



The Villager

Distributed Friday

Vol. XLV No. 40

online at: thevillagesgcc.com

October 7, 2021

The News this Week

- **EPC Earthquake Drill is October 18**
(See article on page 1)
- **How Villagers Use the Internet**
(See article on page 3)
- **Emergency Change to Facilities Rules**
(See article on page 1)
- **Proposed Changes to Assoc. Policy 304**
(See article on pages 5 & 27)
- **Ask the ABOD**
(See article on page 3)
- **September Public Safety Report**
(See article on page 4)

Channels 26 & 27

Community TV channels:

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

- Coyote Town Hall
- Fitness Center
- Fire Safety
- Welcome to our Website
- Avoiding Senior Scams
- Fitness videos

(See page 6 for broadcast times on the above items and for other programming.)



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Earthquake Preparedness Drill is October 18



Express thyself...

Photo by Jerry Neece

Attention all Villagers! In order to prepare ourselves for the "Big One," the Emergency Preparedness Committee (EPC) is facilitating the annual Earthquake Preparedness Drill on **Monday, October 18 at 4 p.m.** This involves displaying your **OK Sign** in a prominent place that can be seen from the sidewalk or street in front of your residence. The EPC wants everyone to view this as if it were an actual disaster, so that when (not "if") it happens we will be truly ready. So, on October 18, EPC volunteers will be inspecting every residence for a displayed OK sign, and responding to specific health and building scenarios, as they would during an actual emergency. If you cannot locate your OK sign, you can pick up another one in Building B. If you would like to become an EPC volunteer, please contact Vera Buescher at 408-531-9758. Finally, please take down your OK sign after the drill. Thanks for your willingness to participate in this important event. **Remember, be prepared and be safe.**



Welcome New Residents— Orientations Resume

The first New Resident Orientation since the pandemic began will be held Wednesday, October 13 at 3 p.m. at The Villages Clubhouse in the Fairway Room.

This event is for new residents who have moved in since March 2020 only and provides new residents valuable information regarding community amenities, governance, budget/assessment content, rules, architectural control requirements and other critical information.

Reservations are currently open via web and phone.

The orientation program will last approximately one hour to an hour and a half. Social distancing and masks are required.

Space is limited so please be sure to make a reservation early. For more information or to sign up for the orientation on the Resident Portal—please visit the New Resident Orientation page under the Reservations menu option when logged into the Resident Portal, or contact the Community Resource Center at 408-754-1336. Instructions on how to locate the Portal and create an account are available upon request.

If you are unable to sign up for this orientation please keep your eyes on *The Villager* newspaper and Fast Lane email blasts for information about future sessions.

Emergency Change to Club Rules Relating to Facilities

This change was approved July 28, 2020. As provided in The Villages Golf and Country Club Rules Attachment D section 2, the Club Board has determined there is an imminent threat to public health or safety if we do not immediately change the following Rules: Club Rules 1.10 through 1.23 (except Rule 1.14), and 1.71. This Rule change will remain in effect until the expiration or cancellation of the existing Health Orders from the County of Santa Clara and the State of California as they may be amended or superseded from time to time or until changed or canceled by the Club Board.

The Villages' General Manager is authorized to create Directives for the use of any Club facility which he deems necessary to comply with any Health Order(s) by the city, county, and state. This amendment requires all residents and guests when using Club facilities to comply with these Directives as published in *The Villager* or on the bulletin board at Cribari Center. Failure of a resident or guest to comply with these Directives can result in an immediate suspension of that resident or guest's use of that facility for the remainder of the day. The General Manager or his designee(s), management appointed monitors, and public safety employees have the authority to immediately suspend a resident or guest from that facility for the remainder of the day. The non-compliant resident is also subject to a non-traffic rule violation with attendant penalties including suspension from use of all Club facilities or activities for a time determined by the Club Board.

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.

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

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

Note: Pulse letters are still being accepted through the pandemic 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.

Thanks to Assistant General Manager Julia Meadows and Director of Facilities Tom Muniz for their consistent investigation of the extensive building of the hill behind Cribari Village. Not only did the owners raise the height of the hill from approximately 15 to 20 feet they also extended the sides making them more vertical with the possibility of sliding down the hill to Cribari. They notified the San Jose city that this was a problem and the Department of Public Works investigated it and said that the owners didn't have a permit to do all this extensive building and are working on this problem. They will keep Tim apprised of the action taken.

—Bonnie Rose Preston



The What I Love About The Villages column is a place where you can share your positive comments about The Villages community. (To be in compliance with VGCC Rule 1.30, please do not name businesses or other commercial, religious or political entities.)
If you have an uplifting comment to share about some aspect of life at The Villages, please email your contribution to Villager Associate Editor Kory Tran: ktran@the-villages.com, Villager Managing Editor Scott Hinrichs: shinrichs@the-villages.com or submit it in the Villager Article Submission area on the Resident Portal: resident.thevillagesgcc.com/villager/artsub/

WHAT I LOVE ABOUT THE VILLAGES

EPC: We've adopted the Scout Motto, 'Be Prepared'

By Arlene Versaw, EPC member

Preparation is generally the key to success and that especially holds true in an emergency. We're here if you need us, although our hope is that you never will. However, the Emergency Preparedness Committee is painfully aware that life happens and it has your best interest at heart. The upcoming EPC drill on Monday, October 18 is part of what the committee does to ensure a competent response to an earthquake or fire should it occur.

Meanwhile, besides participating in the drill by employing your OK sign and supporting EPC, you can take important steps to be prepared for any disaster. September is National Preparedness Month, FEMA's annual campaign to promote disaster preparedness. Its website has a wealth of tips and strategies for preparing for disaster, including an emergency supply list. To see the list, visit ready.gov and search "Build a kit." This is an easy way to protect yourself, even as we do.

Save October 18 for the drill, get an OK sign from the table outside Building B (Monday through Friday 8:30 a.m. to 4:30 p.m.) if you cannot find yours, and let public safety and your neighbor know if you will be out of town on October 18. And that disaster supply kit is a really good idea!

Your safety is our concern.



IN MEMORIAM

Richard John Gravelle
March 10, 1926—September 26, 2021
(Please see obituary in the Classified Advertising section)

In Memoriam notices are run free of charge.

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

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

DEADLINES

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

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

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

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

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

POLICIES

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

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

The Villages Communications Advisory Committee "To inform and connect Villagers" develops operational plans, reviews rules and policies, and advises the General Manager and Club Board on issues pertaining to The Villager, including Pulse letters, Channel 26, Fast Lane and the web site. Residents having relevant concerns may attend meetings or call committee members by phone: Chair Barbara Clurman at 347-451-5309, Sue Callahan 408-238-2413, Jeanette Campa 408-661-0203, Debbie Champion at 408-960-6994, Thomas Moore at 408-887-5322, 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:

Bob Wilk	President
Leslie Lambert	Vice President
Bob Krattli	Secretary
Richard Zahner	Treasurer
Jerry Neece	Director
Judy Owen	Director
Del Yamaki	Director

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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

Ask the ABOD – October 2021 Why isn't the water reduction target the 2015-2016 usage instead of 2019 usage?

Currently the recommended water agency's goal is to reduce usage 15 percent below the 2019 levels and we are on track to meet that goal. Severe temporary water usage reductions during the prior drought years in 2015-2016 resulted in dead turf and plants that cost over \$200k to replace when the drought was over. If the water district or the state requires us to get to that level again, then we will find a way. However, the ABOD would rather plan an orderly process over the coming years to permanently reduce landscaping water needs. Then landscape changes can be budgeted and funded each year in ways recommended by the DACs without serious and immediate impacts to our Reserves funds.



How do I attend ABOD meetings right now?

All Villagers are encouraged to attend ABOD and CBOD meetings as often as possible, especially our DAC members. While COVID restrictions still control how we can meet, the ABOD has arranged what we are calling the "reverse hybrid" model. This means that ABOD members and most staff members attend via Zoom videoconferencing. Residents can attend in one of two ways: via Zoom OR in person at the Foothill Center. Residents attending in person need to wear a mask at all times, the same as the administrative and media staff that will greet you. Residents at Foothill will be able to hear and see the ABOD members on a large screen as well as being able to address the ABOD using the microphone provided. One way or the other, we hope to see you at the meetings!

May DACs or Separate Villages have their own websites?

DACs are official committees of the ABOD. Their primary task is to be a conduit of information between residents and the ABOD and to share official news and information with residents. DAC or Village websites that include official ABOD minutes or news about upcoming meetings are great. Notices about neighborhood events, water conservation tips, or EPC safety reminders are also fine. It is also permissible to post your current newsletter. What the ABOD would NOT want to see on a website or in newsletters are "social media" commentary with DAC or member opinions or requests. Those need to be communicated to ABOD members directly or presented in official ABOD meetings. Just as a reminder, audio and/or video recordings of DAC or ABOD meetings are never permitted. The ABOD is developing a formal policy on websites, but for now please stay within these guidelines.

Questions for the Club Board?

The Club Board of Directors (CBOD) appreciates the need in having your questions answered. The CBOD has a column in *The Villager* so that all those interested can see the question and response. If you have any questions, please email them to Julia Meadows at jmeadows@the-villages.com or you can put a written question in the drop-box in the parking lot of Building A.

The entire Board is interested in communicating the proper information for your understanding of issues and current events.

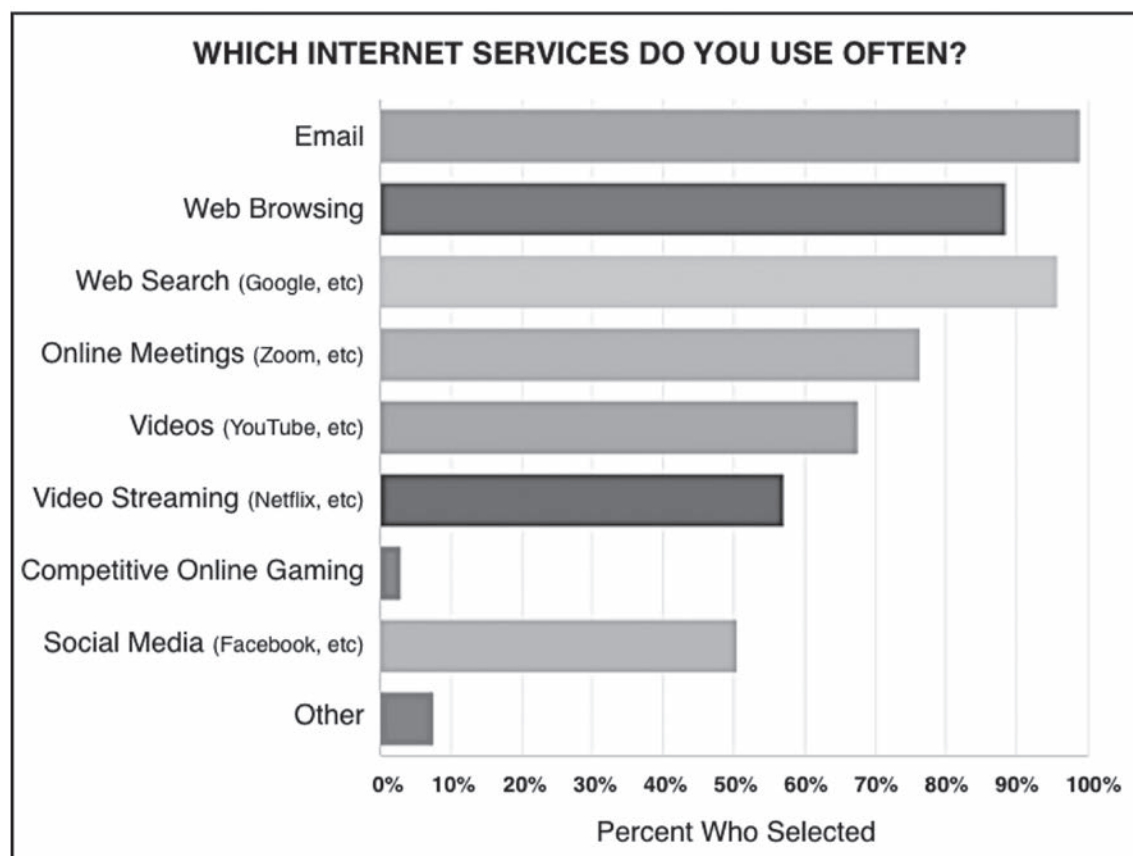


Did You Know? How Villagers use the Internet

In an ongoing effort to keep Villagers well informed leading up to the expiration of the Comcast Bulk Service Agreement in July 2022, the Club Board has instituted these "Did You Know?" columns. This week we'll look at Villagers' internet usage.

As one would expect, most Villagers get their Internet service from Comcast (90.5 percent), with AT&T (8.6 percent) a distant second. Only 12 respondents indicated that they did not have home internet service. While the self-selecting audience nature of the survey undoubtedly under-represented this audience, it's safe to conclude that the largest senior community in Silicon Valley is "wired."

Perhaps contrary to many Villager's perceptions, Comcast outscored AT&T on Reliability (4.0 vs. 3.6), Speed (4.6 vs. 3.1) and Support (3.8 vs. 3.3). The survey also shows that a high percentage (91 percent) of residents feel they make good use of the internet, led by email, web search and web browsing. On-line meetings like Zoom, not surprisingly, finished fourth, with over three quarters of responding residents indicating they attend such meetings on the internet.



Compared with other communities such as ours across the country, The Villages is very sophisticated in terms of their internet usage. Stay tuned for the October 28 edition when we look at Villagers' television usage.

—Jerry Neece, for The Club Board

E-waste event to be held at Cribari Center

OLM Recycling Services of Newark, California will offer an e-waste recycling event at the Villages Cribari Center East Parking Lot Saturday, October 16 from 9 a.m. to 3 p.m.

If you have items at your house that are too heavy for you to move, you may arrange for a pickup. Provide your address and someone will stop by and help (*fill out form on page 26*).

Please note that **there is a \$25 charge for appliances and a \$10 charge for small appliances.**

The following items will not be accepted: household batteries, lightbulbs, media and paper.

For questions or to arrange a pickup, call Lynne at 408-781-3090.

If you miss the pickup event, OLM has a free drop-off site at the company's location at 38505-A Cherry Street, Newark, CA 94560

OLM is registered as a collector with Cal Recycle. CEWID #34065, EPA #CAL000423947; for more information see the website: olmrecycling.com.

List of acceptable electronics:

- TVs (CRT/RP/LCD), computer monitors, screens in equipment
- Computers, servers, switches, network equipment
- Components: CPU, memory, IC chips, printed circuit boards, components
- Hard drives (we dismantle and destroy all hard drives)

(Please see page 26 for a form to arrange for a pickup of heavy items.)

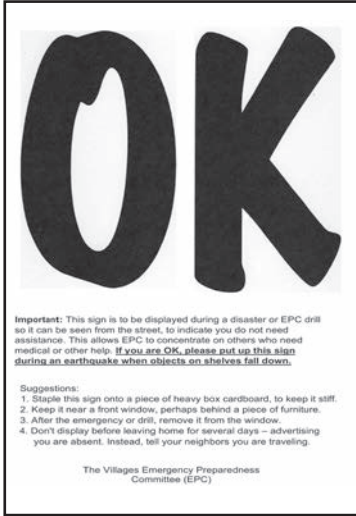
(Continued on page 26)

MANAGEMENT

Do you know where your 'OK' sign is?

The annual Earthquake Preparedness Drill, put on by the EPC, is around the corner—Monday, October 18 to be exact. A key component of the drill's effectiveness is determining the status of every resident's safety, and we do that by checking your house for the OK sign.

So, if you do not know where your OK sign is, now's the time to pick one up from the table outside the Community Activities office at Building B between 8:30 a.m. and 4:30 p.m. Monday through Friday. Be sure to get one to keep in a safe place. It's not only for the drill. It's for your ongoing safety!



PUBLIC SAFETY

Report Coyote Activity

Please report all coyote sightings to Public Safety and Vector Control at these email addresses:

- 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.

