



# The Villager

Distributed Friday

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October 14, 2021

## The News this Week

- **EPC Earthquake Drill is October 18**  
(See article on page 1)
- **Clubhouse Challenges**  
(See article on page 1)
- **CBOD 'Did You Know?'**  
(See article on page 3)
- **Proposed Changes to Assoc. Policy 304**  
(See article on pages 12 & 20)
- **Ask the ABOD, Ask the CBOD**  
(See articles on pages 3 & 12)

## Hot Tickets

- **Fitness Classes**  
(See articles on page 12)

## 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.)

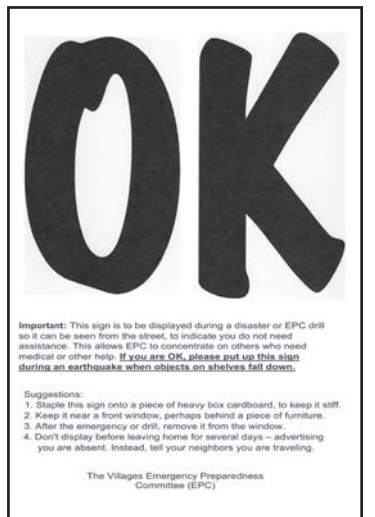


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## Earthquake Preparedness Drill is October 18

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.**

## Clubhouse Challenges

Dear Clubhouse Patrons,

As the COVID-19 pandemic still causes havoc on our daily lives, it is affecting the operation of the Clubhouse in several different ways.

1. Labor shortages. This is impacting our services on some of the busy shifts. We are doing all we can to recruit, and staff-up as our business is ramping up, too. We are experiencing recruiting to be more difficult than ever.

In addition, with the flu season coming up, each employee with symptoms must get tested for COVID-19. This, too, will further put a strain on our staffing challenges.

2. Supply chain issues. As the labor shortage is affecting our business, it is also causing havoc on all supply chain vendors. We are having difficulties in receiving products in a timely manner. The brands we specify are substituted or not delivered at all. Paper and plastic supplies are in high demand, and low in production. Paper napkins, cups, takeout boxes are not always in stock and the restocking period could be months.

3. Meat, poultry and seafood are also short in supply. Prices on beef on certain items may have come down, but now chicken producers are experiencing shortages and labor issues.

4. Gas prices, as everyone knows, have soared; this also causes suppliers to provide fewer delivery options. We are committed to work with our supply chain companies to provide the best options for our operation as we are also working closely with our Human Resource Manager for recruitment.

Thank You for your patience, understanding, patronage and support during these challenging times.

—John Yu, Director of Food and Beverage

## Signs of the season



# HAPPY HALLOWEEN

Residents of Glen Arden Village are decorating their village with a renewed enthusiasm. This year's decorations include an inflatable pirate ship up by the Glen Arden sign.



# 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.

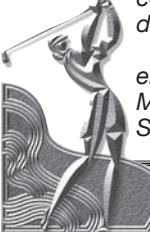
E-mailed letters must include the text within the body of the e-mail and the subject line must read PULSE LETTER.

1 Pulse letters received this week.  
1 Pulse letter deferred.  
0 Pulse letters published this week.

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

Note: Pulse letters are still being accepted through the 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.



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

## Submitting Pulse letters

Pulse letters may be submitted via email to Villager Managing Editor Scott Hinrichs: shinrichs@the-villages.com, through the Resident Portal or in person in Building B (after office hours, hand-written Pulse letters can be dropped in the Building B night drop box located next to the Building B front entrance).

When you write your Pulse letters, don't forget to:

- Include your name, address and telephone number at the end of your letter. Your contact information is important in case the Communications Committee members have questions or need to verify your identity.
- Sign your letter if you are bringing a paper copy to the Pulse mailbox in Building B.
- Put the word count of the letter at the end of the letter—Remember, it's 200 words or fewer.
- Put "PULSE" in the subject line of your e-mail if you are sending it in electronically.
- Please avoid using all capital letters.

The weekly Pulse deadline is 4 p.m. on Thursdays. Letters received after the deadline will be evaluated for the following week.

## Returning VMA Equipment

The VMA is running short on some of the equipment that they loan to Villagers. If you have equipment you are no longer using, please call the VMA desk at 408-238-4230 to arrange for pick-up.

Please leave your name, address, and phone number. A volunteer will call you back to arrange a pickup time. Please leave the equipment outside your door. Remember that the VMA does not take back over the toilet seats. Thank you and stay well!

More BOARDS & COMMITTEES, MANAGEMENT  
and COMMUNITY NOTICES on pages 4, 5, 12, 20, 22 & 23

## IN MEMORIAM

Robert Hunley

March 13, 1939—October 6, 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

### Villager Personnel:

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

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



# BOARDS & COMMITTEES

## ‘Ask the ABOD’

**Question:** What and how are you addressing water usage and wastage per recent Pulse letters, and data?

**Answer:** Thank you for your email and concern about water conservation at the Villages.

Before the drought was even formally declared, the Association Board activated the Water Conservation Committee to start energizing ideas and water saving activities. The ABOD made water conservation one of its top priorities for this year in our Goals and Objectives. We are taking immediate steps to save water this year, but also begin a many-year process of permanently reducing the amount of water needed for irrigation.



We have asked each DAC to make recommendations for its Village on what landscaping changes they would prefer and have funded for the coming fiscal year. For this fiscal year a good goal would be at least two significant projects undertaken this winter as “model projects” that could be emulated across many Villages.

