for each club longer than the 7-iron up to your driver. Your driver stance should be about 2 inches wider than your 7-iron stance. Then narrow your stance about ½ inch for each club shorter than the 7-iron. Your sand wedge stance should be about 2 inches narrower than your 7-iron stance. Work within these parameters and see if it helps your balance and footwork. And remember that if you are losing flexibility, flare your toes out 45 degrees for more flexibility to turn.

To sign up for a lesson with PGA Head Professional Scott Steele, call the Pro Shop at 408-274-3220 or email him at ssteele@the-villages.com. See you at the course!

IRONMEN

By Bill Travis

The Ironmen are currently playing every Thursday and, pursuant to its schedule, have reverted to Spring morning tee times beginning at 10 a.m. or thereabouts 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 COVID rules regarding masks and social gathering.

This Thursday, May 27, 2021, was another great day for golf and we had another great turnout. The results are as follows:

First place went to Bob Lapidus with a net score of 24.

Second place went to Herb Rogers with a net score of 25.

Third place went to Rob Boyles with a net score of 27.

There was one birdie today: Al Bruno on hole 2.

Deep thoughts:

"Golf puts a man's character on the anvil and his richest qualities—patience, poise, restraint—to the flame." - Billy Casper, U.S. Open and Masters Champion

"Keep your sense of humor. There's enough stress in the rest of your life not to let bad shots ruin a game you're supposed to enjoy." - Amy Alcott, U.S. Women's Open Champion

PINSEEKERS

By Jack Bindon

The holiday weekend took its toll on the 28th. Too many players not available thus the Treasury is not involved... only championship points.

Latest update on the revision of **Rule 1.14** is a major revision is being done by the Board. Any concerns that we might have had will be rectified in a rewrite.

Now to our winners:

First place was won by John Mueller with a net 32 for 10 points.

Second place was won by Don Lee with a net 33 for 8 points.

Third place was won by Richard Petroski with a net 37 for 6 points.

This concludes our 2020/2021 Championship season. We had a concluding horseshoe with three individuals pushing hard at the end. The overall Champion will be identified and honored at our annual meeting. That date has not been set so watch this place.

June will begin our next season so take heart... practice, practice!

TENNIS TALK

By Betty Olsen

Tennis activities are slowly opening up following last year's strict pandemic rules. I for one am happy, actually ecstatic, to wave goodbye to the virus. With all this pent-up isolation, I hope you are ready to hit the courts!

USTA has opened up team competition as follows:

1. 65 and over, both men and women - May 31 – July 18. Play starts July 1.

2. 40 and over, both men and women - July 5 – August 22.

3. Mixed 55 and over – September.

The Tennis Club board is currently planning a revised list of events and tournaments for the rest of 2021. And as soon as it is finalized, the new schedule will be emailed to you and published here in Tennis Talk.

During the pandemic, we have had several new members sign up for the Tennis Club even though we had no events or tournaments to offer them, so I am listing them here in hopes you will reach out and include them in some of your games.

1. Jingci Wang, jingci.wang@gmail.com 2. Remy Pessah, remypessah@gmail.com, 3. Cheryl Heusser, cherylheusser@comcast.net 4. Steve Simler, SV.simler@comcast.net 5. John Riehm, Mail2.Jack@me.com 6. Vonda Reid, Vonda@stingrayvbc.com 7. Jaymie Carrier, Jaymie@comcast.net 8. Harry Soin, harrysoin@gmail.com, 9. Sonia Soin, Sonia@soinonline.net 10. Bhaskin Prabhala, Bhaskin.prabhala@gmail.com 11. Paul Spisar, pdspisar@gmail.com, 12. Manji Patel, Manji_patel@hotmail.com 13. Rick Tedeschi, ricketedes@gmail.com 14. Sudhakar Valluru, sudha@akruta.com 15. Charles Moss, chmoss33@yahoo.com 16. Luis Curet, lcuret@yahoo.com

More SPORTS



New Golf Course Walking Hours

Monday – Before Noon and after Dusk *only*
Tuesday-Sunday and Holidays – Before 7 a.m. and after Dusk *only*
 All other hours are busy golfing hours and unsafe for walkers. Thank you for your cooperation!

In Memoriam & Obituary Notices

In Memoriam notices are run free of charge. Notices include name of deceased, date of birth and date of passing. Brief notices of memorial gatherings may be included with the notice, providing event is held in a Villages' facility. Obituary notices may be placed in the Classified Advertising section for a fee. For more information, please call Kory Tran at 408-754-1341 or email: ktran@the-villages.com, or Scott Hinrichs at 408-223-4655 or email: shinrichs@the-villages.com.