Public Safety Report September 2021

CLASSIFICATION	Present Month	YTD 2021	YTD 2020
ACCIDENTS			
1) PERSONAL INJURY	0	2	0
2) AUTO	0	12	5
3) HIT & RUN	0	2	1
4) GOLF CART	0	1	0
5) MISCELLANEOUS	0	1	0
AFTER HOURS REQUESTS			
1) LIGHTS	40	426	620
2) FACILITIES	4	56	59
3) SPRINKLERS	10	105	100
4) LANDSCAPE	3	14	16
5) ACTIVITIES	0	1	2
6) MISCELLANEOUS	0	0	0
7) GOLF MAINTENANCE	0	0	3
8) FOOD & BEVERAGE	0	0	0
9) BUSINESS OFFICE	0	0	0
10) PRO SHOP	0	0	0
11) WATER LEAKS (OUTSIDE)	4	35	12
12) ALARM ACTIVATION	0	3	11
ANIMAL			
1) COMPLAINTS	13	73	145
2) TRAP REQUEST	0	0	0
3) LOST	2	5	0
4) FOUND	0	3	1
5) COYOTE COMPLAINTS/SIGHTINGS	58	373	N/A
CITATIONS			
1) PARKING	2	4	2
2) SPEEDING	1	30	79
3) STOP SIGN - RESIDENTS	1	63	344
4) STOP SIGN - NON-RESIDENTS	7	290	513
STOP SIGN TOTALS	8	353	857
5) MISCELLANEOUS	5	30	86
6) ACC	0	0	0
DISTURBANCE	0	4	5
FIRE / SMOKE	0	2	2
HAZARDOUS CONDITION	0	3	7
MEDICAL EMERGENCY	38	362	413
MISCELLANEOUS	20	149	135
PROPERTY			
1) DAMAGED	3	28	26
2) LOST	0	3	3
3) FOUND	1	6	3
4) VANDALIZED	0	2	4
5) MISSING	0	7	3
PUBLIC SAFETY			
1) COMPLAINT	21	195	179
2) REQUEST	0	64	123
RESIDENT ASSIST	33	206	153
RESIDENT WELFARE CHECK	15	71	60
SUSPICIOUS CIRCUMSTANCES	0	5	4
TRESPASSING			
1) AUTO	0	0	0
2) PERSON	0	2	2
UNLOCKS	16	144	157
UNSECURED AREA	0	5	16

More BOARDS & COMMITTEES,
and COMMUNITY NOTICES
on pages 17 & 27



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GOVERNANCE MEETINGS

THE DACs

Highland DAC to meet October 14

Highland residents are invited to the DAC meeting on Thursday, October 14, 3 to 5 p.m. **in person** at Foothill Center (masks required). Topics will include an update from the Association Board, Lighting Project, plus water conservation progress and status, etc.

VGC accepting nominations for voting members

The Villages Golf Committee is accepting nominations for their voting members, excluding the chairperson, until the deadline of October 13, 2021. The application process includes filling out an online form from The Villages Resident Portal, forwarding a copy of the application to Assistant General Manager Julia Meadows at: jmeadows@the-villages.com, and then being interviewed by the chairperson. As previously mentioned, the deadline for applications is October 13, 2021.

More BOARDS & COMMITTEES

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

Proposed changes to The Villages Association Policy APo 304 Replacement Reserves Policy were provisionally approved by the Association Board of Directors at its September 28, 2021 meeting. However, before formal approval consideration, the proposed changes must be noticed and published 30 days for the required member comment period. To that end, the proposed changes will be considered for formal approval at the November 16, 2021 Board meeting. The Board will consider oral and written comments regarding the proposed changes at November 16, 2021 Board meeting. Response to the proposed policy changes may be made by one or more of the following methods: 1) Participation in the discussion of the proposed changes at the Association Board of Directors monthly meeting noted above, and 2) via written comments delivered to the Board through Maria Hernandez in the General Manager's office at mehernandez@the-villages.com.

The purpose of the proposed changes is to achieve the following:

- 1) Change the policy to anticipate and support using a professional Reserves Planning company instead of Villages staff to prepare the annual Reserve Plan.
- 2) Add an additional criterion to ensure the minimum reserves funding levels are robust enough to handle even a 20% unexpected overage (the "shock absorber" / threshold funding value) (Rule 3).
- 3) Minimize the buildup of cash in the Reserve Fund beyond what is needed to be able to pay all planned expenses every year plus maintain the safety threshold (Rule 4).

TITLE: Replacement Reserves Policy Policy No.: APo 304

OBJECTIVE:

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

GOVERNING DOCUMENTS / LEGAL REQUIREMENTS:

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

POLICY:

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

LIMITATIONS:

1. Reserves monies collected are to be used only for the purpose of maintenance, restoration, repair or replacement, or litigation involving such items for which the Association is responsible. Reserve funds set aside for a particular line item in a reserve study need not be restricted to expenditure on that line item alone, but rather the aggregate of all reserve funds may be used for the aggregate of all reserve expenses without reference to a particular component.
2. The Association shall maintain one amalgamated reserves fund account; but each district's financial balance will be recorded in a separate sub-account. Each district's annual funding requirements shall be collected from owners within the district on the basis of assigned villa adjusted floor area (AFA).

BOARD MEETINGS

Three Boards

- The Three-Board Audit Presentation is Tuesday, October 19 at 10 a.m. via Zoom Meeting.

Meeting ID: 820 0204 3689; Passcode: 214914; Dial: 1-669-900-6833

Association

- The Villages Association Board of Directors Monthly Board Meeting is Tuesday, October 26 at 9:30 a.m. in Foothill Center (attend in person or by Zoom)

Meeting ID: 917 8108 3392; Passcode: 223468; Dial: 1-669-900-6833

Club

- The Villages Golf and Country Club Study Session Re: Create "Villagers Satisfaction Survey" is Tuesday, October 12, at 1:30 p.m. via Zoom Teleconference

Meeting ID: 812 2502 7280; Passcode: 121961; Dial: 1-669-900-6833

- The Villages Golf and Country Club Monthly Board Meeting is Tuesday, October 26 at 1:30 p.m. in Foothill Center (attend in person or by Zoom)

Meeting ID: 961 5036 4740; Passcode: 260616; Dial: 1-669-900-6833

3. The Board shall review the Reserves Study annually and at least once every three years, the Board shall cause to be conducted a reasonably thorough visual inspection of property components to update the Study. The Board may, at its sole discretion, ~~submit the Study to independent review by a Reserves Study specialist.~~ select a Reserves specialist company to prepare the Reserves Study.

4. Reserves Study detailed and summary reports shall be available to the District Advisory Committees (DACs) for their review and recommendations.

5. a. General

- The Board's objective is to maintain adequate reserve funds for each district to accomplish all planned repairs and replacements in accordance with the Reserves Study schedule while providing reasonable contingency for ~~emergency repairs~~ unexpected expenses or emergency repairs.

- If a district has insufficient funds to meet its estimated expenditures for that fiscal year, the Board may, at its sole discretion, authorize a loan to that district from the Association Reserve Fund, or levy a special assessment against the owners in that district. Funds borrowed by a district shall be subject to repayment with interest within one (1) calendar year.

- Elements of this process can be waived by the Board. Such a waiver will be made in writing, describing the waiver and its reasons. The written waiver will be included in the Financial Disclosure statement for that year's plan.

- A constant assessment %-Increase will be used for all years in the plan except as noted in the rules to avoid upward "spikes" in HOA rates. The goal is to achieve the lowest constant %-Increase (or largest %-Decrease change in the case of Rule 4) in tenths of a percent while satisfying the rules.

- Rules must be satisfied in order. That is, Rule 1 must be satisfied before applying Rule 2, and so forth through the four rules.

5. b. Rules

Rule 1.

- If the next planned replacement date for roofing does not occur during the 30-year plan, then a placeholder cost for the next roof replacement expense will be added to the thirtieth year. The placeholder cost will be the present value of the estimated cost of the roof replacement (using the construction cost inflation rate(s) and number of years from plan-year 30 until the year of replacement.

Rule 2.

- For every year in the plan, the sum of (a) estimated beginning balance, (b) assessments, (c) investment income, and (d) carryovers will be sufficient to pay that year's expenses.

Rule 3.

- ~~(a)~~ (a) The Ending Cash Balance of any year will be greater than the Target Minimum ~~(the APA as defined below)~~ in all of the first 10 years of the plan, and at least 18 of the remaining 20 years to allow smoothing of the planned assessment rates. Determined separately for each District, the Target Minimum is the sum of the replacement cost for all reserve components, after each has been divided by its useful life. It is recalculated each year and may be adjusted as needed by the Board.

- (b) The Ending Cash Balance as calculated in (a) must be adjusted when

(Continued on page 27)

CALENDAR OF EVENTS



all times are a.m. and p.m.

Coyote Town Hall

Mon Wed Fri Sun
2:00 & 8:00
 Tue Thu Sat
4:30 & 10:30

Fitness Center

Tue Thu Sat
2:00 & 8:00
 Sun
1:00 & 7:00

Fire Safety at The Villages

Tue Thu Sat
3:00 & 9:00

Welcome to Our Website

Mon Wed Fri Sun
3:30 & 9:30

Avoiding Senior Scams

Mon, Wed, Fri, Sun
4:15 & 10:15

Fitness

12:00 & 6:00

Mon Wed Fri Sun
Chair Aerobics

Tue Sat
Tai-Chi 8-Form

Thu
Stretch Aerobics

12:25 & 6:25

Mon Fri
Bollywood

Tue Sat
Dynamic Aerobics

Wed Sun
Breathing Exercise

Thu
Aerobic Breathing Meditation

1:00 & 7:00

Mon – Sat
15 Minute Exercise

1:15 & 7:15

Mon Wed Fri
Chair Fitness

Tue Thu Sat
Cardio Fitness



Club Events & Notices

Network:
 Villages Public
 Password:
 villages

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

Friday, October 8

8:30 a.m. Catholic Mass CR
 8:30 a.m. Jazzercise P
 9 a.m. Ceramics CER
 9 a.m. Quilters P
 9 a.m. Game Day RED, SEQ
 9:30 a.m. Open Studio AR
 10 a.m. Line Dance MMP
 12:30 p.m. Bridge Club RED
 1 p.m. Pinseekers Social FC
 1 p.m. Table Tennis MMP
 3 p.m. Bocce Bash GP
 3 p.m. Handbells CR
 6 p.m. Chinese Line Dance P
 6:30 p.m. Mex. Trains Dominoes MC
 7 p.m. VAT: Rehearsal: Fall A

Saturday, October 9

9 a.m. Ceramics CER
 9 a.m. Dong I Dong Exercise P
 9 a.m. Table Tennis MMP
 9:30 a.m. Ukulele Singing SEQ
 9:30 a.m. VAT Ticket Sales RED, TR
 12 p.m. Shonis Lunch GP

Sunday, October 10

7:15 a.m. Catholic Choir CR
 8:15 a.m. Catholic Mass A
 9 a.m. Episcopal Services MC
 9 a.m. Chapel Choir SEQ
 9 a.m. Table Tennis MMP
 10 a.m. Jewish Brunch GP
 10 a.m. Comm. Chapel Service A
 11 a.m. Chapel Fellowship CR

Monday, October 11

8:30 a.m. Jazzercise P
 9 a.m. Ceramics CER
 9 a.m. VMA Letter Stuffing VC
 9 a.m. Game Day RED, SEQ
 9:30 a.m. EPC Directors Meeting FC
 10 a.m. Jewish Group Board MC
 10 a.m. Line Dance Class MMP
 10 a.m. Watercolor Class AR
 10:30 a.m. Grief Support Group CR
 11 a.m. Club Board Meeting F

EVENT LOCATIONS

A	Auditorium	(Cribari)
AR	Art Room	(Cribari)
BC	Bocce Courts	
BGA	Building A	
CER	Ceramics	(Cribari)
CCR	Cribari Club Rm.	
CH	Clubhouse	
CR	Conference Rm.	(Cribari)
CY	Corporation Yard	
F	Forum	(Cribari)
FC	Foothill Center	
FCR	Fitness Center	
FHP	Foothill Pool	
GP	Gazebo	
L	Lobby	(Cribari)
SEQ	Sequoia	(Cribari)
MC	Montgomery Center	
MMP	Montgomery MP Room	
RED	Redwood	(Cribari)
P	Patio	(Cribari)
PR	Patio Room	(Cribari)
PC	Pickleball Courts	
TR	Terrace Room	(Cribari)
VC	Vineyard Center	

1 p.m. Stitchery PR
 1 p.m. VAT Rehearsal: Spring A
 1:30 p.m. Table Tennis MMP
 5:30 p.m. VMA Buffet Bingo CH
 6:30 p.m. Duplicate Bridge RED

Tuesday, October 12

8:30 a.m. Men's Golf Evergreen VC
 9 a.m. Ceramics CER
 9 a.m. Dong I Dong Exercise P
 9 a.m. Game Day RED, SEQ
 9:30 a.m. Acrylics/Pastel Class AR
 9:45 a.m. Ukulele Advanced PR
 10 a.m. Line Dance Class MMP
 11:30 a.m. Total Body Fitness MMP
 1 p.m. Bocce Board P
 1:30 p.m. Table Tennis MMP
 2 p.m. Crafters Club VC
 2 p.m. Piano Open Studio A
 2 p.m. VAT Rehearsal: Fall CR
 2:30 p.m. Chapel Choir MC
 4 p.m. Voices Board PR
 5 p.m. Music Society Board PR
 7 p.m. Amateur Radio Club FC

Wednesday, October 13

8:30 a.m. Jazzercise P
 9 a.m. VMA Board CR
 9 a.m. Ceramics CER
 9 a.m. Game Day RED, SEQ
 10 a.m. Critique, Open Studio AR
 10 a.m. Ladies Bible Study PR
 1 p.m. Table Tennis MMP
 3 p.m. New Resident Orient. CH
 3:30p.m. Evgrn. Villages Found. PR
 4 p.m. EPC Sector Chiefs FC
 4:30 p.m. Chinese Line Dance P

4:30 p.m. MLK Society VC
 6:30 p.m. Mex. Trains Dominoes MC
 7 p.m. Global Villager Comm. CR
 7 p.m. VAT Rehearsal: Fall A

Thursday, October 14

9 a.m. Ceramics CER
 9 a.m. Commun. Comm. F
 9 a.m. Dong I Dong Exercise P
 9 a.m. Game Day RED, SEQ
 9 a.m. Swimming Pool Comm. CR
 9:30 a.m. Watercolor Class AR
 10 a.m. Line Dance Class MMP
 12:30 p.m. Ukulele Club VC
 1 p.m. Table Tennis MMP
 1 p.m. 18 Hole Women Lunch CH
 1:30 p.m. 18 Hole Women Cards SEQ
 3 p.m. Highland DAC FC
 3 p.m. Villages Golf Comm. PR
 6 p.m. VAT Rehearsal: Fall A

Friday, October 15

8:30 a.m. Catholic Mass CR
 8:30 a.m. Jazzercise P
 9 a.m. Ceramics CER
 9 a.m. Game Day RED, SEQ
 9:30 a.m. Open Studio AR
 10 a.m. Line Dance Class MMP
 10 a.m. Quilters PR
 12:30 p.m. Bridge Club RED
 1 p.m. Table Tennis MMP
 3 p.m. Bocce Bash GP
 3 p.m. Handbells CR
 6 p.m. Chinese Line Dance P
 6:30 p.m. Mex. Trains Dominoes MC
 7 p.m. VAT Rehearsal: Fall A
 7:15 p.m. Friday Night Services FC

WHAT'S HAPPENING IN ARTS & CRAFTS?

All Villagers are invited to participate in Arts and Crafts Activities. Visit villagesartsandcrafts.org

*Registration: Barbara Gottesman. barb.gottesman@gmail.com

** Registration: Diane Finley dianefinley1@gmail.com

*** Program Chair Marcy Boyles

Ceramics Room has open studio to approved members only please. Mon. and Tues., noon – 3 p.m. Wed. 9 – noon, Thurs. and Fri. 9 – 3 p.m. Visit villagesceramics.com

October 5 – 26: Beginning Ceramics Class. Tuesdays 10 a.m. to noon. \$85 members, \$95 non-members. Ceramics Lab. Limited to 6 persons. No make-up classes. **

October 18 – November 8: Travel Sketching and Drawing at Scenic Places around the Villages with Kelly Julien. Four Mondays from 10 a.m. – noon. Register by October 11. \$40. *

October 23: Saturday. Painting Holiday Ornaments with Judy Rickard. 11 a.m. – 1 p.m. Art Room. \$30. Register by October 16. *

October 25: Monday. Advisory Board Meeting. 3 p.m. in the Art Room.