As was mentioned in last week’s “Ask the ABOD,” it makes no financial sense to immediately attempt to reduce water usage levels to those we achieved during the last drought since the dead landscaping that resulted cost us over \$200,000 to recover. We will incrementally reduce our consumption in an orderly and planned way, and at a pace we can afford without significant increases in HOA assessments.

The Villages management team has established the “Rapid Response Team” headed up by Maria Hernandez. Detecting and fixed the large problems like broken underground piping is already producing significant water reductions. In addition, BrightView has adjusted sprinkler timings to minimal levels to keep our plants alive, but below the optimum levels for the plants. Watering at this level will continue to result in some dry spots as there is very little margin for error in adjusting sprinklers or repairing those that routinely get damaged. We have over 83,000 sprinklers, so managing them and making daily repairs is a large and continuous job.

Our landscaping contractor, BrightView, is engaged with Waterfluence, the pre-eminent water-use consulting company to provide audits and feedback on water use targets for each Village. In addition to BrightView’s extensive experience and water system tools to optimize our irrigation, using an outside expert with independent metrics gives the Villages a high degree of confidence in the steps they are taking.

We definitely do not want members to go out and try to “take things in your own hands”! Attempting to adjust sprinklers or manually manipulate the irrigation system just makes matters worse by interfering with BrightView’s adjustments and sometimes breaking equipment. If you see a problem, please report it with a work order and supply pictures. Every work order gets numbered and tracked. If you don’t get a personal email for problems in a “common area”, you will still get a tracking number that can be used to inquire about progress or closure of the work order.

You will see additional information about water conservation steps and results in the President’s Report to the ABOD each month, in “Ask the ABOD” Villager columns, the Water Conservation Committee articles in the Villager, BrightView articles, and in the General Manager’s report each month. Water usage reports are prepared and given to each DAC for their tracking, and the ABOD financial records which show how much is spent on water are published monthly.

Of course, the bottom line is the objective numbers the ABOD (and you) see each month in actual water usage and our water bills. The trends right now are good to very good, so everyone needs to keep up the solid work!

—David L. Cook Villages Association Board President

## Did You Know? The ‘unseen’ clean team



The team responsible for making Villages facilities tidy and organized—the janitorial crew from Building B. Shown left to right: Salvador Contreras, Veronica Millan, Jorge Solano, Raymundo Padilla, Jose Guillen, and Yazmin Balderas. Not pictured are Antonio Fuentes, Herbert Martinez and Jocelyn Santos.

Among the most unsung of the many heroes and heroines here at The Villages during the pandemic have been the nine members of our janitorial staff. Without their services, The Villages would not be able to keep many of our facilities open under the County COVID-19 orders.

Did you know that not only do they clean and set up all indoor Club facilities daily, they also clean outdoor areas immediately adjacent to Club facilities? Add to that 39 laundry rooms on Association property and eight landscape employee restrooms, so it’s not hard to see why staff is onsite from 4:30 a.m. to 9 p.m. during the week, and 4:30 a.m. to 1:30 p.m. on the weekends. The janitorial staff also sets up seating and tables in eight to 20 rooms and community centers each day.

They may not be as visible as other Villages’ employees but be sure to give them your thanks when you do see them. They are vital to the ongoing smooth operation of The Villages and they may have been responsible for many of us not contracting this deadly virus

—Jerry Neece, for the Club Board

### EPC SEZ.

Did you know you should remove your OK sign immediately after the EPC annual Drill is over? This sign alerts first responders of the status of the occupants at your address.

—The Villages Emergency Preparedness Committee

## 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.

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

(Continued on page 23)



# MANAGEMENT

## PUBLIC SAFETY

### Important car registration reminder

If you have purchased a new vehicle, or have yet to register your vehicle with Public Safety, please contact Public Safety Administration (Building C) at 408-239-5246, option 2, as soon as possible. You may also email us at: [hbalaoro@the-villages.com](mailto:hbalaoro@the-villages.com) or [astanford@the-villages.com](mailto:astanford@the-villages.com)

As a friendly reminder, ALL Villages Residents are REQUIRED to register all vehicles with Public Safety and have a Resident Bar Code Sticker on their vehicle.

### Golf cart registration reminder

If you have purchased a new golf cart, or have yet to register your golf cart with Public Safety, please contact Public Safety Administration (Building C) at 408-239-5246, option 2, as soon as possible. You may also email us at: [hbalaoro@the-villages.com](mailto:hbalaoro@the-villages.com) or [astanford@the-villages.com](mailto:astanford@the-villages.com)

As a friendly reminder, ALL Villages Residents are REQUIRED to register all golf carts with Public Safety and have a Villages Golf Cart Decal affixed to their cart.

### Coyote reminder and tips

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

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

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

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

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

### Report Coyote Activity

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

- Director of Public Safety Steve Norden at [snorden@the-villages.com](mailto: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](http://Vector.sccgov.org/home) Residents can use this to report coyote/wildlife incidents directly to the county.

### 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.

More BOARDS & COMMITTEES,  
and COMMUNITY NOTICES  
on pages 12, 20, 22 & 23

### Villages Post Office is open

The Villages Post Office hours are 9 a.m. to noon, Monday through Friday. Please remember that face coverings are still required inside Villages facilities.