MEN'S GOLF CLUB

By Doug Moore (douglas.moore865@gmail.com)

Upcoming Events:
June 19 Summer Open
July 10, 17 Club Championship—Must be 55 years or older. First, second, third rounds.
July 24 & 25 Club Championship fourth round and Finals Championship Flight. Must play July 24 with finals July 25.

Golf Thoughts:
 "Golf is a hard game to figure. One day you will go out and slice it, shank it, hit into all of the traps and miss every green. The next day, for no reason at all, you really stink." – from Mike Bailey's book "I Wish I Could Play My Normal Game—Just Once"

Men's Club Scores
 2021 Spring Open Winners

Flight One:
 Finley, Tuft, Moore, Briscoe 133
 Garcia, Escobar, Virgilio, Pagnini 134
 Chappell, Johnston, Bailey, Drabik 136

Flight Two:
 Beltrano, Castillo, Manibo, Gutierrez 126
 Dominguez, Sanders, Gallegos, Robles 128
 Bacigalupi, Nedney, Corsello, Haupt 133

Flight Three:
 Bliinde, Schumaker, Lingofelter, Korb 135
 Cancilla, Loebig, Hernandez, Fillhouer 136
 Dolci, Vitcov, Wahlgren, Rosenblum 139

Flight Four:
 Singleton, Lanctot, Sharps, Olson 136
 Rodman, Branco, Rossi, Noce 139
 Martinson, Barnhart, Barber, McCarthy 140

BOCCE SCORES



Breakout Tournament 2021 Week #2

- Monday, May 24**
 10 a.m. Just Do It 2-0, Charlie's Pals 0-2
 Belles of The Balls 2-0, Sharpshooters 0-2
 11:30 a.m. Bocce Queens 2-0, Blazers 1-1
 We Got Game 1-1, The Lawn Rangers 0-2
 3 p.m. Some Like It Hot 2-0, We Are Bocce 1-1
 The Friskies 1-1, The Whizzes 0-2
- Tuesday, May 25**
 10 a.m. Game Of Throw 2-0, Pallino Pals 0-2
 The Instigators 2-0, Our Team 0-2
 11:30 a.m. That's How We Roll 2-0, Boccelorettes 0-2
 Dream Crushers 2-0, New Kids on The Court 0-2
 3 p.m. Smooth Operators 1-1, Ball Barians 1-1
 The Incredi-Balls 2-0, The Pitchers 0-2
- Wednesday, May 26**
 10 a.m. 3 Dudes & A Gal 2-0, Good Enough 1-1
 Major Trouble 1-1, Hot Shots 0-2
 11:30 a.m. Pallino Pursuit 1-1, Razzmatazz 0-2
 Rollin' Raiders 2-0, Easy Rollers 1-1
- Thursday, May 27**
 10 a.m. Cool Breezes 2-0, Lady Bugs 0-2
 Bocce Rollers 2-0, Warm Winds 0-2
 11:30 a.m. Troppo Vino 1-1, Stars-To-Be 0-2
 Fun Bunch 2-0, Pallino Seekers 1-1
 3 p.m. Tornados 2-0, Rob's Harem 0-2
 Untouchaballs 1-1, The Deliverymen 1-1

CLEAN OUT THE CLUTTER!

Sell unwanted items with a **CLASSIFIED ADVERTISEMENT!**

JUST BRING YOUR AD TO BUILDING B, BY 10 A.M. ON MONDAY. IT WILL APPEAR IN THE VILLAGER ON Friday.

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AARP Driver Safety Program

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www.aarp.org/drive

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LANDSCAPE & MAINTENANCE

MAINTENANCE SCHEDULE

Cribari

5077-5089, 5154-5209 and 5234-5249—Landscape maintenance and weed control in progress.

5250-5319 and 5384-5399—Landscape maintenance and weed control, 6/7-6/11.

5288, 5328 and 5335—Dead/Dying pine tree removals in planning.

Roof inspections and repairs on composition roofs in progress throughout the district.

5221-5228—Re-plumb water main at rear in progress. Sidewalk will be closed during repairs.

Light post and fixtures cleaning in progress throughout the district.

Del Lago

3301-3315—Landscape maintenance and weed control, 7/5-7/9.