November 1: Monday. General Membership Meeting. Guest Artist Demonstration with Paul Gonzales. Pet sculpture. 1:30 p.m. Cribari Conference Room. **Please wear a mask** ***

November 5 (Friday): Holiday Faire Setup, most rooms of Cribari Center. Volunteer now to help. Contact Michael Sunzeri at twosunzeris@comcast.net. Job descriptions available to make this Event a big success.

November 6 (Saturday): Holiday Faire. 10 a.m. – 2 p.m. in most rooms of Cribari Center. Volunteer now to help with this big event. Contact Michael at twosunzeris@comcast.net

Stitchery Group on Mondays in Patio Room 1 – 3 p.m. Call Roberta at 408 218-8372

HIKING CLUB SCHEDULE

Bring water, snacks, poles, and lunch, as necessary. Wear layer clothing appropriate to the current weather. In addition to scheduled hikes, the following hikes occur regularly: **Every Wednesday and Saturday** - Villages hill hike with Russ Glines at 8:30 a.m. from Foothill Center. **Every Monday** – at Clubhouse parking lot at 8:30 a.m. walk around

(Continued on page 14)



Dr Berna Sanayei

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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 open for full service along with Patio dining—Reservations suggested: Indoor dining in the Restaurant is available at 100-percent capacity. The Clubhouse suggests that you please make dining reservations. The Clubhouse still offers food to go with Curbside Grab-and-Go service.

Dining on the Patio will take place under the 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.

New Menus: See the new Clubhouse Restaurant and Bistro menus on pages 9 & 10. The new menus will be in effect Saturday, September 25.

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

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

Clubhouse is open for full service

The following details will be in effect at the Clubhouse:

Restaurant Main Dining Room: Reservations are strongly suggested by emailing, calling or making an online reservation. Email: theclubhouse@the-villages.com, Phone: 408-223-4687, Online: clubhouserreservation.com

- **Patio and Bistro Dining** will be on a first-come, first-served basis and is strictly for walk-in guests.
- **The Bistro alcove** can be reserved for parties of 8 to 10 people.
- **The kitchen will still close at 8 p.m.**, last seating at the Bistro, Patio, curbside takeout and Restaurant main dining room is 7:30 p.m.
- **Bistro Bar closes at 9 p.m. Last call is at 8:30 p.m.**
- Dress code for the main dining room will be enforced. During summer months, dress shorts and dress sandals will be allowed.
- Restrictions on number of guest per table will be lifted.
- Masks are required for all employees indoors.
- Seating capacity will be at 100 percent.
- Visitors do not have to be accompanied by Villagers to use Clubhouse.
- Credit cards and house charges will be accepted.
- Cash will not be accepted for payment but can be left as a tip.
- Villagers will not have to sign in for indoor seating.

Hours of Operation will be as follows:

Breakfast/Brunch: Saturdays 7 a.m. to 11a.m. Sundays 7a.m. to 2 p.m.

All-Day Menu: 7 Days 11a.m. to 8 p.m.

Dinner Menu: Tuesdays through Sundays 5 p.m. to 8 p.m.

How does Curbside Grab-and-Go work?

First, call in your order at **408-370-8553**. Call us again when you get to the Clubhouse curbside and we will bring it out to your vehicle. **A 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.

Fall!



Soup of the Day

For the week of 10/11 to 10/17

Monday	October 11	Cream of Spinach
Tuesday	October 12	Shiitake Mushroom with Chicken
Wednesday	October 13	Butternut Squash
Thursday	October 14	Corned Beef Vegetable and Cabbage
Friday	October 15	Fisherman Stew
Saturday	October 16	Chef's Choice
Sunday	October 17	Chef's Choice

Indoor and Patio dining or Curbside hours of Operation

Monday	Tuesday to Friday	Saturday and Sunday
Lunch: 11 a.m.–2 p.m.	Lunch: 11 a.m.–2 p.m.	Saturday Breakfast: 7 a.m.–11 a.m.
Bistro Menu: 2 p.m.–7:30 p.m. Last Seating	Bistro Menu: 2 p.m.–7:30 p.m. Last Seating	Sunday Breakfast: 7 a.m.–2 p.m.
	Dinner Menu: 5 p.m.–7:30 p.m. Last Seating	Lunch: 11 a.m.–2 p.m.
		Bistro Menu: 2 p.m.–7:30 p.m.
		Dinner: 5 p.m.–7:30 p.m. Last Seating

Breakfast, Lunch and Dinner indoor dining now available as well as Patio Dining and Curbside Grab-and-Go pickup.

Bistro Menu

2 p.m. to 7:30 p.m.

Starters

GF Potato Skins \$13.00
Cheddar, Tomatoes, Bacon, Scallions and Sour Cream

Wings 6Pc \$9 12Pc \$17.00
Celery and Carrots, Ranch Dressing with BBQ, Teriyaki or Buffalo Sauce

Breaded Chicken Tenders with Sauce \$9.95
Honey Mustard or Ranch

V. Caprese Salad bites on Skewers \$8.00
Balsamic Vinaigrette

Roasted Meatballs \$8.95
BBQ Sauce, Teriyaki or Buffalo Sauce

Angus Beef Sliders \$11.95
Or Pulled BBQ Pork Sliders
2 Angus Beef with Tomato Relish or BBQ Pulled Pork on soft Potato Buns

Southern Crab Cakes \$11.95
2 Panko Crusted with Cayenne Remoulade

Calamari \$11.95
Lightly Dusted Rings, and Tentacles with Parmesan Parsley

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

Main

Entrée Caesar Salad \$10.50
Romaine, Cherry Tomatoes, Parmesan, Croutons
Add Chicken \$3 Salmon \$6 Prawns \$6

Cobb Salad \$14.25
Mixed Greens, Tomato, Cucumber, Hard boil Egg, Olives, Avocado Bacon and Feta Cheese
Add chicken \$3 Prawns \$6 Salmon \$6

Shrimp Louie \$16.25
Mixed Greens, with Avocados, Tomatoes, Cucumbers, and Hard Boiled Egg with 1,000 Island

V Quesadilla \$11.95
Pico de Gallo, Sour Cream Guacamole,
Add Chicken or Beef \$3

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.
GF Gluten Free V Vegetarian

V. Asian Stir Fry Vegetables Over Rice \$12.95
Vegetables over Jasmine Rice with Ponzu Sauce
Add Beef, Chicken or Bay Shrimp \$3

Fish and Chips \$13.95
Batter Dipped Cod, Tartar Sauce, Fries, Cole Slaw and Malted Vinegar

Street Tacos \$12.95
Cod, Beef or Chicken with Cilantros, Onions, Cabbage and Radish with Salsa on mini Corn Tortillas

Sides: \$4.95

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

Sandwiches

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
Or

V Impossible Burger with Side \$13.95
Plant Based Meat with Lettuce, Add Avocado,
Bacon or Cheese add \$2

BBQ Pulled Pork Sandwich with Side \$13.95
Slow Braised Pork shoulders, Shredded Cabbage and Carrots on Egg Bun

Philly Cheese Steak or Philly Chicken Sandwich with Side \$13.95

Fisherman's Sandwich with Side \$13.50
Panko Breaded Sole. LTO Tartar Sauce on Hoagie Loaf

Breaded Chicken Sandwich with Side \$13.95
with Coleslaw on Potato Bun

Naan Flatbread Pizzas

V Cheese Pizza \$9.75 Pepperoni Pizza \$10.75
V Margarita Pizza \$10.25

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

BBQ Chicken Pizza \$12.95
Bacon, Chicken, Red Onion with Tangy BBQ Sauce
Gluten Free Crust Add \$ 1.50

Sept 2021

Breakfast Menu

Saturdays 7 a.m. to 11 a.m., Sundays 7 a.m. to 2 p.m.

French Toast \$6.95
Whipped Butter, Maple Syrup, Seasonal Fruits Berries

Short Stack Pancakes \$6.95
Whipped Butter, Maple Syrup, Seasonal Fruits Berries

Belgium Waffles \$7.25
Whipped Butter, Maple Syrup, Seasonal Fruit Berries

2. Bagel BLT and Egg \$8.25
Bacon, Lettuce and Tomato with Cream Cheese

2. Breakfast Burrito \$8.25
Scrambled Egg, Potatoes, Cheese, Salsa
Choice of Bacon, or sausage

Montgomery Muffin \$8.00
Scrambled Eggs, Bacon or Sausage, Cheddar Cheese and Fruit

Lox and Bagels \$12.95
Smoke Salmon, Cream Cheese, Red Onions, Egg Whites and Capers

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

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.

GF Gluten Free
V Vegetarian

Sept 2021

2. The Villager \$8.50
2 Eggs any style with Sausage, Ham or Bacon.
With Hash Brown or Fruit, Choice of Toast

2. Three Egg Omelet \$9.75
Choice of Peppers, Mushrooms, Spinach or Tomatoes
Ham, Bacon, Sausage, or Cheese, Add. \$2 each,
Bay Shrimp \$3.00, Spanish Sauce Add \$.25
Served with Hash Brown or Fruit and Choice of Toast

2. Skillet Scrambler \$8.50
Choice of Peppers, Mushrooms, Spinach or Tomatoes
Ham, Bacon, Sausage, or Cheese, Add. \$2 each, Bay
Shrimp \$3, Spanish Sauce Add \$.25
Served with Hash Brown or Fruit and Choice of Toast

2. Huevos Rancheros \$9.75
Fried Corn Tortillas Topped with Lettuce
Tomatoes, Sour Cream, Blacked Beans, Fried Egg
and Salsa, Topped with Cotija Cheese

2. Eggs Benedict \$9.95
2 Poached Eggs, Canadian Bacon over English
Muffins with Hollandaise Sauce
Served with Choice of Hash Browns or Fruit

2. Eggs Florentine Benedict \$9.25
2 Poached Eggs, & Spinach, Feta and Tomatoes
over English Muffins with Hollandaise Sauce.
Served with Choice of Hash Browns or Fruit

2. Corned Beef Hash And Eggs \$9.75
2 Eggs any style with House Made Seasoned Hash.
Served with Hash Brown or Fruit and Choice of
Toast

Dinner Menu

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

Starters

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

V Baby Lettuce Mix Salad \$5.95

Small Caesar Salad \$6.75

Calamari \$11.95
Lightly Dusted Rings, and Tentacles with
Parmesan Parsley

V Fried Breaded Green Beans \$7.50

Southern Crab Cakes \$11.95
2 Panko Crusted with Cayenne Remoulade

V Caprese Salad Bites on Skewer \$8.00
Mozzarella, Basil, Cherry Tomatoe, Balsamic Drizzle

The Lighter Side

Served à la carte

Linguini and Clams \$16.95
White Wine, Butter, Olive Oil, Lemon Juice Parsley

V Fettucine Alfredo \$14.95
Creamy Parmesan Garlic Sauce
Add Chicken Or Bay Shrimp \$3,

V Eggplant Parmesan \$15.95
Eggplant breaded in Crispy Panko Crumbs, Layered in
Marinara Sauce, Parmesan and Provolone

Fridays, Saturdays and Sundays

2. Slow Roasted Prime Rib \$34.95
Aged to Perfection with Choice of Sides

V Vegetarian

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.

Sept 2021

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 with Entrees

2. Grilled New York Steak \$29.95
Center Cut with Peppercorn Sauce

2. Grilled Filet Tip \$28.95
Topped with Mushroom Veloute Sauce

Chef Ralph's Meat Loaf \$23.95
Ketchup BBQ Glaze

2. Calf Liver and Onions \$24.95
Sautéed Onions and Crispy Bacon Bits

Braised Lamb Shank \$ 31.95
Rosemary Red Wine Jardiniere Sauce

Chicken Cordon Blue \$24.95
Breaded and Stuffed with Ham and Cheese
Topped with Dijon Cream Sauce

Country Fried Chicken \$23.95
2pc Thigh and Breast with Country Gravy

2. Grilled Bone In Pork Chops \$25.95
Honey Garlic Sauce

Filet of Sole Piccata \$26.75
Flour Dusted with Capers, White Wine,
Lemon Butter Sauce

Grilled Salmon \$26.95
Lemon Dill Butter Sauce

Garlic Prawns \$26.95
Bordelaise White Wine Sauce

Weekly Specials

For the week of
10/11 to 10/17

Lunch Specials:

Monday 10/11 to Sunday 10/17

BBQ Cheddar Burger:

Caramelized Onions, BBQ
Sauce and Cheddar Cheese
with Choice of Side
\$14.50

Dinner Specials:

Tuesday 10/12 to Sunday 10/17

Surf & Turf:

Grilled Sirloin and Shrimp
with a Garlic Butter Sauce
with Choice of Sides
\$32.75

Beef Ravioli:

Garlic Cream Sauce, Sun
Dried Tomatoes and Pesto
Drizzle with Choice of Sides
\$17.95

Dessert Menu

\$6.25

Vanilla Crème Brulee with Berries
Creamy Custard Topped with Glazed Caramelized Sugar

Warm Chocolate Fondant Lava Cake
Melt in your mouth chocolate center

Black Forest Cake
Chocolate Sponge Cake with Cherries and Whipped Meringue
Chocolate Shavings

New Orleans Bourbon Bread Pudding
Caramel Toffee Sauce

\$4.95

Flavors of the Day

Sherbet, Ice Cream, Sorbet

Milk Shakes

Sept 21

PLEASE NOTE:

**A reservation is requested for
the main dining room**

**A reservation is requested for
parties of 6 or more for the
Bistro Patio**

Lunch Menu

11 a.m. to 2 p.m.