**N. JEANNETTE CAMPA**  
Broker/Owner  
**JABEZ REALTY**  
Notary Public & Villager  
CA DRE 01327014 – Jan 2002  
**408-661-0203**



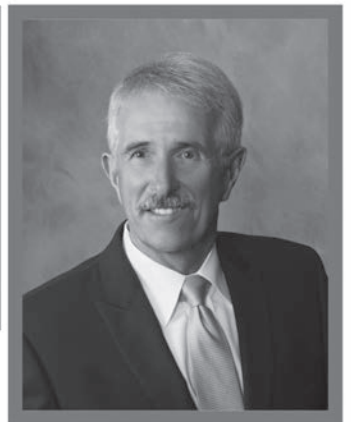
### Call 911 for medical emergencies

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

### Estate Planning Attorneys

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

Call us to schedule your [Free Consultation!](#)



**Del Ponte & Hirz**  
Attorneys at Law

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

**(408) 294-4525**

[www.DelPonteandHirz.com](http://www.DelPonteandHirz.com)

[info@delponteandhirz.com](mailto:info@delponteandhirz.com)

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

# GOVERNANCE MEETINGS

## Association/Homeowners documents available via e-mail

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

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

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

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

## More COMMUNITY NOTICES

### **(SRS) SENIOR RESOURCE SERVICES**

## SRS seeking tax prep volunteers

By Alan Waltho

The AARP free tax service is back in The Villages, so become an income tax volunteer and join a group of unique and generous Villagers who help others prepare their taxes. We are sponsored by the AARP TaxAide project and provide help preparing taxes to anyone, but especially older, low-income taxpayers. Since we will be located in the Village's Clubhouse, most of the people we help are fellow Villagers.

We use a software program called TaxSlayer, which is similar to TurboTax. We enter the taxpayer's information into the software and produce the completed state and federal tax returns, file them electronically, and provide for direct deposit or debit of the refund or amount owed. There is nothing more for the taxpayer to do and there is no cost to the taxpayer.

If you have done volunteer work before, you know the good feeling you get from helping others. If this sounds like something you would like to do, we would love for you to join us for the upcoming tax season. It only takes one Monday morning each week from February through April.

No experience is necessary; all the training you need will be provided by the IRS VITA/TCE program (Volunteer Income Tax Assistance/Tax Counseling for the Elderly). The training is mostly online, but there are several classroom lectures and tutorials in January that will help you become familiar with the software. Our group is very friendly and supportive of each other, so you don't have to worry about asking questions when you run into something new.

Contact Alan Waltho at 408-238-3435 or [awaltho@comcast.net](mailto:awaltho@comcast.net) for more information and to, hopefully, become a volunteer. Give back to our community and make someone happy because they don't have to struggle with their taxes.

*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](mailto: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 adviser about your individual situation.*

### **SRS Special Reminder:**

## **Obituary Data**

Do you know when your father served in the military? Do you know how many years your mother taught school? Do you remember the name of the school? SRS has an outline to record obituary data. Complete the form for your parents or for yourself. This is one of SRS's most frequently requested handouts.

## BOARD MEETINGS

### Three Boards

- The Three-Board Audit Presentation is Tuesday, October 19 at 10 a.m. via Zoom Meeting. (**Please note: Zoom information in last week's Villager was incorrect.**) Meeting ID: 842 4054 5530; Passcode: 881265; 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 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

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

### Association Water Conservation Committee reminder:

Remember that "Approximately 24 percent of Association expenses are budgeted for water." Let's all do our part in reducing our water usage.

IMMEDIATELY report any outside water leaks or water runoffs by completing a workorder; if extreme emergency call Public Safety.

IMMEDIATELY take care of any indoor water leaks.

## Contacting PG&E during a power outage

You can report or get more information about power outages during a heat wave (and under regular conditions, too) through some of the following ways:

PG&E's 24-hour Customer Service number 1-800-743-5000.

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

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

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

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

*The William Jefferies co*

**Lisa Gault**  
Phone: 408-202-1959



**Your Villager Real Estate Agent**

- \*Free Market analysis
- \*Free Sales Prep
- \*Free Staging

And I am always available for Free advice!

DRE #01194339



# CALENDAR OF EVENTS

## 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	P
12:30 p.m.	Bridge Club	RED
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.	Jewish Services	FC

## Saturday, October 16

9 a.m.	Ceramics	CER
9 a.m.	Dong I Dong	P
9 a.m.	E Waste Recycling E.Prkng.Lot	
9 a.m.	Table Tennis	MMP
9:30 a.m.	Ukulele Singing	SEQ
9:30 a.m.	Fall Show Ticket Sales	RED
5 p.m.	Valle Vista Social	FC

## Sunday, October 17

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.	Comm Chapel Service	A
11 a.m.	Chapel Fellowship	CR
12:30 p.m.	Brandeis Event	GP
4 p.m.	Korean Club	FC
5 p.m.	Fairweather Friends	VC
7 p.m.	VAT Rehearsal – Fall	A

## Monday, October 18

8:30 a.m.	Jazzercise	P
9 a.m.	Ceramics	CER
9 a.m.	Game Day	RED, SEQ
9:30 a.m.	Search the Scriptures	FC
9:30 a.m.	Assoc. Rules Comm.	F
10 a.m.	Line dance Class	MMP
10 a.m.	Watercolor Class	AR
12 p.m.	EPC Drill	P

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	

12:30 p.m.	Flower Ladies arranging	VC
1 p.m.	Stitchery	PR
1:30 p.m.	Table Tennis	MMP
3 p.m.	Villages Golf Comm. (6)	F
4 p.m.	EPC Annual Drill	A
6:30 p.m.	Duplicate Bridge	RED
7 p.m.	EPC Emotional Support	PR