3304-3305—Backflow device replacement relocation in planning.

3342, 3359 and 3362—Dead/Dying tree removals in progress.

Roof tile preventative maintenance, in progress.

Estates

8809-8875—Landscape maintenance and weed control in progress.

8876-8897—Landscape maintenance and weed control, 6/7-6/11.

Fairways

4001-4024—Landscape maintenance and weed control, 6/28-7/2.

Glen Arden

7698-7752 and 7753-7787 (odd)—Landscape maintenance and weed control, 6/14-6/18.

Heights

8480-8505—Landscape maintenance and weed control, 6/7-6/11.

8486-8517—Flat roof preventative maintenance in progress.

Hermosa

8005-8032, 8100-8121 and lower Chardonay Lake Area—Landscape maintenance and weed control, 6/7-6/11.

8374-8397—Flat roof preventative maintenance in progress.

8398-8445—Flat roof preventative maintenance scheduled to start 6/7.

8340-8349—Hydro flush and video sewer main line in progress.

8413—Sewer valve replacement scheduled to start 6/7.

8010, 8124, 8389, 8413 and 8314—Dry rot repairs in progress.

Highland

7600-7660, 7711-7715 and 7880-7889—Landscape maintenance and weed control in progress.

7574-7598, 7661-7701 and Findhorn Ct.—Landscape maintenance and weed control, 6/7-6/11.

7545-7546—Dead/dying Alder Tree removals in planning.

Helmsdale Ct. and Tayside Ct.—Jet mulch installation in progress. Roof tile preventative maintenance scheduled for 6/28-7/9.

Montgomery

6001-6068 and 6127-6136—Landscape maintenance and weed control in progress.

6079-6126 and 6137-6183—Landscape maintenance and weed control, 6/7-6/11.

Bend and Corner—Flat roof preventative maintenance to start 6/21.

6336—Re-pipe in progress.

Olivas

8740-8752, 8769-8807 and Foothill Center—Landscape maintenance and weed control, 6/28-7/2.








Roof tile preventative maintenance scheduled for 6/10-6/25.

Sonata

2000-2024 and 2032-2064—Landscape maintenance and weed control, 6/28-7/2.

Roof tile preventative maintenance in progress.

What do I do with this?

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

Do you have an item you want to get rid of but you are not quite sure what to do with it? Often wonder if it should be donated, recycled or thrown away and how or where to do that? Each week we will highlight a particular item and give you suggestions for the best way of recycling or disposal.

If you have any questions about what to do with an item, please call Maintenance Services at 408-223-4670.



Plastic—Recycle container

No plastic bags may be placed in the recycle container. Clear plastic bags may be used only to hold shredded paper or textiles (for easier recycling purposes).

Plastic items labeled 1-7 inside chasing arrows, baby wipe containers, beverage bottles, bleach and detergent bottles, buckets (remove handle), flower pots, food containers (i.e. cottage cheese and margarine tubs, yogurt cups), household cleaner bottles, prescription bottles, shampoo bottles, plastic take out and food containers and compact disc cases.

All items must be empty and rinsed.

Plastic products—Garbage container

Plastic bags (all types), bubble wrap, credit cards, disposable razors, hoses, ointment and toothpaste tubes, plastic without numbers 1-7, PVC piping, shoes, straws, tarps, toys, utensils, cellophane food bags (i.e. pasta, bagged salad, candy, etc.), polystyrene/foam take-out, egg and food containers, frozen food bags or pouches, plastic or wax liners from food packaging and plastic wrap.

Valle Vista

Parks and Banks—Landscape maintenance and weed control in progress.

9001-9014 and 9034-9036—Landscape maintenance and weed control, 6/28-7/2.

Verano

7001-7060 and 7395-7404—Landscape maintenance and weed control, 6/28-7/2.

Association

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

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

Turf white grub merit preventative treatment control in progress throughout the districts.

Fire fuel management weed/brush clearing and tree work in selected areas in progress around the property.

Irrigation controller's communications upgrade Radio Survey in progress.

Club Centers

Weed spraying in progress throughout the Villages.

Irrigation controller's communications upgrade Radio Survey in progress.

Turf white grub merit preventative treatment control throughout the districts, in progress.

Fire fuel management weed/brush clearing and tree work in selected areas in progress around the property.

Chardonay Lake—Dead/dying pine tree removal in planning.

Vineyard, Cribari and Montgomery pool and spa—Closed.