GF Potato Skins \$13.00

Cheddar, Tomatoes, Bacon, Scallions and Sour Cream

Wings 6Pc \$9 12Pc \$17.00

with Carrots, Celery Ranch Dressing with BBQ, Teriyaki or Buffalo Sauce

Breaded Chicken Tenders with Sauce \$9.95

Honey Mustard or Ranch

Fried Breaded Green Beans \$7.50

V Caprese Salad bites on Skewers \$8.00
Balsamic Vinaigrette

Sides: \$4.95

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

V Lunch 3 Egg Omelet with Fruit \$9.75

Choice of Peppers, Mushrooms, Spinach or Tomatoes. Choice of Toast
Ham, Bacon, or Cheese Add \$2, Bay Shrimp \$3

Entrée Caesar Salad \$10.50

Romaine, Cherry Tomatoes, Parmesan and Croutons Add Chicken \$3 Salmon \$6 Prawns \$6

V Chinese Salad. \$14.25

Chopped Cabbage, Carrots, Edamame, Peanuts, Fried Noodles with a Sesame Ginger Dressing
Add Chicken \$3 Add Prawns \$6

Cobb Salad \$14.25

Mixed Greens, Tomato, Cucumber, Hard boil Egg, Olives, Avocado Bacon and Feta Cheese
Add chicken \$3, Prawns \$6 or Salmon \$6

Shrimp Louie \$16.25

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

Roasted Meatballs \$8.95

BBQ Sauce, Teriyaki or Buffalo Sauce

Angus Beef Sliders \$11.95

Or Pulled BBQ Pork Sliders

2 Angus Beef with Tomato Relish or BBQ Pulled Pork Cole Slaw on soft Potato Buns

Southern Crab Cakes \$11.95

2 Panko Crusted with Cayenne Remoulade

Calamari \$11.95

Lightly Dusted Rings, and Tentacles with Parmesan Parsley

V Southwestern Salad \$11.25

Corn, Black Beans, Avocado, Sour Cream, Cilantro, Cheese, Tortilla Strips with Mixed Greens and Salsa Add Beef or Chicken \$3

V Quesadilla \$11.95

Pico de Gallo, Sour Cream Guacamole,
Add Chicken or Beef \$3

V Asian Stir Fry Vegetables Over Rice \$12.95

Vegetables over Rice with Ponzu Sauce, Add Chicken \$3, Salmon \$6 or Prawns \$6

V Vegetarian Tika Masala over Rice \$12.95

Add Chicken \$3

Fish and Chips \$13.95

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

Street Tacos \$12.95

Cod, Beef or Chicken with Cilantros, Onions, Cabbage and Radish with Salsa on mini Corn Tortillas

Fried Chicken and Waffles \$12.95

Wing and Drumette with Maple syrup and Fruit

Sandwiches and Such

Hot Dog with Side \$8.95

Toppings: Onions, Tomatoes & Red Onion Relish.
Cheddar add \$2

Burger with Side 2. \$12.95

Angus Beef with LTO and Side Dish
Or

V Impossible Burger with Side \$13.95

Plant Based Meat with Lettuce, Add Avocado,
Bacon, or Cheese \$2

BBQ Pulled Pork Sandwich wit Side \$13.95

Slow Braised Pork Shoulders, Shredded Cabbage and Carrots on Egg Bun

Philly Cheese Steak or

Philly Chicken Sandwich with Side \$13.95

Hoagie Loaf with Provolone Cheese, Peppers and Onions

Reuben \$13.95

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

Fisherman's Sandwich with Side \$13.50

Panko Breaded Sole. LTO Tartar Sauce on Hoagie Loaf

BLT Sandwich with Side \$9.25

Bacon, Lettuce and Tomato Served on Choice of Bread, Add Turkey or Avocado \$2.00

Brie Turkey Sandwich with Side \$12.95

Cranberry Compote and Arugula on Telera Roll

Breaded Chicken Sandwich with Side \$13.95

with Coleslaw on Potato Bun

Deli Sandwich with Side \$12.95

Choice of Bread, , Turkey, Ham, or Tuna Salad

½ Deli and Soup or Salad \$10.95

V. Grilled Portabella and

Pepper Sandwich with Side \$12.95

Mozzarella, Basil on an Egg Bun

Naan Flatbread Pizzas

V Cheese Pizza \$9.75 Pepperoni Pizza \$10.75 V Margarita Pizza \$10.25

Combination Pizza \$12.95

Sausage, Pepperoni, Mushrooms, Onions, & Peppers

BBQ Chicken Pizza \$12.95

Bacon, Chicken, Red Onion with Tangy BBQ Sauce

Gluten-Free Crust Add \$ 1.50

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.

GF Gluten Free V Vegetarian

Sept 202

555

Bistro Happy Hour

\$5 House Cocktails

\$5 House Wines

\$5 Draft Beers 16oz

2pm to 5pm

7 Days a week

Prices subject to service charge and tax

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.



Free Corkage will be applied with purchase from the Lighter Side and Dinner Entrees from the Dinner Menu.

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.

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

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

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

Single Diners' Night

Let's Dine Together!

Every Wednesday at The Clubhouse



Shared Table

Bring your favorite wine to share with no corkage!

Free Corkage will be applied with purchase from the Lighter Side and Dinner Entrees from the Dinner Menu.

Please make reservations and note: "Single Diners' Reservation"



Wednesday at 5 p.m.



Golfer's Delight Lunch Box

Jumbo Hot Dog with choice of beverage
\$10.95 plus 10% service charge and tax



CLUBHOUSE AND BISTRO

555 HAPPY HOUR PRICING AND SPECIALS

NEW AND EXPANDED MENUS

FEATURING 30 NEW ITEMS

INCLUDING PRIME RIB

FRIDAY, SATURDAY AND SUNDAY EVENINGS

We want your opinion!

Have you seen the comment cards in the Bistro and Clubhouse? They are available in the main entrance or in your bill folder. The Food and Beverage staff use them to recognize excellence in their employees, to make adjustments to the menu, and to help patrons when things aren't perfect.

Thank you for taking the time to let us know what you think!

NOTE: Please deposit comments directly to the locked comment card box at the Clubhouse foyer.

Transportation for grocery shopping with the VMA

Once again the VMA is offering rides to the grocery store to people who have no means of transportation. This service is available on the first and third Wednesday of each month to those who are able to walk and do their own shopping. If you are in need of this service, please call the VMA office at 408-238-4230 (Monday through Thursday) to make arrangements.

Get in the Fast Lane!

Fast Lane is the Villages e-mail information blast. To sign up or get more information, contact Communications Coordinator Ken Patterson at 408-223-4681; kpatterson@the-villages.com, or go to Building B to sign up in person.



Host and DJ

Ed Knott

Monday October 25th

Clubhouse Ballroom

5 to 6:30 Dinner

Rolls and Butter

Pot Roast, Mash Potatoes, Vegetables Medley

Apple Pie, Coffee or Tea

6 to 9 Open Mic

\$24.95 Plus Service and Tax

RESERVATIONS REQUIRED

call 408-754-1337 or

e-mail: theclubhouse@the-villages.com

Limited Seating Available

Masks Are Required For Entry



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, Saturday and Sunday beginning Friday, September 24



COMMUNITY ACTIVITIES

The following events are sponsored by the Community Activities Department. Please telephone 223-4643 for additional information.

Look What's Coming

Mark your calendars and watch The Villager for details on upcoming events! Register in Building B during open hours Monday through Friday 8:30 a.m. to noon or by appointment.

Date	Event	In Villager	Registration
10/10	Fleet Week	7/23	Sold Out
11/3	Treasures of Oakland with Craig Smith	9/16	Sold Out
11/2 to 12/7	Walking for Wellness Tuesday	9/30	10/4
11/4 to 12/16	Walking for Wellness Thursday	9/30	10/4
11/2 to 12/7	Total Body Conditioning	9/30	10/4

Gathering data for use of Cribari card rooms

Sign-in sheets have been placed in the Redwood and Sequoia Rooms and Terrace Room Lounge. If you use one of those rooms, please sign in on one of the sheets. Data is being collected on usage. Since much of the use is on a drop-in basis and not by reservation, we ask you take a moment and let us know you use the room. This information will be summarized and given to the Club Board at a later date. Thank you in advance for your help.

Three pools to close at end of October

October 31 will be the last day to swim and use the spa at Cribari, Montgomery and Foothill pools. The closure is part of the annual swimming season calendar. Vineyard pool and spa will remain open through the cooler weather months. Children's hours remain active from 2 p.m. to 4 p.m. daily at Vineyard pool year-round.

Masks required at indoor facilities

Face coverings are required indoors at all Villages Club Facilities. The face covering is to cover both the nose and mouth. There is signage on each entry door reminding facility users that face coverings are required by the County public health mandate. The Delta COVID variant is extremely contagious and has been noted to cause breakthrough infections even in those who are fully vaccinated.

There has been and will continue to be random audits of facilities for compliance. Please keep yourself and others healthy by covering your face while using indoor facilities.

Facility reservation cancellations reminder

Many Board Recognized Organizations are delighted to be able to have in person activities once again. The mandate to wear a mask indoors may affect the group's decision to meet indoors or not to use a facility. Please let Community Activities know if you are not planning to use your reserved facility. Unless the reservation is cancelled, it is assumed it will be used. There is no need to set up a facility if it is not going to be used. Thank you so much for your help with this.

Get help with Comcast/Xfinity

Comcast representative Ruhullah is again offering to host Virtual Customer Events to discuss your questions regarding Xfinity products from the comfort of your home. Select the Tuesday of your choice (October 12, 19, 26 or November 2, 9 and 16), then choose the time for your one-on-one appointment between 11 a.m. and 2 p.m. from the scheduling page <https://calendly.com/ruhullah-payendazadah/xfinity-virtual-q-a>

Then at the time of your appointment, Ruhullah will call to discuss your questions. Appointments are expected to fill quickly.

Total Body Conditioning class

Day/Time: Tuesdays, 11:30 a.m. – 12:30 p.m. November 2 to December 7 (six classes)

Location: Montgomery Multi Purpose Room

Instructor: Shu-Mei Cheng

Price: \$69

Register in Building B, Monday through Friday, 8:30 a.m. to noon, or by appointment. The deadline Monday, October 18.

This class focuses on various components of fitness—muscular strength, flexibility and balance. After a light cardiovascular warm-up, the class will use light weights and bands to achieve total body conditioning.

Shu-Mei is an ACE-certified group exercise instructor and personal trainer with more than 10 years of experience teaching group exercise. She loves teaching classes to help people get stronger. She holds various certifications from kick boxing, strength and core training, cycling to yoga and uses this knowledge to add diversity to her classes. In addition to fitness, Shu-Mei is an animal lover and environmentalist.

Masks are required indoors, including while exercising.

Walking for Wellness classes

Walking for Wellness classes are available on Tuesdays or Thursdays. These classes are being offered separately but can be taken in conjunction with one another. Registration begins Monday, October 4.

Tuesday classes: 11:30 a.m. – 12:30 p.m. November 2 to December 7 (six classes)

Thursday classes: Thursdays, 10 a.m. – 11 a.m. November 4 – December 16 (six classes; no class Thanksgiving Day, November 25)

Location: Cribari Auditorium

Instructor: Mwezo Kudumu

Price: \$55 for just Tuesdays or Thursdays, or \$110 for both.

Register in Building B, Monday through Friday, 8:30 a.m. to noon, or by appointment. The deadline is Monday, October 18.

This indoor walking class is designed to reduce health risks and help participants improve their body and mind and be able to better move safely and independently. A variety of exercise formats are integrated to improve health, wellness, and fitness including posture, gait, standing, walking and fall prevention. This is great starting point for those with limited mobility. Chairs are available to use for the exercises or to sit in to rest if you tire while walking.

Mwezo has had great success with working with Villagers over the years. He is a certified and licensed Master Tai Chi Instructor and has over 40 years of experience in the healing arts. He is also a Senior Fitness Specialist, licensed Fall Prevention instructor, physical therapy technician, massage therapist and personal trainer.

Mwezo has a passion for a healthy lifestyle personally and when engaged in helping others.

Masks are required indoors, including while exercising.

RESIDENT EXCURSION PARTICIPATION GUIDELINES

The Community Activities office offers a wide variety of activities for the enjoyment of the Villages residents. As an active adult community, many meetings, events and appointments vie for your time. *Please check your personal calendars*

prior to committing to an event, class or trip. Once registered for an activity, you are responsible for the cost of the activity. All sales are final.

Management assumes residents and guests are able to participate in our sponsored

activities independently. We reserve the right to evaluate the participant's ability to participate based on each individual's physical abilities and/or demonstrated behaviors. You may always take a caregiver with you to help with your needs.

Employees are not permitted to provide physical assistance to participants. If personal assistance or a wheelchair is needed, the participant must arrange for a caregiver with paid reservation to accompany him/her.

Employees, residents and their guests represent the Villages Golf and Country Club off site. It is expected that all participants will conduct themselves in a dignified, cooperative and congenial manner.

CLUBS & EVENTS

Sign up for new 'Travel Sketching' Class

Do you want to try something new for early Autumn in The Villages? "Travel Sketching with Kelley Julien" will teach you the basics of rapid sketching in a small sketchbook so that you can use the skills and compact materials when you travel. Scenic locations in our own Villages will be the outdoor classrooms for the last three sessions after we learn some basic drawing techniques in the Art Room on October 18.

Dates are four Mondays: October 18 and 25, and November 1 and 8. Times are 10 a.m. - 12 noon. Fee is \$40.

Kelley is an experienced drawing and watercolor teacher who favors the loose, Italian style. Her watercolor paintings have been exhibited at many art events and Juried Shows in The Villages.

Materials for this class are compact tools which can be easily carried to any location. Art supplies include: spiral-bound watercolor sketchbook, black micron pens, watercolor pencils and a brush. After the first meeting in the Art Room to learn some basic skills, we will travel to three outdoor locations. For these three sessions, bring a folding chair, a sun hat and bottled water. For this class and your future travel sketching, the cost of materials is approximately \$27 at Amazon or Michael's.

If you are interested in joining Kelley to sketch beautiful scenes in The Villages, register for this class by emailing barb.gottesman@gmail.com. Student fees are due to Barb by October 11.

For more details, see our website, villagesartsandcrafts.org



Kelley Julien

Learn to make acrylic ornaments

You can learn to make unique, personal holiday ornaments by pouring acrylic paint. If you can squirt paint into a cup and pour it over the ornament, that's the extent of the effort. The paints mix and drip as they want, and you get credit for the beautiful outcome. We provide the paint, ornaments and skewers. You need to bring latex or rubber gloves if you don't want to get your hands dirty, two egg cartons or small cardboard shipping box to hold the skewers while the ornaments dry and a sheet of aluminum foil longer than your egg carton or cardboard box so the paint won't drip on you or your vehicle while you go home. Wear old clothes or an apron or paint smock so you won't get paint on your good clothes.

You will go home with six ornaments. Class is limited to 15 students. This two-hour class is Saturday, October 23, 11 a.m. to 1 p.m. with Karin Bogliolo and Judy Rickard in the Art Room at Cribari Center. Fee is \$30. Register by emailing barb.gottesman@gmail.com by October 17 so that Judy can purchase enough materials. Checks shall be made out to Judy Rickard and delivered to Barb Gottesman via the Arts & Crafts mail slot.



Judy Rickard

VMA: Strength Training Workshop

Many of us in The Villages are very conscious of keeping ourselves fit. We walk, play golf, swim, play tennis and pickleball, to name a few. But how many of us are aware of how important strength training is in maintaining and improving muscle strength? On Wednesday, October 20, the VMA will sponsor a seminar on the benefits of strength training. This session will be led by Dominic Baiocco from Golden Bear Physical Therapy. Dominic has a B.S. degree in Kinesiology and a Clinical Doctorate in Physical Therapy. He will discuss resistance training when dealing with musculoskeletal disorders, such as osteoarthritis and balance disorders, that are common in geriatric populations. His talk will include types of modes for improving muscle strength and the benefits of each (i.e. body weight exercises vs machines vs free weights vs resistance bands). This workshop will be held at 11 a.m. at Foothill Center. If you are interested, please contact Bonnie Grim at bgrim@sequoialiving.org or 408-238-4029.

VMA office hours update

The Villages Medical Auxiliary (VMA) is happy to announce our office is now open from 9:30 a.m. to 2:30 p.m. Mondays through Thursdays. The following office policies are in place until further notice:

- Mask must be worn in the office.
- All residents must be vaccinated to be given a ride to medical appointments (This protects you and the driver).
- Social distancing will be enforced (two residents in office at a time).
- The office will be closed on all national holidays.
- In addition to those office hours, the real-time telephone hours are also 9:30 a.m. to 12-noon on Fridays. Outside of those times, calls will be managed on a call-back basis. The VMA office can be reached at 408-238-4230.

VAT is bringing live theatre back

The Villages Amateur Theatre (VAT) is returning live theatre to the Villages, after a two-year absence. Two 45-minute comedies, "Flushed Again" by Ron Nicol and "The Sitter" by Norm Foster, are first-class productions performed by our talented actors, complete with sets, costumes, makeup and all the trappings of great theatre. Best of all, the tickets are *free*.

In "Flushed Again," friends Jan, Meg, and Tara are in the ladies' room on Jan's wedding day. When the bathroom door won't open, and they realize they are locked in, crazy things happen. In "The Sitter" a couple is preparing for a big night on the town when their babysitter has a slight problem. The couple (and the audience) have a big surprise in store. The 2 plays are separated by a 30-minute intermission.

Performances are at the Cribari Center Auditorium on Friday, October 22 at 7:30 p.m., Saturday, October 23 at 2:30 p.m., and Sunday, October 24 at 2:30 p.m.

General Admission tickets will be available for pick-up Saturday mornings October 9 and 16 from 10 a.m. to 12-noon at the Cribari patio outside the Redwood Room.

You will receive a 10 percent discount on your lunch or dinner at the Clubhouse restaurant on the day you attend the performance.

Plan on attending. Bring some friends. You will be glad you did.