## Tuesday, October 19

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
10 a.m.	Ukulele Advanced	PR
10 a.m.	Line Dance Class	MMP
10:30 a.m.	Chapel Lay Board	F
11 a.m.	Men's Fun Club Lunch	CH
11 a.m.	Shonis Golf Lunch	MC
11:30 a.m.	Total Body Fitness	MMP
1:30 p.m.	Table Tennis	MMP
2 p.m.	VAT Rehearsal – Fall	A
2:30 p.m.	Chapel Choir	VC
5 p.m.	Table Tennis Meeting	MC
6:30 p.m.	Art Night	AR

## Wednesday, October 20

8:30 a.m.	Jazzercise	P
9 a.m.	Ceramics	CER
9 a.m.	Game Day	RED, SEQ
10 a.m.	Critique & Open Studio	AR
10 a.m.	Women Bible Group	PR
11 a.m.	VMA: Strength Training	FC
1 p.m.	Table Tennis	MMP
2 p.m.	Village Readers	MC
4:30 p.m.	Chinese Line Dance	P
5:30 p.m.	VAT Rehearsal – Fall	A

6:30 p.m.	Mex. Trains Dominoes	MC
7 p.m.	Global Village Comm.	CR

## Thursday, October 21

9 a.m.	Ceramics	CER
9 a.m.	Dong I Dong Exercise	P
9 a.m.	Game Day	SEQ, RED
9:30 a.m.	Hiking Club Board	PR
9:30 a.m.	Democratic Club Board	F
9:30 a.m.	Watercolor Class	AR
10 a.m.	Line Dance Class	MMP
10 a.m.	Parkinson Support	MC
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.	Senior Academy Board	PR
4 p.m.	VAT Rehearsal – Fall	A
5 p.m.	Table Tennis Social	MC
7 p.m.	Catholic Choir	CR

## Friday, October 22

8:30 a.m.	Jazzercise	P
9 a.m.	Ceramics	CER
9 a.m.	Quilters	PR
9 a.m.	Game Day	RED, SEQ
9:30 a.m.	Open Studio	AR
10 a.m.	Line Dance Class	MMP
12:30 p.m.	Bridge Club	RED
1 p.m.	Table Tennis	MMP
2 p.m.	Senior Acad. Lecture	FC
3 p.m.	Bocce Bash	GP
4 p.m.	VAT Fall Show	A
6 p.m.	Chinese Line Dance	VC
6:30 p.m.	Mex. Train Dominoes	MC

### WHAT'S HAPPENING IN ARTS & CRAFTS?

All Villagers are invited to participate in Arts and Crafts Activities. Visit [villagesartsandcrafts.org](http://villagesartsandcrafts.org)

\*Registration: Barbara Gottesman at [barb.gottesman@gmail.com](mailto:barb.gottesman@gmail.com)

\*\* Registration: Diane Finley at [dianefinley1@gmail.com](mailto: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](http://villagesceramics.com)

**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](mailto: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](mailto:twosunzeris@comcast.net)

**November 9 – December 14:** Tuesdays. Fun with Drawing Miniatures with Jeff Bramschreiber via Zoom. Noon – 2 p.m. Register by November 2nd. \$60. \*

**November 13:** Saturday 10 a.m. - 1 p.m. Mosaics with Nancy Meyer. All materials furnished. \$50. Register by November 6. \*

**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 golf course with Terri and Cheryl.

(Continued on page 14)



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 Balance**  
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](http://resident.thevillagesgcc.com)

# 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
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

## Update on Community Activities' Trips and Classes

The Community Activities staff has been asked when more trips and classes will become available for residents to enjoy. Trip offerings to date have largely been outdoors-type excursions with sequestered bus groups of Villagers. With the contagious COVID variants still a concern, the Community Activities office is not yet comfortable booking theatre and crowded largely indoor excursions. We will continue to monitor the situation and move cautiously ahead when it is safe to do so.

More classes can be offered when certified instructors and facilities are available. Many long-time instructors had to diversify during the pandemic and may have different availability patterns that are not in sync when Villages facilities are open and available to use. Some instructors are not comfortable even teaching indoors.

Your suggestions and feedback are well regarded, thank you. Please know, we look forward to expanding available activities as soon as we can.

## 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.

## 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 is 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.



# 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](http://thevillagesgcc.com)

## WHAT'S COOKING?

[theclubhouse@the-villages.com](mailto: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](http://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 were introduced 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](mailto:theclubhouse@the-villages.com), Phone: 408-223-4687, Online: [clubhouserreservation.com](http://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.

## Indoor and Patio dining or Curbside hours of Operation

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



### *Soup of the Day*

For the week of 10/18 to 10/24

<b>Monday</b>	<b>October 18</b>	Chicken Noodle
<b>Tuesday</b>	<b>October 19</b>	Cream of Tomato
<b>Wednesday</b>	<b>October 20</b>	Beef with Rice and Vegetables
<b>Thursday</b>	<b>October 21</b>	Chicken Tortilla
<b>Friday</b>	<b>October 22</b>	Seafood Manhattan
<b>Saturday</b>	<b>October 23</b>	Chef's Choice
<b>Sunday</b>	<b>October 24</b>	Chef's Choice



**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 2012

**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**  
Mozzerella, 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  
**10/18 to 10/24**