Hill Lands—Clearing of vegetation in progress.

Power outages...

(Continued from page 14)

Older adults and young children are especially vulnerable to extreme temperatures.

Go to a community location with power if heat or cold is extreme. (Be aware that community shelters may not be available during the coronavirus emergency.)

Turn off or disconnect appliances, equipment, or electronics. Power may return with momentary "surges" or "spikes" that can cause damage.

Be Safe AFTER the outage.

When in doubt, throw it out! Throw away any food that has been exposed to temperatures 40 degrees or higher for two hours or more, or that has an unusual odor, color, or texture.

If the power is out for more than a day, discard any medication that should be refrigerated, unless the drug's label says otherwise. If a life depends on the refrigerated drugs, consult a doctor or pharmacist and use medicine only until a new supply is available.

Information from: <https://www.ready.gov/power-outages>

CLASSIFIED ADVERTISING

To Place a Classified Ad

Adrienne Reed: 408-223-4657, areed@the-villages.com
Kory Tran: 408-754-1341, ktran@the-villages.com

Ad copy is due Monday at 10 a.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.

Villages Business Directory

Traveling Notary
 408-425-0614
 Maxine: drmaxa@comcast.net

REAL ESTATE

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.

Rent for three months June 25 until September 19, 2021.
 Village Hermosa with the big lake view. Fully remodeled, two bedrooms, two bathrooms, and the office/bedroom.
 Cell 408-710-4733 6/3

Housing Wanted

Looking for Compatible roommate in Villages.
 Have lived here 28 years. Will pay rent.
 Barbara: 669-215-9331 6/3

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Appliance Repair Maintenance
 Trained, Licensed Insured Repair Specialist
 All Major Brand Appliances
 Richard: 408-439-9645
 www.armrepair.com 7/15

Awnings

ABBY'S AWNING SERVICES
 Awning cleaning, repair, recover and new
 Serving Villagers for 25+ years
 Barry: 408-316-1886
 Contractor's License#1045290 6/24

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3 Day Blinds
Drapes, Shutters, Shades, Blinds
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 President's Club Senior Discount
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We Fix PC's / Macs & Networks
 On-Site 7 days, 8 AM to 10 PM
 BBB A+, 2350 Clients, Same day
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 In business since 1988
 Computerexperts.com 6/24

COMPUTER SERVICE
All Problems Solved GUARANTEED
 Villages References
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The Drapery Lady
 Custom Draperies, Blinds, Shades & Shutters.
 Over 25 Years Experience
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Fit to a T Massage Therapy/ Yelp
 The convenience of a Spa experience in the safety and comfort of your home!

Modalities:
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 60MINS=\$100
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Hours: 9 a.m.-2 p.m.
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 By appointment only
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Heating & A/C

Master Maintenance Air Conditioning / Heating / Water Heaters
 Installations, Repairs
 Preventative Maintenance
 Phone 408-242-3082
 Lic.#767008
 Villagers References
 Villages Resident 6/24

Housecleaning

Yesenia's Cleaning Service (I'm a Villager)
 20 years experience
 Great references upon request.
 650-868-9135 6/24

Lucy's House Cleaning Professional Work
 Very Trustworthy
 24 years of experience (Villagers' references available)
 Licensed, Free Estimates
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Pink Ladies House Cleaning
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 Free Estimates
 Licensed, insured 7/8

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 Tom 1-408-607-7142 6/3

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 408-227-1744
 jameslzorn@yahoo.com
 Agents for National Van Lines 8/5

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PIANO TEACHER Mark Bruce
 Individual or Group Lessons
 Rich background in music of all genres
 And I love to teach adults!
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 Email me at mdbtrinity@aol.com
 References available 6/3

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 7 min. from the Villages
 Interior/Exterior
 Drywall Repair
 Acoustic (Popcorn) Removal
 Wallpaper Removal
 Texturing
 Handyman Services
 Competitive Price Matching
 25+ Years Experience
 License No. 651686
 www.faithpainting.com 6/17

JAMES PAINTING Villages Resident
 Lic.No.500613,C33
 408-210-0859
 jamespainting7@comcast.net
 Villages References 7/22

Painting (cont.)