Amateur Radio Club to meet Tuesday

All are welcome to attend the next meeting of the Villages Amateur Radio Club Tuesday, October 12 at 7:30 p.m. The topic will be EPC communications. VHF roll call will start at 7 p.m.; 146.490 MHz simplex. VARC activity, DX all bands VHF and DMR. Questions? Email wswintek@swintek.com



Cribari Oktoberfest



Dessert/Appetizer Potluck

Saturday October 23, 3 p.m. to 6 p.m. at Gazebo Park

Please bring:

A-P names: Appetizer for 10

Q-Z names: Dessert for 10

BYOB and Table Service

RSVP required: Email deb.gordon20@gmail.com or call or text Deb at 408-483-3610 with your name(s) and address.

\$5 per person donation will be charged to your house after the event. One guest per Cribari resident is welcome, if wanted. Come and meet your neighbors! Music by Ed Knott.

More CLUBS

See India's Rajasthan: a photographic journey

By John Trudeau

On October 22, Senior Academy is hosting David Couzens, who will present a beautiful photographic tour of India's Rajasthan. This lecture will be held at **Foothill Center** at 2 p.m. on Friday, October 22. **This will be our first in-person event since the start of the pandemic**, and we will be following all Villages guidelines and regulations regarding in-person gatherings in Villages facilities.



Pre-registration for the event is required and can be done at the Senior Academy website at VillagesSA.org or by calling one of our Ambassadors: Susan Dooley at 408-528-8881, or Diane Taylor at 408-912-5594. The lecture is free to Senior Academy members, and \$5 for non-members.

Rajasthan, India's largest state, is a fascinating land of maharajas, marketeers, mystics, and monkeys. We will see royal Rajput palaces and formidable forts, tantalizing taste treats, and some colorful charismatic characters. Transport yourself into another place, another culture, or perhaps even another time during this rich and colorful photographic presentation with David. Learn about village life in India, experience the intense colors of Rajasthani sunsets, and tour ancient temples and historical treasures, including the breathtaking Taj Mahal.

David Couzens is one of our popular speakers. He is a photographer, writer, composer, and musician. He has traveled to more than 38 countries as well as to the majority of American states and Canadian provinces. His 11 photography books, ranging from Albania to China to Guatemala, along with their companion DVDs, were released starting in 2008 as part of an ongoing series of multimedia projects. He has also published "Images of the Taj Mahal," "Images of the West," and "People: Images of the World" as part of a large-format portfolio series. He regularly presents programs of his photography and original music throughout California.

Please join us on Friday October 22, at 2 p.m., at Foothill Center, for a fantastic journey to Rajasthan, and for our first in-person event of the year! We are looking forward to offering more in-person events in the coming months as well.

Village Readers: Do you want to join a book group?

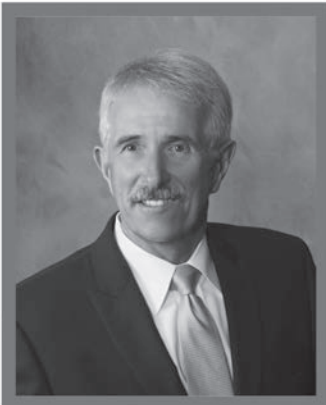
A meeting of The Village Readers Club will be held at 2 p.m. on Wednesday, October 20 at the Montgomery Center. Any Villager who would like to join an existing group or to form a new group is invited to attend. Please note that at any in-person Village Readers group meeting, including this one, following Santa Clara County's order, masks must be worn. There are currently 14 book groups, each with eight to 10 members. Each book group is managed independently and functions differently, from the genre of books read to the snacks provided. Groups usually meet once a month in members' homes. If you love to read, want to make new friends, and enjoy interesting book discussions, please attend. Please contact Trudy Nicholls (trudy_nicholls@hotmail.com) with any questions.



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Creative Writers

Are you interested in Creative Writing and meeting other writers? A small informal writers' group meets twice monthly in a private home to share their writings. It's not a class nor critique; simply a sharing of stories, poems, essays or articles, whatever writing style suits you.

If you are interested in learning more about the group and possibly joining, contact Fran Leili (email: fleiliphd@yahoo.com — or phone: 408-440-4421.

Hiking schedule...

(Continued from page 6)

golf course with Terri and Cheryl.

Wednesday October 13 (Rambler hike): Susan Brown (408 649 1026) will lead a hike to Coyote Valley Open Space Preserve located on Palm St in Morgan Hill. We will hike the Arrowhead Loop Trail, which is 260 ft in elevation, 4 miles long leading to a ridge top with stunning view of Mt Hamilton, Mt Umunhum and the entire Coyote Valley. Please bring water, snacks and hiking poles. Lunch afterwards is optional in Morgan Hill. Meet at Cribari 8:30 a.m. and depart at 8:45-9 a.m. Direction to Coyote Valley Preserve: from HWY 101, take Bailey Ave west. Turn left on Santa Teresa Blvd. Turn right on Palm Ave. The preserve is at the end of Palm Ave.

Wednesday October 13 (Rambler Lite): We'll Park at Vineyard Center then walk to the Gazebo and across to Via Laguna continuing up the stairs to the back of the Tee 6 and 7 on Caledonia to Portree then down Highlands walking path and back to our cars. We meet at 8:50 a.m. and begin our hike at 9 a.m. Be sure to bring water. For more info, call Bonnie Preston at 408-531-1513.

Wednesday October 20 (Rambler Lite): We'll meet at the Restaurant parking area at 8:50 and leave at 9 a.m. on our hike through the eastern side of Village Montgomery. Be sure to bring plenty of water. See you there. For more info, call Bonnie Preston at 408-531-1513.

Wednesday, October 20 (Rambler Hike): Sandy and John Petrin will lead a hike to the New Seasons store for coffee (and a treat?) and return to the Villages. Gather at Cribari Center at 9 a.m. for a 9:15 departure. R/T is about 4 miles with mild elevation gain going and loss upon returning - so it evens out. Hope to see you there.

Wednesday October 27 (Rambler): Calero County Park. Gary and Terry Holmquist (408-531-9779) will lead a rambler hike at Calero County Park. We will start at the main staging area and proceed on the Figueroa trail to the Pena trail. From there we will return to our cars. Total hiking distance is 3-1/2 miles with approximately a 500 foot elevation gain. Afterwards there will be an optional lunch stop at Las Amigas Mexican restaurant on Santa Teresa Blvd near Bernal. Total driving distance is about 30 miles round trip. Meet at 8:30 a.m. for an 8:45 departure.



THE MICHAEL J. FOX FOUNDATION
FOR PARKINSON'S RESEARCH

Parkinson's Walk-A-Thon October 18, 2021

Meet in front of the Pro Shop at 9 a.m.

Walk the Front Nine of the Long Course.

Charity of Choice Event for

The Ladies Long Nine group, the Swingers

to benefit the **Michael J. Fox Foundation**

Checks made out to The Michael J. Fox Foundation

Or donate online at:

fundraise.michaeljfox.org/tf-2021/Golf-Walk-a-thon

Thank you for your support!

Holiday Faire Featured Artist: Deborah Edwards

By Michael Sunzeri

Arts and Crafts would like to introduce you to some of our talented artists over the next few weeks to peak your interest in attending our Holiday Faire. Deborah Edwards is one of our resident Ceramic enthusiasts. She spent years glazing pieces while living on the Monterey Peninsula. She immediately took up Ceramics when she moved here in 2018. Deborah states she is hooked on hand building and glazing. Her adopted name here is "The Glaze Queen."

Slab work is her mainstay but she started to learn wheel throwing. Difficult as that is, she will continue that endeavor. Her influences in her work come from not only other Ceramists and their creations but admits the "The Great Pottery Throw Down" on HBO MAX plays a part in her creativity. She is always looking for new ideas for home use or gifts.

Deborah's favorite piece she ever made is a scale sized guitar shown here. Traced from a real guitar it just barely fit into the kiln. Mostly she tries to make functional pieces. Examples you will see at the Faire are used for sponges and soap, business card holders, leaf bowls, bake wear, and recent work, beautiful functional berry bowls.

Deborah enjoys selling her pieces and gifting them. Most rewarding for her is that the people who purchase her pieces look to see what new work she has produced. Perhaps you can enjoy one of her pieces like a wheel thrown bowl or another functional work for your kitchen.



Get ready for Arts & Crafts Holiday Faire

By Michael Sunzeri

The Villages Arts and Crafts Association is ramping up for our long-awaited Holiday Faire on Saturday, November 6, 2021. This event is open to all residents and their guests and will be held in indoors at the Cribari Center complex. On October 16 at 10 a.m. in the Art Room, contracts and table selections are available to vendors who need to be juried. See what some of our Villagers have made since 2019 for your holiday gifts and decorating enjoyment.

As you know, this is our premier event of the year and we can't make it happen without your participation and help! We still need a few volunteers to help with Publicity, Decorations, Roamers, Greeters, organizing the Bake Sale, and many other small but important tasks, even music! The VACA board will assist you with the steps needed to get any task done. Please let us know if you can help us make this a most memorable Villages event of 2021!

Expect contracts to be available until October 16. Contracts are in our wooden mail slot across from the Cribari Post Office, on our website, villagesartsandcrafts.org, and in the Art Room.

Contact me if you'd like to volunteer at twosunzeris@comcast.net as soon as possible so we can get all Villagers into the holiday spirit!



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Sustainable Practices Fashion Tip

By the Sustainable Villages Club

Because the Fashion Industry contributes a significant percentage to global greenhouse gas emissions, there are various ways we can reduce the model of overconsumption.

This week our tip is to **stay away from any trend-focused purchases**. Invest in pieces that you will wear for years. Buy secondhand and vintage. Besides physical shops, many online resellers make buying secondhand clothing convenient.

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Jazzercise is back!

By Barbara Tommaney

Jazzercise is back and we want you all to know. We regularly exercise on the Cribari Patio from 8:30 to 9:30 a.m. on Monday, Wednesday, and Friday. The benefits of Jazzercise are many. It will help you feel better, live longer and look better. Regular exercise enhances sleep, reduces the risk of high blood pressure and stroke, type-2 diabetes and even depression. Experts recommend 150 minutes per week of moderate intensity aerobic exercise—just what Jazzercise provides.

We register anew each month. An email is sent to all members advising when registration is open (an email response is all it takes) and then requests are approved until the class is full. A full month of Jazzercise only costs \$45, charged to your house account. So if you are interested, email Kathy at km_schlosser@yahoo.com and let her know that you wish to be included in her email notification.

LIBRARY USED BOOK SALE

The Villages Library Book Sale is open for business all year long on Wednesdays and Saturdays at 10 a.m. to noon.

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FROM THE BOOKSHELF

By Sherle Frost

“Killing the Mob” by Bill O’Reilly and Martin Dugard: The 10th book in the “Killing” series. This time O’Reilly and co-author Martin Dugard trace the brutal history of 20th century organized crime in the United States, and expertly plumb the history of this nation’s most notorious serial robbers, conmen, murderers, and especially, mob family bosses. Covering the period from the 1930s to the 1980s, O’Reilly and Dugard trace the prohibition-busting bank robbers of the Depression Era, such as John Dillinger, Bonnie & Clyde, Pretty Boy Floyd and Baby-Face Nelson. In addition, the authors highlight the creation of the Mafia Commission, the power struggles within the “Five Families,” the growth of the FBI under J. Edgar Hoover, the mob battles to control Cuba, Las Vegas and Hollywood, as well as the personal war between U.S. Attorney General Bobby Kennedy and legendary Teamster’s boss Jimmy Hoffa, turning these legendary criminals and their true-life escapades into a read that rivals the most riveting crime novel. Non-Fiction 364.1, Organized Crime, 2021.

“The Scorpion’s Tail” by Douglas Preston and Lincoln Child: Mystery, 2021. Following “Old Bones,” the second thriller in Preston and Child’s new series once again features Nora Kelly, archaeologist at the Santa Fe Archeological Institute, and FBI Agent Corrie Swanson investigating a new case that requires both their skills. After a shoot-out Swanson is involved in leaves a senior FBI agent gravely wounded, Corrie finds herself under investigation. Her supervisor assures her she’s not to blame and the black mark on her record will be cleared in short order, but she is shaken with overwhelming guilt. As a distraction, she takes on a new case involving a 50-year-old, mummified corpse discovered in a hidden enclave at High Lonesome, a long-abandoned New Mexico ghost town. Quickly out of her depth, she realizes she needs the help of her foe-turned-ally, archaeologist Nora Kelly, who soon uncovers a startling truth. The deceased had been poisoned, and died clutching a priceless artifact from outside High Lonesome. Mystery, 2021

“Legacy” by Nora Roberts: Adrian Rizzo was 7 when she met her father for the first time. That was the day he nearly killed her before her mother, Lina, stepped in. Soon after, Adrian was dropped off at her grandparents’ house in Maryland, where she spent a long summer drinking lemonade, playing with dogs, making a new best friend, and developing the stirrings of a crush on her friend’s 10-year-old brother. Lina, meanwhile, traveled the country promoting her fitness brand and turning it into a billion-dollar business. There was no point in dwelling on the past. A decade later, Adrian has created her own line of yoga and workout videos, following in Lina’s footsteps but intent on maintaining creative control. She’s just as cool-headed and ambitious as her mother. They aren’t close, but they’re cordial as long as neither crosses the other. But while Lina dismisses the death threats that Adrian starts getting as a routine part of her daughter’s growing celebrity, Adrian can’t help but find the vicious rhymes unsettling. Year after year, they keep arriving—the postmarks changing, but the menacing tone the same. They continue after she returns to Maryland and becomes reacquainted with Raylan, her childhood crush, all grown up and as gorgeously green-eyed as ever. Sometimes it even seems like the terrifying messages are indeed routine, like nothing will come of them. Until the murders start, and the escalation begins. Fiction, 2021.

Crafters Club Boutique a success

By Diane Goodrich, Crafters Club Secretary

The Crafters Club membership would like to share our appreciation to you all for coming out to support our recent boutique event. It was so good to see everyone, and it kind of gave us all a sense of “near normal” again—a well as being a much-needed distraction from being cooped up for so long!

Thank you for being safe; wearing your mask, and not crowding the tables. We appreciate that so much, and look forward to seeing you again on November 27 (Thanksgiving weekend) for all of your Holiday shopping needs. Stay safe and well, and see you again soon!

Note: Jean Gillette would like to mention that a customer who purchased a napkin and placemat set with the “teapots down the side” was accidentally shorted one placemat. If this customer was you, please call Jean at 408-270-5723.



2021 VMA-Walgreens flu clinic a roaring success

More than 235 Villagers, over a two-day period, lined up to get “a shot in the arm” recently. The annual Villages Medical Auxilliary-sponsored Flu Clinic, in conjunction with Walgreens, served up flu, pneumonia and T-dap shots.

Twenty-seven VMA volunteers assisted the Walgreens professional staff of three pharmacists and one pharmacist tech. In addition, we had two days of registration prior to the clinic itself with 24 volunteers signing up residents for their annual flu shot.

This year’s Flu Clinic was allowed to move indoors, as many restrictions were relaxed due to the high Covid-19 vaccination rate in Santa Clara Valley. All participants—residents, volunteers, and pharmacy personal—were mandated to wear masks.

Residents booked appointments several weeks in advance, though the clinic was also able to accommodate some last-minute registrations. Before shots were administered, Villagers completed a short questionnaire to determine their current state of health. Participants also were required to sit and rest for 15 minutes after their shot to ensure no one suffered an adverse reaction.

Due to VMA’s incredible volunteers and Walgreens professional staff, we were able to provide many Villagers with their annual flu shot. Thank you to each and every one of you who ensured another successful Flu Clinic.



Villagers attend new Arts & Crafts reception

On Monday night, September 20, all Villagers were invited to attend the New Members Reception with an Art and Ceramics exhibit in the Art and Ceramics Rooms.

All artists were invited to bring a painting, assemblage or mosaic to display on the easels and tables of the Art Room while ceramicists displayed their current work in the Ceramics lab. The easels and tables were full of art created since the beginning of the Covid pandemic. About 80 Villagers enjoyed the art and marveled at the talent of our local artists.

Especially interesting was the display of art which several artists had created inspired poems they had written or that had been written by famous poets. The poems and art are the product of the Tuesday Poetry in Art group. In the photo, Jane and Marie are examining the poetry and art table.