**Lunch Specials:**

**Monday 10/18 to Sunday 10/24**

**French Dip:**

On a French Roll with Au Jus with Choice of Side  
**\$14.95**

**Dinner Specials:**

**Tuesday 10/19 to Sunday 10/24**

**Sautéed Calamari Steak Amandine:**

Garlic, Butter, Dry Sherry and Almonds  
with Choice of Sides  
**\$26.95**

**Marinated Flank Steak:**

With a Ginger Soy Sauce  
with Choice of Sides  
**\$28.95**

**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 25<sup>th</sup>

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](mailto:theclubhouse@the-villages.com)

Limited Seating Available

**Masks Are Required For Entry**



## The Clubhouse

408-223-4687  
[theclubhouse@the-villages.com](mailto:theclubhouse@the-villages.com)  
Reservations, Menus and Online Ordering at:  
[www.clubhouserreservation.com](http://www.clubhouserreservation.com)

## Prime Rib

Served at The Clubhouse

Every Friday, Saturday and Sunday beginning Friday, September 24



## “Ask the CBOD” Response —October 14, 2021



### Bob Bogdanoff writes:

Can email addresses be included in The Villages Telephone Directory? Also is it possible to make an updatable Directory accessible via the online portal?

### CBOD Response:

While the convenience of providing even more information about our fellow Villagers in the annual telephone directory would be useful, there are important other considerations we must keep in mind. The Villages Golf and Country Club (VGCC) holds a fiduciary responsibility to protect the information that residents share with the VGCC to conduct business-related transactions and communications. Residents of The Villages provide the VGCC with their personal data and contact information for the sole purposes of resident-VGCC business activities. The names of residents, their addresses, phone numbers and email addresses, which may be held by VGCC, are considered corporate assets, and, by law, must be protected for both confidentiality and privacy. The Villages has experienced problems over the years where the printed Directory of addresses and phone numbers has been given to outside companies and vendors resulting in Villages' residents being subjected to solicitation via unwanted phone calls.

The VGCC has investigated software that could enable the publication of The Villages Directory via the Resident Portal, yet the software and labor costs are not currently budgeted items. This could be reviewed for inclusion in future years' budgets, yet the same confidentiality and privacy concerns exist. Some folks believe that residents could publish and keep their own contact information up to date, yet this is not an acceptable solution to support VGCC business activities. While making the Directory accessible via the Resident Portal could be convenient for some, by having this type of data available on a website, even one that is password protected such as the Resident Portal, may make it easier to download and share with people who have no right or business having it. This could result in more problematic issues than we've already experienced to date.

The Club Board of Directors supports the Villages Management in their actions to adhere to laws that protect the confidentiality and privacy of personal information.

### Mohan Aiyagari writes:

What and how are you addressing water usage and wastage per Ed Logg's recent Pulse letters and data?

### CBOD Response:

There are several actions underway across The Villages to reduce water consumption, both by the Club and the Association. For the Club, the largest water usage is to maintain the golf course. To date, our partners at GMS have already reduced recycled water consumption from 2019 levels by 17 percent and potable water from 2019 levels by 19 percent. Club potable water use compared to 2019 was down 40 percent. As well, projects continue to be worked to repair and upgrade several water features and ponds on the golf course to reduce any unnecessary water loss.

For the Association, they have a dedicated Water Conservation Team that already reports a greater than 27 percent reduction in overall water usage from 2019 levels. In addition to this team working diligently with residents to rectify their own local water issues (running toilets, running water softeners, etc.), our landscape partners, BrightView, have been closely monitoring landscape watering management, including watering scheduling, adjustments to running times, repairs of mainline leaks, broken irrigation valves, hose bibs, sprinklers, and drip lines throughout the districts. The current watering schedule for district properties is 3-4 days on the lawns and 2-3 days on shrubs.

We all have a role to play in how water is conserved here at The Villages. Our personal action within our own homes is key, as well as being on the lookout for any issues that crop up across the vast acres of irrigation systems and fixtures. This adage is truer today than ever, “if you see something, say something” – and right away. Please immediately report any form of water leakage or suspect running water to Facilities or Public Safety.

## 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).

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

(Continued on page 20)



# CLUBS & EVENTS

## 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: fleilphd@yahoo.com — or phone: 408-440-4421).



**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](https://fundraise.michaeljfox.org/tf-2021/Golf-Walk-a-thon)**  
Thank you for your support!

## The Spirit of Halloween has truly come to Glen Arden



By Barbara Sunseri

Witches are brewing, the ghosts are flying, and spiders are crawling. Have a fab-boo-lous Halloween!



## Holiday Faire Featured Artist: Harriet Tower

By Michael Sunseri

Harriet Tower states that she was always crafty with sewing, needlework, crocheting, and beading but she didn't draw or paint. She takes pride in that her mom was a gifted watercolorist and her brother majored in art in college. Their framed works hang in her home but she believed she didn't share in their talent. After retiring and moving to the Villages she found that Arts and Crafts had many classes for painting watercolor and acrylics so she chose to learn from taking them. Looks like the gift was always there for her.

She is using new mediums including watercolor, acrylics, and pastel pencil. Influencing her along these lines she notes that Ciel Duke has helped her with watercolor and Jeff Bramschreiber with acrylic and pastel pencil. Harriet says that the shell and the peppers you see here are her favorite Pastel pencil pieces.

After enjoying some still life drawing, Harriet currently is working on a piece of Yosemite Valley from a photo reference. She expresses enjoyment in this direction, using her file of photos, and it seems like this path of depicting landscape is going to take precedence for a while.