PAINTING

PIAZZA PAINTING
408-674-6333

Interior / Exterior
Lic#877626
Popcorn Removal
Free Estimates
Color Consultation

7/22

McNerney's Painting Service

Interior/Exterior
Free Estimates, References
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408-674-4046
408-358-5450

7/15

Plumbing

PLUMBING

55+ Senior Discount on quality plumbing service

Venture Plumbing Company is offering 10% off of any plumbing service for 55+ seniors at the Villages in San Jose, we look forward to providing quality plumbing services to your community! Senior discount offer cannot be combined with any other special offers

Lic. #934775
Call us today!
1-866-4-VENTURE

6/3

A.L. Plumbing

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Bonded & Insured
We also unclog drains.
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10% senior discounts on labor

6/17

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All household repairs
Villages resident
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408-497-0476
www.BobbyBuilder.com

12/30

Senior In-Home Care

SENIOR IN-HOME CARE

Caregivers CARE - ON - CALL

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Free Assessment
References Available.
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OUTSTANDING AND EXCELLENT Vista Verde Home Services

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

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Senior In-Home Care (continued)

SENIOR IN-HOME CARE

CAREGIVERS AVAILABLE ELDERLY MATTERS
HOURLY/LIVE-IN
Insured, Experienced, References
Free Assessment
Contact: Beth
elderlymatters@gmail.com
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408-622-8600

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SENIOR IN-HOME CARE

AFFORDABLE SENIOR IN-HOME CARE
STEPHANCHARLES ENDEAVORS, INC.
Hourly, Live-In Caregivers
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Licensed, Bonded, Insured
Great References
Free Assessment
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Quality, Affordable In-home Care
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Honest, reliable, certified caregivers
Hourly/Live-in
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6/10

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Affordable Rates
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Experienced,
Good moral character
References
Licensed/Insured
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10/6

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EXPERIENCED, CARING, RESPONSIBLE
CERTIFIED CAREGIVER
Hourly / Live-in
Melanie: 408-921-1005

7/1

24/7 HEALTHCARE INC. Hourly/Live-In Caregivers
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AFFORDABLE RATES
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6/3

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Dependable

12/30

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

6/24

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9/23

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FOR SALE

Fab dining table, six chairs and hutch. Tan leather sofa. Gorgeous coffee table with maneuverable hinged top for comfortable TV dinners. 2 Armchairs. Small teak draws, desk and night stand set. Small accent draws and night stand set. Golf clubs and bag. One twin bed. ALL in EXCELLENT condition

All offers considered. Call 408-480-6220

6/3

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Excellent condition Call for details. 707-485-4946

6/3

FREE STUFF

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currently installed in 10"x13" Den in Olivas. Will be removed Saturday, June 12. 408-316-3549.

6/3

How to spot an online shopping scam

Four signs to look for

Because of the COVID-19 pandemic we've changed our habits and taken more of our shopping online, and scammers have noticed and altered their approaches to take advantage of that situation. Some scammers are creating legitimate-looking websites using stolen images and fake assurances to take advantage of people purchasing from unfamiliar sellers. Some are even preying on people looking to buy big-ticket items, touting fake offers for "contactless delivery" that could leave customers empty-handed and out hundreds or thousands of dollars.

Here's a few things to be wary of:

A deal that's too good to be true: Scammers may lure you in with a remarkably low priced offer that seems almost unbelievable, only to tack on fees or fake COVID-related costs once you make the first payment.

Unknown sellers: Anyone can set up an online shop or post an ad on social media. If you can, have a video call with the seller to verify who they are and see what you're buying, especially if it's a big-ticket item like a used car.

Pressure to buy: Be wary of sellers who pressure you to make a snap decision and make a purchase immediately, or ask you to pay using a digital payment service such as Zelle, wire transfers, or even gift cards — none of which provide payment protection. Use a credit card if you can.

Bad reviews: Do an online search on the seller, product, and related scams by using terms like "review," "complaint," or "scam." A web page devoid of reviews can be a red flag, too. Get a second opinion from a friend or family member who are frequent online shoppers.

(Be aware: Payment apps, gift cards, and wire transfers do not have protection like credit cards or debit cards, so you may not get your money back once it's been sent.)

Online shopping-related email scams

Beware of email requests from scammers posing as online sellers. The emails often ask you to verify your information, or lead you to believe that you're being shipped something fairly expensive that you have not ordered. (The resulting anger or confusion often sets you up to fall for the scam.) The bottom line is to not fall for fake emails telling you to provide personal information to stop shipment of orders of merchandise or services you did not purchase. Often there is an attachment — click bait — that you shouldn't activate. To be safe, do not interact with the email. If you wish to verify anything in such an email, contact the company on its real website or customer service phone number. (Do not call the customer service number listed in the fake email.)