New and current members of the Arts & Crafts Association mingled and enjoyed wine and cheese while discussing the future of Art in the Villages. Since this event replaced the New Members Reception and Dinner at Foothill, most people agreed that this was a most enjoyable way to meet and greet new members and see an art and ceramics display.



Sonata/del Lago Picnic a huge success!

By Kathleen Benz

The first combined Sonata/del Lago Potluck Picnic was a hit! Irene Estelle, from Sonata, organized the event. Like typical potlucks, everything was provided but the food. But thanks to the 125 attendees there was a huge variety of scrumptious things to choose from.

Some people took advantage of the reserved bocce courts to play a game. The turnout included some very new residents (welcome!) and even a couple of former residents (thanks for keeping in touch)! The music was provided by Sonata’s very own Island Wave Duo.

Ronnie Mac pitched in as the photographer. Everyone had a great time! Thanks to everyone who attended and for their donation of food to the event, Carlene Corsello for booking the bocce courts, Ed Logg for supplies, setup and take down, Island Wave Duo for their wonderful sound that was just perfect for the event, Kathleen Benz for the email reminders, and Ronnie Mac for taking great photos; but the biggest thanks of all goes to Irene Estelle for organizing the entire event!



Photo by Ronnie Mac

VMA: From Bonnie's desk

The VMA has developed a strong program of Villagers helping Villagers. "The Mission of the Villages Medical Auxiliary (VMA) is to assist residents to live independent, active and healthy lives as long as possible. The VMA helps residents and their families with referral services for individual care needs and concerns" which is partly the job of the Service Coordinator.

What exactly does a Service Coordinator do? The best way to explain my job is to take a look at the "core functions" of my position:


- Helping residents identify, access and coordinate services. Does the person need just caregiving or do they need a higher level of care?
- Conducting non-clinical assessments of residents for wellness and social needs and/or with the resident's permission, advocating for them.
- Monitoring and motivating residents to engage with certain providers for the resident's own needs and care by providing lists of resources.
- Educating residents by arranging preventative health programs and support groups – for example programs on Sleep Apnea and Nutrition.
- Developing and sustaining contacts and partnerships with outside community agencies which provide additional support such as placement agencies, physical therapy, home health and hospice agencies.
- Developing and maintaining a fluid resource directory for the benefit of the residents.

I hope this better explains how I can help. Please call any time with needs, thoughts or suggestions, I welcome hearing from you all!

Warm regards,
Bonnie

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.

<p>Villages Medical Auxiliary-Since 1976 Office: 408-238-4230 Hours: Monday to Thursday, 9:30 a.m. to 2:30 p.m. Service Coordinator: 408-238-4029 www.vmavillages.org</p>	
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Coming in October

Strength Training – Dominic Baiocco, Physical Therapist with Silver Creek/Golden Bear Physical Therapy will discuss the importance of resistance training throughout one's lifespan. He will give examples of types of training, its benefits and the importance of nutrition. Takes place on Wednesday, October 20 at 11 a.m. in the Foothill Center. To register please contact Bonnie at 408-238-4029 or email bgrim@sequoialiving.org

Support Groups in October

Grief Support Group: Mondays, October 11 and 25 from 10:30 a.m. to noon, in the Conference Room, Cribari Center. Led by Don Mulford, Spiritual Adviser from With Grace Hospice.

Caregiver Support Group: Thursday, October 7 and 21 from 10:30 a.m. to 12 p.m. **Please note: meeting will be held on Zoom** until further notice. Contact Judy London Ph.D. for meeting specifics at judithlondon@sbcglobal.net or call 408-784-3325.

Parkinson's Caregiver Support Group: Thursday, October 21 from 10 a.m. to 11 a.m. in the Montgomery Center.

2021 Hermosa Holidays Happening Barbecue

Attention all Hermosa Village residents, you are invited to a holiday party. Come enjoy games, costumes, music and good food as you meet new neighbors and greet old friends.

When: Sunday, October 24
 Time: 2 to 5 p.m.
 Where: Gazebo Park
 Cost: \$15 per person

Costumes are encouraged as we celebrate the season of trick or treat.

R.S.V.P. by Sunday, October 17 to Helen at 408-274-1691 or email Donna at donna@robersons.com with your food choice of burger, hotdog, Polish dog or veggie burger and your house number for the \$15 non-refundable per person charge.

You can also reserve your spot by filling out the form at the bottom of the event flyer you received in your tube. Deliver the completed form to Betty Wegner, 8447 Chenin Blanc (tube) or Sara English, 8304 Chianti Court (tube).



HAPPY HALLOWEEN

More COMMUNITY NOTICES

(SRS) SENIOR RESOURCE SERVICES

Need Medicare counseling?

The Health Insurance Counseling & Advocacy Program (HICAP) is a non-profit program through SourceWise (Council on Aging), with a volunteer-based counseling staff. These volunteers have extensive training and are registered with the CA Department of Aging.

The counselors assist with questions about the complexities of Medicare, supplemental health insurance plans and health maintenance organizations (HMOs). HICAP provides objective and unbiased information about your choices concerning health insurance. HICAP counseling service is free, confidential and by appointment.

It is disappointing that HICAP is not yet available for in-person counseling. While a counselor cannot currently come to The Villages, a volunteer is willing to connect with Villagers via a telephone appointment or via Microsoft Teams Video conferencing.

You first call HICAP at 408-383-6668, tell them you are a Villager and would like to arrange a counseling session with HICAP counselor Douglas Campbell who is assigned to The Villages. Or you may send an email to community@mymysourcewise.com and ask for the HICAP Counselor for The Villages.

HICAP staff will provide further instructions on the appointment process.

If you chose the video conference (which HICAP prefers), you will receive an email invitation with the Video Conferencing Link (or audio number). At the appointed time, click the link to join the meeting.

To prepare, please watch the "How to join a Microsoft Teams meeting / Microsoft – YouTube" video at the 45 second mark: <https://www.youtube.com/watch?v=tfqcljc3g94>

For the best experience, download the Microsoft Teams Application (for Mac or PC) here: <https://www.microsoft.com/en-us/microsoft-teams/download-app>

Note: The Senior Resource Services (SRS) office hours for drop-in assistance are Monday, Wednesday, and Friday from 10 a.m. to noon. The SRS office is in the Cribari Center across from the Post Office. You may also leave a message at 408-239-5253 or e-mail SRS at villagesrs@sbcglobal.net. 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 advisor about your individual situation.

SRS Reminder:

CA stimulus payment

Remember, you must have filed a 2020 California income tax return and have CA Adjusted Gross Income of \$1 to \$75,000 to qualify for the \$600 stimulus payment. SRS has heard from some Villagers who did not file a 2020 California return because they didn't have a tax liability.

The SRS AARP Tax Team will prepare your return for you so you can get the \$600. If you need assistance, contact Alan Waltho at 408-238-3435 to schedule to drop off your 1099 forms for return preparation.

Reminder: If Social Security (SS) is your only source of income, you will not qualify. SS is not taxable in California. You must have at least \$1 of income which is taxable. For example, a small amount of interest income on your savings account qualifies you for the stimulus payment if you file a return.

You must act quickly. The return is due no later than October 15, 2021.

RELIGION

COMMUNITY CHAPEL

‘Bigger Than Your Circumstance’

By Pastor Bill Hayden

Life can throw you some hard blows that can send you to your knees. There is no escaping missteps or mishaps in a world that is broken from the top to the bottom. People everywhere are dealing with fear and instability from the four corners of the known world, desiring peace and finding none. The shared confidence that we had grown to expect in the home of the brave and the land of the free has been shaken to its core by calamity upon calamity. There is a real spirit of weariness across the land from people trying to be resolute in moving forward amidst an unstable world.

Problems in life seem to happen without fail to every person regardless of their status, sex, race or creed. The world and all the people there in are broken and imperfect. We all must try to do the best that we can to co-exist in the pursuit of some form of happiness. Most of us have become acquainted with sickness, tragedy and death over the course of our lives that allows us to develop coping skills.

We, Villagers are truly blessed beyond measure, when you stop and think about where we live, even with the danger of coyotes and rattle snakes, it’s a beautiful place. The benefits of living here in this little gated community are numerous. The opportunity to have a happy life is all around us, even if we are not in the best of health, there are caring people everywhere in each village.

With eyes wide open, we understand the human dilemma of being able to share our grief with others. What better place to live, than in a community where we can continue to pursue a good life with less stress. We can remain positive and surround ourselves with people of like mindedness who have learned to endure hardships.

In spite of the challenges in life and seemingly closed doors, faith in God is the key that opens the path to possibilities. As long as there are human beings in the world there will be trouble to test our eternal fortitude. We are forever bigger than our circumstances because we are created in the image and likeness of God and filled with His Spirit.

1 John 4:4 NKJV *“You are of God, little children, and have overcome them, because He who is in you is greater than he who is in the world.”*

Philippians 4:13 NKJV *“I can do all things through Christ who strengthens me.”*

Join us for Chapel each Sunday Morning at 10 a.m. in the Cribari Auditorium for worship, fellowship and refreshments. Also visit our Website at villagescommunitychapel.org or on YouTube for Sermon series.

CATHOLIC COMMUNITY

‘Pope, Pastor, Mother Superior & Pilgrims—Thank You!’

By Barbara F. Zahner, BCC

When asked about the history of the Villages Catholic Community, Shirley and Don Roberts chuckled. We had “the Pope, the Pastor, and Mother Superior”—loving nicknames for the early founders. And—add an Archbishop! Today 300+ residents belong to the Villages Catholic Community of St. Francis of Assisi Parish (SFoA). Each Sunday in the Cribari Auditorium, Mass is celebrated at 8:15 a.m. On three Fridays, Mass is celebrated at 9 a.m. in the Cribari Conference Room.

In the 1960s, Villagers called Most Holy Trinity Church their parish. Burdened by distance and illness, the Villages’ lay faithful petitioned the Archdiocese of San Francisco to celebrate Mass outside of a consecrated building. Both the Archdiocese and the Villages Management responded positively. On September 24, 1972, the Catholic Community of The Villages first celebrated Mass in Cribari Auditorium.

In 1993, Msgr. John Sandersfeld led the formation of SFoA. Envisioning small faith communities, similar to St. Paul’s ideal of 300—Msgr. John established SFoA as 10 ecclesial communities. Of these 10, only the Villages Catholic Community remains.

Answering concerns about the Villages Catholic Community’s future, Fr. Matt Stanley, pastor of SFoA recently said, “I’m delighted the Villages Community is doing well. As long as there are priests and sufficient volunteers to bring the liturgy to life, it will continue.” In 2003, celebrating the 10-year anniversary of the founding of SFoA, Msgr. John Sandersfeld wrote. “As we gather in worship, may our first prayer be to God in gratitude for... blessings.... May we... acknowledge our debt to those who have gone before us....” Gratefully, we remember those early disciples—including the Pope, Pastor and Mother Superior—in growing the Villages Catholic Community.

Come celebrate Mass with the Villages’ Catholic Community this Sunday. Bring a friend!
Masses at Cribari: Sundays at 8:15 a.m. On the first three **Fridays** each month: Rosary at Cribari 8:30 a.m., followed by Mass at Cribari 9:00 a.m. Ten more Sunday Masses are at St. Francis of Assisi Church. Call 408-223-1770 or check parish website (sfoasj.com) for times. For **Mass intentions**, call Jean Gillette 408-270-5723. For **Home Communion for the homebound**, contact Marilyn Rodman 408-274-4521.

Preview next Sunday’s Scriptures: Wis 7:7-10, Ps 90: 12-17, Heb 4:12-13, Mk 10:17-30

JEWISH GROUP

By Arnold Pinck

We will be having a membership brunch on Sunday, October 10 at 10 a.m. Since we are still under COVID-19 restrictions, this event will be held in the Gazebo area. We realize that you may have to park away from this area, so we will be providing golf cart rides to those in need of it. If you haven’t already, or don’t remember if you’ve reserved this event, please contact Dee Garfinkle at 494-806-5493 or deegarfinkle@bellsouth.net. If you are new to the Villages and wish to attend, please contact Dee and our membership chair Joyce Mendel at 408-238-7316 or emendel2@gmail.com. Also, if you would like more information about the Villages Jewish Group, please contact Joyce.

We are looking forward to greeting our members face-to-face at our annual membership brunch. We know it’s been a long time since we’ve been together. So come and schmooze.

EPISCOPAL

‘Repent and Return’

By The Rev. Julia McCray-Goldsmith

Our Episcopal “rites of initiation” (Baptism and Confirmation) are “unrepeatable sacraments”—that is, we do them once in a lifetime—but that doesn’t mean we’re done once we’re sprinkled with water or sealed with oil! In last week’s column, I explored the multifaceted meaning of our commitment to continue in the apostles’ teaching and fellowship, in the breaking of bread, and in the prayers. Learning, praying and faithful fellowship are lifelong commitments. And ones that we won’t always follow through on.

This week the journey through our baptismal promises continues with the one I consider to be perhaps the most important: the question of whether we will “persevere in resisting evil, and, whenever we fall into sin, repent and return to the Lord.” This isn’t a conditional question: it’s when we fall into sin, not if. It assumes that we all have need to repent, at least some of the time. Sometimes I feel like I need to a dozen times a day!

The Good News is that repentance and return are always available to us. We are never defined by the worst thing we’ve done, nor even by the small missteps we make. That’s because the grace of forgiveness is always as close as our heartfelt request for it. And when we’ve known the grace of forgiveness—in the full, perfect and complete way that God longs to give it—we’ll find ourselves better able to forgive each other.

SEARCH THE SCRIPTURES



We missed you!

Our next meeting is 10 a.m., October 18 at Foothill Center

Remember, we meet the first and third Monday of each month

Any questions, contact Everett Jacobson at 408-629-7210 or Ron Speer at 408-223-2025

**Business Card Ads
Call Adrienne
at 408-223-4657**

SPORTS NEWS

18-HOLE WOMEN

By Barbara Travis

A lovely day for golf, sunny, clear and warm with no wind to affect our play. Right? But, shoot, there are always other problems, the bunkers, lakes and trees. However, it was a relaxing time with our regular stroke play, a change from the busy past three weeks. There were four birdies: Monica Saneholtz #2, Jungwa Kim #4, Cheryl Heusser #18, and Jan Kiernan #7. Chip-ins for today were: Emily Li #1 and #9 (Wow!), Kathy Apgar #16, Wonja Cha #15, Joyce Mukuno #8, Sue Daughtrey #13, Jan Kiernan #7, and Donna Quartaro #4. Super hitting, ladies!



Village Challenge team captains Marky Olsen, Vivian Brown, Vicki Krattli and Diana Hallock.

Photo by Phyllis Mueller

On Tuesday October 12, our annual Villagers' Challenge will begin. For a number of years, individual Villages entered teams to compete against other Villages, and it was a fun way of providing a different form of play for the 18-Hole women, but also practice in Match Play. As our members aged and demographics changed, some of the Villages had to "borrow" players from another Village to have enough players for a team. This became cumbersome and time-consuming so it was then changed to selecting teams at large, drawn randomly by handicap. It is another way of bringing us together, enjoying the competition and meeting afterwards at the Bistro.

This year our captains are: Vicki Krattli of the Bruiser Babes, Vivian Brown of Shots Are Us, Diana Hallock of The Pink Ladies, and Marky Olsen of Marky's Marvels. Our thanks and appreciation to Betty Samdahl and Kathy Apgar for Co-chairing this tournament. Let the games begin!

I came across a little green book titled "The Happy Golfer" that piqued my interest. An interesting quote: "Successful happy golfers take pride in their golf personality as well as their ability." Included was a scale to measure one's Golf Personality Quotient or G.P.Q. either a self-assessment or one shared with friends. Hmm? Certainly gives one cause for pause...

BOCCE NEWS

By Libby Nelson

Week 4 of the Fall Round Robin has just concluded. Two more weeks left of the 2021 Bocce Season!

Do You Know Who the 20 Most Pivotal Members of the Bocce Club Are? Which members come to games they're not playing, often multiple times a week? Who keeps everyone on time? Who makes sure the balls closest to the palino get the points they deserve? Here's a Hint: They wear orange vests and carry a stick. Who? Our Volunteer Referees.