What is the future for Harriet? She wants to learn more and produce more and have others see her work. We remind you to attend our Holiday Faire November 6 in Cribari and when you see her say, "hello" and let her know you appreciate her work and progress.



## 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](mailto:km_schlosser@yahoo.com) and let her know that you wish to be included in her email notification.

## 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](mailto:bgrim@sequoialiving.org) or 408-238-4029.

## VAT theatre is back—meet the actors

The Villages Amateur Theatre (VAT) is returning live theatre to the Villages after a two-year absence! We're excited to present two 45-minute comedies, "Flushed Again" by Ron Nicol and "The Sitter" by Norm Foster.

In "Flushed Again," friends Jan (Connie Hendrickson), Meg (Liz Adams), and Tara (Madelaine Yannaccone) are in the ladies' room in the basement below a dance hall. When the bathroom door won't open and they realize they are locked in, crazy things happen.

In "The Sitter," a couple (Paul Miner and Elsa McLaughlin) are preparing for a big night on the town when their babysitter (Larry Miller) has a slight problem. A policeman (Tom McLaughlin) adds to the humor. The couple (and the audience) have a big surprise in store. There will be a 30-minute intermission between the plays.

Performances are at the Cribari Center Auditorium on Friday, October 24 at 7:30 p.m., Saturday, October 25 at 2:30 p.m., and Sunday, October 26 at 2:30 p.m.

**Free** General Admission tickets will be available for pick-up this Saturday, October 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.

Enjoy this experience. It is VAT's way of saying thank you for your support.





## FROM THE VILLAGES LIBRARY

By Sherle Frost

**“China Room” by Sunjeev Sahota:** A breathtaking novel of love, oppression and the pursuit of freedom, “China Room” twines together the stories of a woman and a man separated by more than half a century but united by blood. Mehar, a young bride in rural Punjab, is trying to discover the identity of her new husband. It is 1929, and she and her sisters-in-law, married to three brothers in a single ceremony, spend their days hard at work on the family farm, sequestered from contact with the men. When Mehar develops a theory as to which of them is hers, a passion is ignited that will put more than one life at risk. Spiraling around Mehar’s story is that of a young man who in 1999 travels from England to the sun-scorched farm, by now deserted for decades. In enforced flight from the traumas of his adolescence, his experiences of addiction, racism and estrangement from the culture of his birth, he spends a summer in painful contemplation and recovery, finally gathering the strength to return home. Fiction, 2021.

**“The Cellist” by Daniel Silva:** The 21st installment in the Gabriel Allon series. Viktor Orlov had a long-standing appointment with death. Once Russia’s richest man, he now resides in splendid exile in London, where he has waged a tireless crusade against the authoritarian kleptocrats who have seized control of the Kremlin. His mansion in Chelsea’s exclusive Cheyne Walk is protected by armed bodyguards. Yet somehow, on a rainy summer evening, in the midst of a global pandemic, Russia’s vengeful president finally manages to cross Orlov’s name off his kill list. Elegant and sophisticated, provocative and daring, “The Cellist” explores one of the prominent threats facing the West today – the corrupting influence of dirty money wielded by a revanchist and reckless Russia. It is at once a novel of hope and a stark warning about the fragile state of democracy. Mystery, 2021.

**“Family Reunion” by Nancy Thayer:** Eleanor Sunderland loves living on the Nantucket cliffside, in a charming home that has been in her family for decades. Now widowed, she looks forward to the arrival of her children and grandchildren for an annual family reunion, eager for the life and laughter that will soon fill the air. But Eleanor’s island idyll is shattered when her money-driven children suggest she sell the house and move to a retirement community. She finds a lone ally in her 22-year-old granddaughter, Ari, who moves in with her for the summer. Ari longs for a change of scenery, to stray from the path her parents have set for her. What she does not expect is an electric romantic spark with a Nantucket local, Cal, whose kind heart and charisma have her absolutely smitten. With plenty of her signature Nantucket magic, Nancy Thayer brings both Eleanor and Ari on a summer beyond their wildest imaginations, filled with exciting connections, old and new. Fiction, 2021.

## Hiking Club... *(Continued from page 6)*

**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.

**Saturday October 23:** Susan Brown (408-649-1026) will lead a 8 mile long hike to Boccardo Trail in Alum Rock Park from Eagle Rock Parking Lot. The trail does not have much shade so make sure to bring water, sunscreen and a hat. We will be going up some moderate hills to North Rim trail. Then the trail will pass through grassy hillsides to oak woodlands of Todd Quick Trail. After going up some more moderate hills we will be rewarded with great views of Santa Clara valley and Mt Hamilton at the top. On a clear day you can even see all the way to San Francisco. You may also bring poles and snacks. We will meet at Cribari about 8:45 am and depart to ARP no later than 9 a.m. There is now a \$6 parking fee at Alum Rock.

## 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.



## SVC to host Rooftop Solar presentation

By the Sustainable Villages Club

The Sustainable Villages Club (SVC) will hold its next monthly general meeting this month on Wednesday, October 20 at 4 p.m. via Zoom. All Villagers are invited to log on for a 30-minute informative overview on rooftop solar power. We will have a 15-minute presentation followed by an opportunity to have your questions answered.

One way to have a positive impact on our environment and reduce the carbon footprint is to reduce fossil fuel usage. Generating power from solar panels will do that. The goal of our club’s Solar Energy Team is to increase the number of rooftop solar installations by providing residents the knowledge and information to make an informed decision to determine if solar is right for them.