A recent example of such a "fake" would be an email that claimed to be from Amazon (which was sent soon after a real order was placed with Amazon.) The Amazon logo appeared at the top of the message and other official looking text that led to a description of an expensive electronic device that wasn't ordered. The intent was to get the target to call the fake company phone number and then engage the victim in an exchange that would eventually lead to the release of personal data, credit card numbers, bank account numbers or a Social Security number — enabling the scammers to get enough information to steal the victim's identity or money from bank accounts or credit cards.

The first "red flag" was the source of the email — an email address that appeared to be from an individual. Most email scammers will put the name of the company in their email address to try to mask their intentions. If the email seems even a little bit "fishy" then you should verify the email address of the company independently and then contact the company through that official email address.

Another "red flag" was a large number of misspellings and poor sentence structure throughout the entire message. Here is an excerpt of one sentence from that bogus message supposedly from the biggest online merchandiser of our times: "If you woul?d like to view the status of your order make any change to it. Call us on 1 (828) xxx-xxxx." Most legitimate companies edit their outgoing messages to be free of spelling and grammatical errors.

These bogus emails are more frequent and are evolving as scammers fine tune their skills in their disreputable trade.

Depending upon the type of fraud, there are numerous agencies you can contact to report criminal activity. You may call the San Jose Police Department's 311 number to report credit card fraud or attempts to steal your identity. The FBI and Federal Trade Commission also have fraud departments. Furthermore, these attacks fall under the category of elder abuse. The county district attorney's Elder Abuse Unit can be reached at the toll free number 1-855-DAELDER or 1-855-323-5337.

Don't get fooled — remember to stop, not to panic, think about the situation, and report illegal activity.

BRIDGE HAND

By J.M.K.

NORTH

♠ K 8 2
♥ A Q 10 9
♦ 10
♣ A 7 6 4 2

WEST

♠ Q J 3
♥ K 8 4
♦ 4 3
♣ K Q 10 9 3

EAST

♠ 10 6 5 4
♥ J 6 5 3 2
♦ K 9 5
♣ 5

SOUTH

♠ A 9 7
♥ 7
♦ A Q J 8 7 6 2
♣ J 8

Dealer: South

Vulnerability: Both sides

Bidding:	South	West	North	East
1 Diamond	Pass	Pass	2 Clubs	Pass
3 Diamonds*	Pass	Pass	3 NoTrump^	Pass
4 NoTrump^^	Pass	Pass	5 Hearts	Pass
6 Diamonds	All Pass	All Pass	All Pass	All Pass

Contract: 6 Diamonds by South

Opening lead: King of Clubs

Dealer has 1 Spade loser, probably 1 in Diamonds, and a Club loser.

Strategy: Hope West has the King of Hearts, and be able to set up Hearts in order to sluff a Spade and a Club loser.

West leads the King of Clubs, South covers with the Ace on the board, follows with a Spade to the Ace in his hand. He then plays a Heart, finesses the Queen, continues with the Ace, sluffs a Club from his hand, and next leads a Heart and trumps it in his hand. He now plays the Ace of Diamonds, next the Queen, and East wins with the King. He then leads a Spade, South uses his King on the board, switches to the 9 of Hearts, sluffs a Spade from his hand, and next plays a Spade and trumps it. He then leads the Jack of Diamonds to capture the last trump and claims since all he has left are Diamonds. Great. The contract is made exactly. However if the King of Hearts had been in East's hand he would be down. Bidding a slam can be risky but often players will gamble because of the extra points earned.

* South's jump in Diamonds shows a strong hand with length in Diamonds.

^ North's bid shows support in the other suits and believes NoTrump would be an easy game.

^^ South is looking for a slam and uses the Blackwood convention to find out how many Aces North has.

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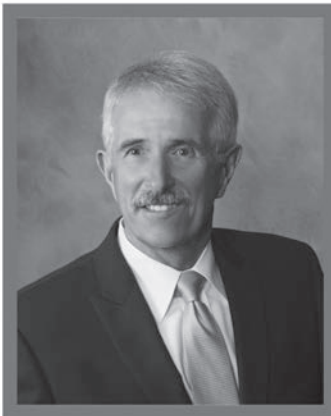
We have many family members, friends, and clients who call The Villages their home. We can accommodate COVID-19 concerns with telephonic or video consultations and social distanced or no-contact document execution.

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