This group of individuals are members of the Club who give much of their time and talents to make our Tournaments successful. They have a challenging role and they do it with a smile. Remember to thank them for their efforts when you're out on the courts! Here are some of our Referees.



Villages women support Silver Creek girls' golf

By Diana Hallock



Silver Creek High School girls' golf team

The 18 Hole Women's Golf Association is proud to share great news about girls' golf at our local high school, Silver Creek. This new golf program started in 2019 with just five players. Our Villages Women donated clubs, balls, bags, shoes and cash to encouraged these young players and to support the sport we love. In the 2020 season, the team grew to nine girls. Now, in 2021 the Silver Creek Team has grown to 17 players, tripling the number of student athletes in just three years and during the midst of a pandemic. According to Coach Santos, "many of this year's players are true beginners but it's been great watching them continuing to learn throughout the season." With school budgets for athletics being severely cut, these young women would not be able to play without help from the golf community. The current need is for money to pay for greens fees, uniforms and team golf bags. If you would like to help, contact Hal or Diana Hallock at 408-440-1301, dianahallock@yahoo.com. All donations are tax deductible.

IRONMEN

By Bill Travis

The Ironmen are currently playing every Thursday morning at 10 a.m., with a shotgun start, sweeps, birdie pool, and closest to the pin.

This Thursday, September 30, 2021, was an absolutely perfect day to play golf. There were sunny skies and mild temperatures. We had a great turnout and the results are as follows:

First place went to Patrick McMordie with a net score of 23.

Second place went to Bill Travis with a net score of 24.

Third place went to Bob Prichard with a net score of 25.

A net score of 26 was just not good enough today (condolences to Al Bruno and Bob Lapidus).

There were six birdies: Al Bruno on hole 1; Dave Hathaway on hole 1; Patrick McMordie on hole 2; Bob Prichard on hole 8; Mario Silva on hole 5; and Bill Travis on hole 2.

Closest to the pin: Al Bruno was closest to the pin on hole 3 with his tee shot coming to rest 9' 10" from the pin.

Deep thoughts:

"Golf is played with a number of implements more intricate in shape than those used in any form of recreation except dentistry." - E.V. Knox, Magazine editor

"If it really made sense to 'let the club do the work,' you'd just say, 'Driver, wedge to the green, one-putt,' and walk to the next tee." - Thomas Mulligan, Patron saint of do-overs

More SPORTS on pages 19 to 21

MEN'S GOLF CLUB



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

Message from Richard James, Evergreen Tournament Committee Chairman: On behalf of the Men's Golf Club and the Evergreen Planning Committee, our sincere thanks to the volunteers, sponsors, and Villages staff for making the 2021 Evergreen Invitational Tournament a success! Over three days, 144 golfers enjoyed the comradery, goodwill and competition that can only be found in the Villages community. We look forward to the next iteration of this tradition with the 52nd Invitational set for July 2022.

See the full list of winners in the September 30th Villager.

Hole In One: They are coming in bunches. Congratulations go out to Hal Hallock for striping a 7 iron on hole #11 for an **ACE!** What a great hole to do it on too, because you can see it go in (that had to be awesome to watch). Good for you, Hal, and we hope there are many more to come.

Golf Thoughts: The Ryder Cup (How Cool Was That?)

"We talk about the United States turning the page on the Tiger and Phil Ryder Cup era. They ripped the page out of the book and threw it away." - Rich Lerner
If you're not a **Men's Club Member**, why not? You should be. Don't miss out on any of the upcoming tournaments and all of the fun.

Men's Golf Club Fall Classic

Date: October 16 • **Tee Times:** 8 a.m. Shotgun

Format: Shamble; Four Man Teams; Two Better Ball Net. Everyone on #3 tees • Sign up individually or as a team—if you sign up individually, the Pro Shop will pair you with other players. See the Rules sheet for details.

Cost: \$15 plus Green Fees

Handicaps: 100 percent of October 14th Handicap
Sign up through October 14

All Men's Club members are invited to this tournament.



COUPLES INVITATIONAL

Sunday, October 24, 12:30 p.m.

FORMAT: Four person team (consisting of Two Villagers and Two Outside Guests)

With two net BB balls counted from each team
2 Flights with top places paid sweeps in each flight
Men play 3/4 Combo Tees and Women play 2/3 Combo Tees

DETAILS: Signups: \$190 per couple (\$380 per four person team) includes: One round of golf per person, one cart for the guests, on course CTP. Sign up in the Pro Shop.

Contests with prizes for members and guests, 5 p.m. No host bar at The Clubhouse and 6 p.m. Awards Banquet.

Note: Limited to 27 teams, first come, first served. Residents must have an active USGA GHIN number. Guests must have a USGA GHIN number or they will be assigned an 18 handicap (in all fairness to the rest of the field).

Any questions contact: Frank Bell at bellfrank1@aol.com or Patti Bell at bellpatti@aol.com



SHONIS

By Fran Schumaker

On Tuesday, September 28, we concluded our eight-week Eclectic. We are now preparing for our Shoni Club Championship. We will be holding it on three consecutive Tuesdays starting October 12. It should be very exciting since so many Shonis have improved their skill level over the last couple of years.

On the 28th, we also had our monthly Birthday Star game. This is where our birthday ladies for the month get to put a star over their worst hole of the day and total up and net out their remaining 8 holes. As I say every month, the game does not disappoint. Our two birthday ladies who played the game were Barb Karayn and Tahera Khalil.

We also welcomed two new Shonis to our membership. Please say hello to Jini Kang and Kellie Park. With their 5 qualifying games completed, they are now Shonis. Welcome aboard, Jini and Kellie.

Our scoreboard finished with three birdies on the day. Bonnie Evans had a birdie on hole #5. Sally Nichols had a birdie on hole #2 (our favorite birdie hole). Bonnie Preston had a birdie on hole #8. Please see the list of winners below. Congratulations to all the winners. Everyone, have a great week. Take care and stay safe.

Tuesday, September 28
Flight One:
Barb Karayn and Jini Kang 19
Nanci Newell 23

Flight Two:
Meg Rogers 25
Johanna Bakker 26
Julianna Wahlgren 26

Flight Three:
Tahera Khalil 20
Ad Jung Sin 24
Juanita Baca 25

TENNIS TALK

By Cheryl Diltz

Who says Tennis players can't be multi-talented athletes? You would not say that if you saw them playing bocce on Sunday at the Tennis Club Bocce barbecue and they were really enjoying playing the game. There was both competition and laughter during half hour slots scheduled by Sherry Benz. Everyone had fun and everyone was a winner.

It was an afternoon of listening to music by Gloria and Sandy Fernandez of the Island Wave. The aroma of barbecued steaks, salmon fillets and salmon burgers permeated the area and whetted our appetites. Grill master Emil Pisarri managed the barbecue pit along with Mike Falarski and Glen Seidel.

There were also wonderful side dishes that included green salad, creamy cheese potatoes, baked beans, pasta salad and garlic bread that were provided by Akiko Giordano, Joy Rem (Tournament Directors), Michael and Cheryl Diltz along with Pat Hubbard and Robin Macon. And then there was Haagen-Dazs ice cream for dessert. Fabulous job, everyone!



At left: Mike Falarski, Emil Pisarri and Glen Seidel. At right: Sherry Benz.



At left: Claire Hindtergardt. At right: Akiko Giordano and Pat Hubbard.

SWINGERS

By Mary Wagle

On September 28, we had 75 registered ladies sign up for golf on a gorgeous fall day. Out of the 75 registrants, 62 played. The only player to get a birdie was Wendy Ledamun on hole 15, and there were no chip-ins.

Some notable upcoming dates to keep in mind:

October 18 (Monday) the Michael J. Fox Foundation Walk-A-Thon from 9 a.m. – 11 a.m.

October 26 (Tuesday) Halloween Party

November 9 (Tuesday) Captain's Trophy playoff

Number of strokes is the name of the game. The simplest rule, such as counting all of our own strokes on the fairway, in the bunker, into and out of the water, and the putts it takes to find that frustrating 4-1/4" hole can sometimes get skewed due to the frequent large count. A good way to track strokes is by using a counter, such as beads. Another is announcing to your group the number of strokes you lie when you get to the green, then just count your putts thereafter. An important rule we must keep in mind is trading scorecards so that you are not keeping track of your own. There is space at the top of every scorecard for you to track your own strokes, so you should do that on the card whose golfer you trade with.

There are open spots on the 2022 Board of Directors for Away Games and Tuesday Tournament, an open spot on the Standing Committee for the Club Challenge, and open one day event spots for the Charity of Choice and Corena Green. If you wish to be considered for any of these positions, please read the By-Laws and Standing Rules governing those positions, and then contact Mary.

Golfer to the Caddie: "The doctor says I can't play golf."

Caddie: "Oh, he's played with you, too."

As for me, my golf game is so bad that I had to have my ball retriever re-gripped. Humor, I find, is the only way to deal with the very difficult game of golf. Try it!

PINSEEKERS

By Jack Bindon

Scores are a bit back to “normal” this week. No sub par scores this time. We have a few winners that came in at or close to par. What that means is they shot their handicap. We are all supposed to be able to do that about 15/20 percent of the time. Enough said here are your winners: First place we had a tie between John Mueller and Ron Speer, both with net 36 worth \$4 and 4 points. Third place goes to Tak Okabe who had a net 38 winning \$2 and 2 points. In fourth place we had a tie between Mario Silva, Martin Hoek and Don Lee. All had a net 39 winning them \$1 and 1 point each.

This week will see all of the greens aerated and sanded... yes, I know bummer, but it's that time of the year for proper maintenance of our greens. Not sure when the fairways will be punched but that will not be too far in the future. Given the rough condition of the putting surface I believe it is prudent to invoke the 2-putt rule. This is how it should be done: **If you are on the putting surface, take that putt, you never know, you might be lucky. If that putt fails to find the bottom of the hole pick up and assume the next is holed.** With Scott's guidance we will know when this rule is discontinued. I believe it is up to us as a group to make that decision. We shall see how fast the greens recover. Watch this space for further info.

FROM THE PRO



By Scott Steele, PGA Head Golf Professional

NCGA Publishes New Course Ratings and Slope Ratings—As you may or may not know, the NCGA rating team was here in June to measure our 18-hole course for new course ratings and slope ratings from all tee boxes. Starting October 1st, the new and updated course ratings and slope ratings will take effect. The NCGA/GHIN Apps and all on-line portals will be updated accordingly. The Posting Room GHIN computers will be updated accordingly. For tournament play, Golf Genius will be updated accordingly as well. There aren't major changes to our ratings across the board, but some tees have been affected slightly. This might also slightly affect how your index converts to your course handicap going forward. Here are some highlights:

- Men's #5 Tees: From 72.2/125 to 71.9/123
- Men's #4 Tees: From 70.9/121 to 70.5/120
- Men's #4/3 Combos: From 69.2/119 to 69.0/119
- Men's #3 Tees: From 68.0/117 to 67.8/117
- Men's #3/2 Combos: From 66.5/114 to 66.3/112
- Women's #3 Tees: From 72.6/120 to 73.0/122
- Women's #3/2 Combos: From 71.2/118 to 71.3/118
- Women's #2 Tees: From 68.3/110 to 68.5/114

So in general the men's ratings went down slightly and the women's ratings went up slightly. Let us know if you have any questions.

Villages Couples Invitational—Sunday, October 24 – 12:30 p.m. Shotgun Start. Invite a couple from another Club and enjoy a great day of golf, fun, friends and camaraderie! Entry Fee of \$190 per couple includes: Green fees, Cart fees for guests, Dinner Banquet and Prize Purse Money. All members must have an established USGA Handicap. It is preferred that all guests have an established USGA handicap – If a guest does not have an official USGA handicap, they will be assigned an 18-handicap for the day. Sign up in the Pro Shop – limited to the first 27 teams. You don't want to miss this one day member-guest couples' invitational!

Pro Shop – Golf Course Hours – Fall/Winter—Due to reduced daylight hours, the golf course and Pro Shop will close earlier in October and through the fall and winter months. In October the Pro Shop will close at 5 p.m. daily and 3 p.m. on Mondays. The last tee time available will be 5 p.m. through October. The first tee time available will be after 7 a.m. depending on sunrise times. When Daylight Savings Time ends on Sunday, November 7, the golf course and Pro Shop closing times will move to an even earlier time. Please plan accordingly

Fall Greens Aeration—On Monday and Tuesday, October 4 and 5 we aerated and sand top dressed the greens. This important maintenance practice involves pulling a 3/4" core from each green and then backfilling and top dressing the green with sand. This opens up the green's turf, reduces thatch build up and allows for better flow through of water and nutrients for the overall health of the turf on our greens.

Upcoming continued aeration: Wednesday, October 13—Par-3 Course closed all day for greens aeration.

VGC Nominations—The VGC is accepting nominations for their voting members, excluding the Chairperson, until the deadline of October 13, 2021. The application process includes filling out an online form from The Villages Resident Portal, forwarding a copy of the application to Assistant General Manager Julia Meadows at jmeadows@the-villages.com then being interviewed by the VGC.

Bandini Patrol—Many thanks goes out to the 2021 Bandini Patrol who fill divots on the golf course with sand and seed mix every Tuesday morning from March-September to help make your golf course the best it can be. This invaluable service helps unfilled divots regenerate with new turf making our golf course always play in excellent condition. Special thanks to the leaders of the Bandini Patrol Gary and Betty Sharps! A hearty thanks to the Bandini volunteers: Tom Morse, Teddy Morse, Mark Garcia, Brad Baldinger, Diana Hallock, Kerry Besmehn, Marky Olsen, Jay Lee, Geri Wilk, JoAnn Bundgard, Rich Warren, Renee Woolard, Rick Tobler, Tom Fedrow, Bob Lippert, Yong Kim, George Southland, Dianne Doughty, Camille Giuliodibari, Kathy Kyne, Betty Sharps, Brooks Fuller, Bruce Blinn, Jim Castle, Gary Sharps, Glen Seidel, Taegyu Kim, Aejung Sin

Tips from the Pro—Get a Grip

The one fundamental of golf that is the most important is the grip. Your hands are your only connection to the golf club, so the grip therefore is paramount to performance. Although the grip is often overlooked by the golfer, we that teach the game never give a lesson without checking the golfer's grip first. The key is to be comfortable but also position sound. Not every grip has to be perfect, but we do not want aggressive misconceptions of how the hands are placed.

Here are some grip tips (for a right hander):

- Make sure the club rests in your fingers, not your palms.
- Make sure the left thumb naturally rests to the right of the handle (not down the middle).
- Make sure the right thumb rests to the left of the handle.
- The left thumb should not be visible as it tucks into the right palm.
- When you fan your right hand out, your palm should face the target, not the sky.
- Make sure neither hand is aggressively rotated right or left but rather in a neutral position with your palms opposing. Grip pressure should be secure but not tight as that will inhibit hand and wrist action.

Two More Tips:

- If your grip is biased to the right (right hand under, left hand on top)...that is called a “strong” grip and will promote the ball going left.
- If your grip is biased to the left (left hand under, right hand on top)...that is called a “weak” grip and will promote the ball going right. Let us know if these tips help. To sign up for a lesson with Scott, email him at ssteele@the-villages.com


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SCOREBOARD

PICKLEBALL

2021 Pickleball Tournament Results

By Anahid Gregg

The Pickleball Club had our first tournament in two years over September 24 and 25. The plans are already in the works for next year's tournament schedule - plan on joining us for more fun!

Our tournament director, Sheryl Ruth did an admirable job organizing the event, ably assisted by her band of assistants and line judges. We were delighted to see so many new players participating, and hope that will encourage more people to sign up next year.