You do not need to be a member of SVC to take advantage of this presentation. The Zoom Meeting ID is 850 9035 4316 and the passcode is 863565. If you need further information please contact Maxine Amundson at 408-425-0614 or drmaxa@comcast.net

## 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.

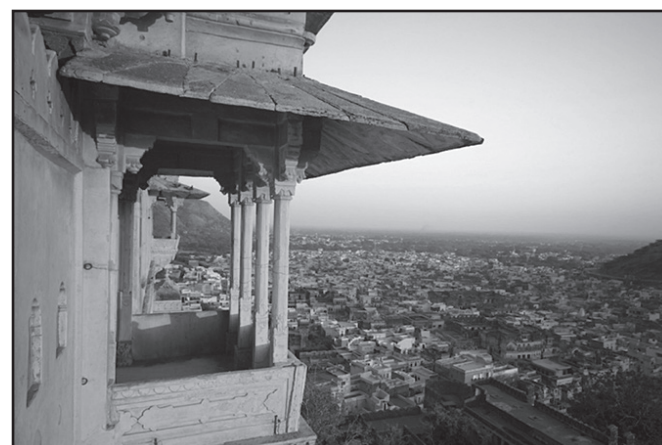
Please join us on Friday October 22, at 2 p.m., at Foothill Center, for a fantastic journey to Rajasthan, and for our first in-person event of the year! We are looking forward to offering more in-person events in the coming months as well.

## Evergreen Blood Drive is October 23

The next Evergreen Blood Drive, sponsored by St. Francis of Assisi of Evergreen and the Stanford Blood Center, will be held on Saturday, October 23 from 8 a.m. to 2 p.m. at the St. Francis Community Center on 5111 San Felipe Rd, Evergreen, San Jose, CA 95135. The event is open to the public and any and all eligible donors are encouraged to come by that Saturday and become a blood donor. Due to the large number of companies shut down, there is a big shortage of blood types, so your donation will be impactful.

We encourage folks to sign up in advance, to minimize waiting times for all. They can call volunteer Tom Mitchell at 408-476-6104 or visit sbcdonor.org/donor/schedules/drive\_schedule/9056 to learn more.

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





## 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 [debgordon20@gmail.com](mailto:debgordon20@gmail.com) or call or text Deb at 408-483-3610 with your name(s) and address.

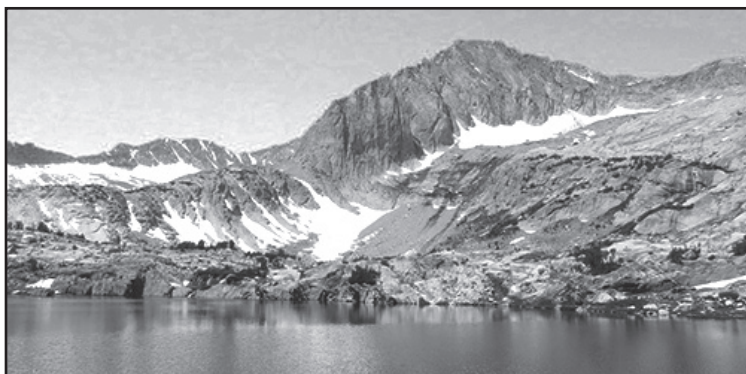
\$5 per person donation will be charged to your house after the event. One guest per Cribari resident is welcome, if wanted. Come and meet your neighbors! Music by Ed Knott.

## 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.

## Hiking Club: The Eastern Sierras



The Villages Hiking Club meeting at Foothill Center on October 25 at 7:30 p.m. will have a presentation by John Trudeau. He has been a member of the Hiking Club for eight years, and particularly enjoys wilderness hiking and outdoor scenic photography. He will combine his hobbies with descriptions of his hikes supplemented with numerous photographs of beautiful scenes. John has hiked in many countries, but high on his favorites list is the Eastern Sierras, which will be his focus.

The eastern side of the Sierra Nevada offers some majestic hiking trails that are easy to access. They are light to moderate in difficulty, and extraordinarily scenic. Join us as we look at some of the trails around Lake Tahoe and further south near Mono Lake. Some of the best include Mt. Elwell, the Virginia Lakes, Mt. Judah, and the "Impossible Trail." In addition, he will introduce you to another nearby oddity – the monkey on the mountain. We will take some quick peeks at other trails as well, and visit the Bristlecone pines, which are the oldest living organisms on the planet.

All Villagers are welcome, but please bring your mask, as they are required inside Foothill Center. The program will commence after a brief Hiking Club business meeting and a break for socializing with snacks and beverages.

## 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](mailto: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

## HERMOSA/HEIGHTS HOLIDAY 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**

**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](mailto:donna@robersons.com) with your food choice of burger, hotdog, Polish dog or veggie burger and your house number for the \$15 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).

## Camera Club: Photography mistakes and how to fix them

Educator-photographer Mark Grzan will present a Zoom session on landscape photography called "How We Mess It Up and How to Fix It" on Monday, October 25, from 7 to 9 p.m. for the Villages Camera Club (VCC). From the Bay Area, Mark has over 30 years of teaching experience at Foothill and Gavilan College. For a Zoom link to the session, Villagers who are nonmembers can contact Ray Blinde at 408-531-1776 or [rwblinde@earthlink.net](mailto:rwblinde@earthlink.net)

In advance to the evening's program, Mark offers to post-process any VCC member's landscape image submitted to him by 6 p.m. on Saturday, October 23. Check your VCC email on the Landscape Program for details on submissions. During his presentation Mark will then comment on "before and after" versions for you to try on your own with future images. Members have received an 11-page reference guide on everything you need to know for a successful landscape image.