Tournament Results:

Women's Advanced:

Winner: Peggy Seidel and Sherry Benz
Runners Up: Katherine Holt and Liz Kung

Men's Advanced:

Winner: Rick McKee and Peter Miron Conk
Runners Up: Steve Simler and Stan Evert

Men's Advanced Intermediate:

Winner: David Cook and David Hathaway
Runners Up: Brian Dombrowski and Don Kludt

Women's Intermediate:

Winner: Donna Quartaro and Robyn Siebenthall
Runners Up: Valerie Simler and Patti Holderman

Men's Intermediate:

Winner: Ulysses Villanueva and Haibo Wang
Runners Up: Larry Martinson and Steve Gilbert

Novice:

Winner: Garry Ashby and Ralph Lentz
Runners Up: Li De Jong and Elysia Ng

Newcomers Award: Betsy Sickler and Jacqueline Wise



Garry Ashby and Ralph Lentz



Robyn Siebenthall and Donna Quartaro



Rick McKee and Peter Miron Conk



David Cook and David Hathaway



Sherry Benz and Peggy Seidel



Ulysses Villanueva and Haibo Wang



Betsy Sickler and Jacqueline Wise

18-HOLE WOMEN SWINGERS

Thursday, October 30

Flight One:

Gross: Monica Saneholtz 81

Low Net:

1. Kathleen Holt 68
2. Renee Woolard 69
3. Karen Harsany 70
4. Marky Olsen 71
5. Janet Gonzales 72

Flight Two:

Gross: Joyce Mukuno 94

Low Net:

1. Diana Hallock 68
2. Vivian Brown 72
3. Patti Bell 73
4. Won Cha 73
5. Miyo Shigemoto 73

Flight Three:

Gross: Diane Doughty 101

Low Net:

1. Kathy Appgar 69
2. Mary Jo O'Neill 72
3. Donna Quartaro 72
4. Patricia Sear 76
5. Bonnie Hagen 77

2 Tee Flight

Gross: Janis Kiernan 87

Low Net:

1. Margaret Davies-White 72
2. Cathy Struck 74
3. Edie Herbst 74
4. Alice Glazer 77
5. Phyllis Mueller 79

Tuesday, September 28

Front 9 - Flight 1

1. James, Peggy 36
2. MacFarlane, Shirley 37
3. Woolard, Renee, 37
4. Pritchard, Marge 38

Front 9 - Flight 2

1. Waugh, Charlotte 34
2. Southland, Flo 35
3. Schlageter, Linda 35
4. Knapp, Janet 35

Back 9 - Flight 1

1. Murphy, Beverly 31
2. Bundgard, Jo 34
3. Zaccheo, Carol 35
4. Moore, Debbie 35

Back 9 - Flight 2

1. Miller, Barbara 31
2. Nourian Victoria 33
3. Leonard, Pamela 37
4. Curyea, Linda 39

MEXICAN TRAIN DOMINOES

Friday, October 1

Audrey Osuna	225
Shirley Bellavance	229
Carol Souza	260
Kit Hultquist	307
Linda McMullen	312
Theresa Meditch	348

BRIDGE

Monday, September 27: 1. Mary LeGrand - Jonna Robinson
2. Alan Waltho - Maureen Waltho 3. Louann Partridge - Lorrie Scott

Wednesday, September 29: 1. Claude Ashen - Phyllis Ashen
2. Alan Waltho - Maureen Waltho 3. Selma Chastaine - Bonnie Taylor

Friday, October 1: 1. Selma Chastaine - Bonnie Taylor
2. Ed Logg - Jonna Robinson 3. Dede Huffman - Lorrie Scott

BOCCE

Fall Round Robin 2021, Week #3

Monday, September 27

10 a.m. Kraze For Bocce 3-3, Holy Rollers 4-2, Razzmatazz 2-4, Agitators 3-3

3 p.m. Reign Us In 5-1 Pallino Pals 3-3, Take No Prisoners 1-5, Unknown Rollers 3-3

Wednesday, September 29

10 a.m. La Bocce Vita 5-1 Hot Shots 1-5, Charlie's Pals 2-4, Bocce Queens 4-2

3 p.m. Friskies 4-2, Eliminators 3-3, Troppo Vino 0-6, Otto Amici 5-1

Thursday, September 30

10 a.m. Ladybugs & Bullfrogs 5-1, Pallino Chasers 2-4, The Funsters 2-4 Bocce Wizards 3-3

3 p.m. Bocce Posse 4-2, Our Gang 5-1, The Dazzlers 3-3, Dynamos 0-6

LANDSCAPE & MAINTENANCE

MAINTENANCE SCHEDULE

Cribari

5364-5383 and 5433-5488—Landscape maintenance and weed control in progress.

5090-5153 and 5210-5233—Landscape maintenance and weed control, 10/11-10/15.

5196, 5237 and 5328—Dead/dying pine and palm tree removals in planning.

Heights—Dry rot repairs in progress.

Roof debris removal in progress at various locations throughout the district.

Del Lago

3301-3315—Landscape maintenance and weed control, 10/25-10/29.

Dead/dying tree removals at various locations in planning.

Dry rot repairs in planning.

Estates

8809-8875—Landscape maintenance and weed control, 11/15-11/19.

Fairways

4001-4024—Landscape maintenance and weed control, 10/18-10/22.

Glen Arden

7698-7752 and 7753-7787 (odd)—Landscape maintenance and weed control in progress.

7754-7786 (even) and 7791-7867—Landscape maintenance and weed control, 10/11-10/15.

Installing vents on exterior at various locations in progress.

Heights

8464-8479 and 8506-8509—Landscape maintenance and weed control in progress.

8448-8463 and 8510-8519—Landscape maintenance and weed control, 10/11-10/15.

8510-8517—Pressure washing in progress.

8502-8509—Painting in progress.

Hermosa

8065-8088, 8096-8099, 8122-8125, 8334-8349, 8388-8399 and Chardonay Lake—Landscape maintenance and weed control in progress.

8350-8387 and 8400-8446—Landscape maintenance and weed control, 10/11-10/15.

Dead/dying tree removals at various locations in planning.

Dry rot repairs in planning.

8394-8395—Sewer line replacement in progress.

8118—Dry rot repairs in planning

Highland

7500-7573—Landscape maintenance and weed control, 11/8-11/12.

Morevern—Dead/Dying tree removals in planning.

Montgomery

6246-6336—Landscape maintenance and weed control in progress.

6184-6245, 6337-6361 and Montgomery Center—Landscape maintenance and weed control, 10/11-10/15.

Dead/dying tree removals at various locations in planning.

6235-6236—Driveway replacement in progress.

6223—Sewer line repairs in progress.

Olivas

8740-8752, 8769-8807 and Foothill Center—Landscape maintenance and weed control, 10/18-10/22.

Lomas Azules—Fire fuel weed/brush/tree clearing abatement in progress.

Lomas Azules back hillside—Jet mulching installation in progress.

8725-8732—Power wash, prep and painting in progress.

8743-8752—Dry rot repairs in progress.

Sonata

2000-2024 and 2032-2064—Landscape maintenance and weed control, 10/18-10/22.

Valle Vista

9001-9014 and 9034-9036—Landscape maintenance and weed control, 10/18-10/22.

9037-9050 and 9067-9072—Jet mulching installation in progress.

Behind 9012-9016 Perimeter Fence—Fire fuel management; poison oak clearing in progress.

Dry rot repairs in planning.

Verano

7001-7060 and 7395-7404—Landscape maintenance and weed control, 10/18-10/22.

7054, 7340 and 7303—Dry rot repairs in progress.

Association

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

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

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

Irrigation repairs in progress throughout the Villages.

Turf white grub spot treatment control and turf clean ups in progress throughout the Villages.

Club Centers

A, B, C and D buildings—Landscape maintenance and weed control in progress.

Clubhouse, Tennis Courts and Driving Range—Landscape maintenance and weed control, 10/11-10/15.

Weed spraying in progress throughout the Villages.

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

Turf white grub spot treatment control and turf clean ups in progress throughout the Club properties.

Maintenance Emergencies and/or Advice

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

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

Maintenance Services

Customer Service Line: 408-223-4670

VMA: Help needed

Now that The Villages is back to a somewhat more normal life, are you looking for something to fill your time? The VMA is in need of volunteers. This wonderful organization is here to help those who live in our community, but it cannot exist without the help of volunteers. Particularly needed are people to deliver equipment and drivers to take Villagers to appointments. If you would like to volunteer all you need to do is go into the VMA office and pick up a volunteer application form. There is a place in the office to drop off the completed form. There are a number of areas where help is needed, and the application has places for volunteers to indicate what they are willing to do. Please consider giving time to the VMA!



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12/16

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12/30

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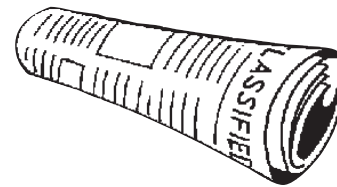
McKee Window Cleaning
 Villagers Favorite
 Experienced, Honest, Insured
 Rick McKee: 408-761-4803

10/14

Gabe's Window Cleaning Inside & Out Tracks
 Screens \$200
 408-393-3177

10/28

HIRING/HELP WANTED



To Place a Classified Ad

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

Ad copy is due Monday at 4 p.m.

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

Hiring/Help Wanted (continued)

Cat Sitter - 2 cats
17 days, Once a day,
 Daily rates
 Call Martha
 408-933-8937

10/7

FOR SALE

ESTATE SALE ESSENTIALS ESTATE SALE

7661 Helmsdale Drive
 Friday, Oct. 8, 10AM to 2PM
 Saturday, Oct. 9, 10AM to 2PM

Masks must be worn regardless of vaccination status.

2013 Lexis automobile, fine furniture, linen, appliances, kitchenware, houseware, glassware, wall art, office supplies, tools, clothes, yard, garage items and much more.

10/7

Changes to Association Policy APo 304...

(Continued from page 5)

needed to always be larger than 20% of the average of the actual or planned Reserves Expenses for that year and the previous year.

NOTE: If the Ending Cash Balance before the first year of the plan is less than the Target Minimum, then assessment rates must be set to bring the Ending Cash Balance above the Target Minimum within two years.

Rule 4.

The Ending Cash Balance in any year will be less than the sum of (a) the Total Expenses of that year and (b) the Total Expenses of the next year. Otherwise, the Ending Cash Balance will be reduced by no more than 5% per year. Assessment Rate will be reduced the maximum amount possible without violating Rules 2 or 3, until Rule 4 is satisfied.

NOTE: If applying Rule 4 would violated Rules 2 or 3, then Rule 4 shall not be applied.

In addition to the above objective, a year-end reserve amount has been established for each district which is a reserve balance amount that, as a goal, should not be less than the Determined separately for each District, the Annual Provision Amount (APA). APA is the sum of the replacement cost for all reserve components, after each has been divided by its useful life. It is recalculated each year and maybe adjusted as needed by the Board.

7.6. As part of the annual Association Financial Disclosures the 30-Year Reserves Spending Plan reports will include for each of the thirty years:

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

8. If the Reserves Study is done internally by Villages staff, it is suggested that an outside reserve plan company be employed at least every five (5) years to do an independent reserve study, the purpose of which is to get an outside opinion to compare with our own the internal reserve study.

9. The following paragraph or its equivalent will be used in the Associations Annual Budget Report in every case where "% Funded" or straight-line funding policy references are made:

The numbers shown [in paragraph 6] are based on the straight-line method for

determining reserve assessments. The Villages Association, however, uses an alternate, generally accepted, board approved cash flow method using a threshold funding goal. This method produces adequate reserve funds for a district to meet projected expenses in each of the next thirty years as well as contingency funds for unexpected expenses.

10. Staff will disclose in the Annual Budget Reports for each District will disclose the sources they used for deriving the Construction Cost inflation factor used and the investment fund interest rate used, and an explanation of how they settled on the Construction Cost Inflation factor used.

IMPLEMENTATION PROCEDURES:

None

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.

An increase in coyote aggression has created problems with small dogs, especially those that are unleashed. **Please always leash your pets. And keep leashes short, the Division of Wildlife recommends a leash no longer than 6 feet.**

Furthermore, accompany your leashed pet at all times while outside. Do not let go of the leash or tie your animal to trees or other objects. An unattended leash not only attracts the attention of coyotes, but is also a tripping hazard to other walkers.

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 Villager Classified Ad Form

Name: _____

Address: _____

Phone: _____

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

Select Category:

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

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

Additional Options:

Single Line Box
(\$15 in addition to ad)

Premium Box
(\$20 in addition to ad)

- Housecleaning
- Legal/Professional
- Plumbing
- Moving/Storage
- Painting
- Pet Care
- Repair/Handyperson
- Window Cleaning
- Tax/Finance/Insurance
- Transportation

x _____
(Other suggested custom heading)

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

Issue Date(s): _____

Total Amount: \$ _____ Bill: _____



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



'SEPTEMBER SALES REPORT' FOR ALL HOMES IN THE VILLAGES

Status	Street Address	Total Sq.Ft.	Beds	Bths	List Price	DOM	Sale \$	\$/Per. SqFt	Close Date
Active	6235 Gerdts Drive	1,460	2	2 0	\$845,000	38		578.77	
Active	5022 Cribari Vale	1,240	2	2 0	\$545,000	44		439.52	
Active	5492 Cribari Bend	1,223	2	2 0	\$539,000	141		440.72	
Active	5415 Cribari Court	1,223	2	2 0	\$518,000	10		423.55	
Active	5338 Cribari Glen	947	2	1 0	\$450,000	1		475.18	
Active	6088 Montgomery Court	724	1	1 0	\$448,000	12		618.78	
Active	8013 Pinot Noir Court	811	2	1 0	\$439,000	73		541.31	
Pending	8240 Claret Court	2,193	3	2 1	\$1,178,000	7		537.16	
Pending	8048 Chardonay Court	1,715	2	2 0	\$1,099,000	9		640.82	
Contingent	2068 Folle Blanche Drive	1,969	2	3 0	\$970,000	11		492.64	
Pending	7811 Prestwick Circle	1,265	2	2 0	\$668,000	3		561.26	
Contingent	6028 Montgomery Corner	1,370	2	2 0	\$630,000	54		459.85	
Contingent	8114 Cabernet Court	1,138	2	2 0	\$539,000	35		473.64	
Contingent	5258 Cribari Heights	947	2	1 0	\$499,000	5		526.93	
Contingent	5120 Cribari Place	1,240	2	2 0	\$460,000	56		370.97	
Pending	5395 Cribari Crest	1,223	2	2 0	\$459,500	21		375.72	
Pending	6038 Montgomery Corners	760	1	1 0	\$449,000	23		590.79	
Sold	7520 Deveron Court	1,751	2	2 1	\$925,000	4	\$980,000	559.68	9/29/2021
Sold	8674 French Oak Drive	1,675	2	2 0	\$949,000	0	\$925,000	552.24	9/22/2021
Sold	7681 Galloway Drive	1,751	2	2 1	\$825,000	3	\$910,000	519.70	9/17/2021
Sold	3134 Lake Garda Drive	1,457	2	2 0	\$760,000	0	\$760,000	521.62	9/21/2021
Sold	7698 Galloway Drive *	1,490	2	2 0	\$678,900	3	\$690,000	463.09	9/14/2021
Sold	7822 Prestwick Circle	1,490	2	2 0	\$679,999	48	\$670,000	449.66	9/16/2021
Sold	8010 Pinot Noir Court	1,646	2	2 0	\$658,000	84	\$648,000	393.68	9/13/2021
Sold	7004 Via Belmonte	1,588	2	2 0	\$650,000	39	\$645,000	406.17	9/24/2021
Sold	6192 Gerdts Drive	1,197	2	2 0	\$569,500	3	\$580,000	484.54	9/9/2021
Sold	5018 Cribari Vale	1,223	2	2 0	\$524,800	36	\$500,000	408.83	9/3/2021
Sold	5165 Cribari Knolls	1,223	2	2 0	\$450,000	39	\$460,000	376.12	9/3/2021

HIGHLIGHTED HOMES REPRESENTED BY OUR OFFICE / (*) REPRESENTED BOTH SELLER & BUYER

	NUMBER OF SALES	AVERAGES		AVERAGES
Active	7	1090	\$540,571	46
Cont/Pend	10	1382	\$695,150	22
Sold	11	1499	\$697,291	24
			\$706,182	\$466.85

~ All information deemed reliable, but not guaranteed ~



Inventory is low and prices are up, if you're considering selling - now is a great time. We have clients waiting to become Villager's.

408.270.4400

If you have any questions or need more information, please call or stop by our office. We are located outside the gate, two doors down from the old Bank of America