For the last 10 years Mark has led groups of photographers (10 to 30) to Death Valley, Yosemite, Big Sur, Point Reyes, the Redwoods and everything in between. According to VCC member Mary Miller, who is on the Program Committee, Mark "is an extremely passionate, knowledgeable and talented professional photographer." Mark retired in 2010 as administrator for the School of Art and Design at San Jose State University and soon became dedicated to teaching photography. Primarily a landscape and nature photographer, Mark has experience in portraiture, studio, macro, street, architecture, dance, sports, transportation, celestial and more, but he does not do weddings! You can see his work at <https://500px.com/p/ishot?view=photos>

The VCC welcomes all Villagers to its programs on the first and third Mondays of the month. After you attend one program as a guest, you can join the club for \$30. See winning photographs from monthly competitions at [villagescameraclub.com](http://villagescameraclub.com), in the hallway of Cribari Center and in the clubhouse hallway to the left of the main entrance. The Villages Camera Club (VCC) is a member of the Northern California Council of Camera Clubs (N4C) and The Photographic Society of America (PSA).

## Join News Junkies meeting

The next News Junkies meeting will be Monday, October 25 at 1:30 pm via Zoom. You may register for the next News Junkies meeting at [villagesa.org/news-junkies](http://villagesa.org/news-junkies)

This month's topics include:

- Quality of Life Bay Area Poll. Results from the poll include 71 percent saying it's gotten worse in the last five years; mental health has worsened; and 56 percent saying they are likely to move out of the Bay Area.

- Biden's \$3.5 trillion social reconciliation bill. It is favored by most Americans and is the most progressive legislation since FDR. Let's discuss the positives and negatives.

These and more topics will be discussed.



# RELIGION

## EPISCOPAL

### ‘Proclaim By Word and Example’

By The Rev. Julia McCray-Goldsmith

As people of faith, we learn and pray and repent and return. And with time and practice, we really do get better at these habits, and find ourselves better able to teach and pray and to extend a generous forgiveness to others. That’s why we repeat these commitments at every Baptism and Confirmation in the Episcopal Church. We don’t have to be perfect at the outset: we are welcome and accepted just as we are... but we don’t get to stay just as we are! We are, as lifelong Anglican priest John Wesley observed, “going on to perfection.”

Which is very Good News! We don’t need to be perfect, and nor do our neighbors and friends (including those who may annoy us). We just need to keep trying, all the while trusting grace when we fail, and extending the same grace to each other. And all of that effort and trust bears witness to our faith in a compassionate God, which is perhaps the best thing we can give each other. When we try, when we fail, when we try again: this is proclaiming Good News by example.

Words are good too: can we try out the practice of naming God’s love, grace and forgiveness when we receive them? But let us never discount the power of our actions. As St. Francis famously (if apocryphally) said, “Preach the Gospel at all times. When necessary, use words.”

## 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

## CATHOLIC COMMUNITY

### ‘Feast of St. Francis of Assisi’

By Rev. Matthew D. Stanley, Pastor

In the middle of his sermon on the Mount, Jesus made this bold proclamation: **“No one can serve two masters.”** Mt. 6-24

A master can be anything or anyone—an inanimate object or a being of flesh and blood. As the saying goes, he who serves two masters has to lie to one.”

Truth be told, Francis of Assisi didn’t always have a Capital ‘S’ and a small ‘t.’ in front of his name. He was from a wealthy family who gave him everything he wanted. He enjoyed a good party—wine, women, and song. He was a mercenary soldier for hire, and he spent time in prison. In short, for a time, Francis served many masters.

Until the day, when God engaged Francis in a conversation that changed his life and the world. **“Francis, rebuild my Church.”**

Francis stood face to face with many different threats to dignity, hope, and the future of humanity. Francis did not run or hide from the disfigured face of humanity. Rather than close himself off and protect himself, Francis chose to jump into the heart of the world, embracing and accompanying humanity, offering love, mercy, compassion, hope to all he encountered.

The Gospel is preached most effectively, not by powerful organizations that reach to every part of the globe, but by individuals passing it on to another person.

As the friar from Assisi often encouraged his followers: **“Start by doing what’s necessary; then do what’s possible; and suddenly you are doing the impossible.”**

**Come to Mass on Sunday! Bring a friend!**

**Masses at Cribari: Sundays** at 8:15 a.m. **First three Fridays** each month: Rosary at Cribari 8:30 a.m., followed by Mass at Cribari 9 a.m. Ten more Sunday Masses 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.

**Home Communion for the homebound:** contact Marilyn Rodman 408-274-4521.

**Preview and Pray Sunday Scriptures:** Is 53:10-11, Ps 33:4-22, Heb 4:14-16, Mk 10: 35-45

Want to know more about St. Francis and his followers? Try reading *The Little Flowers of St. Francis of Assisi*. Many public library copies available via the Link+ system (ask a librarian). Check the St. Francis of Assisi Gift Shop.

## COMMUNITY CHAPEL

### ‘Be Not Dismayed’

By Pastor Bill Hayden

At some point in a person’s life they will experience a season of sorrow or grief, it is unescapable. At the young of 4, I experienced deep feelings of sorrow and rejection when I was sent to live with other relatives. I grieved every single day and didn’t understand why I could not remain with my other six siblings. My mother had struggled for years to keep us all together after our father had abandoned the family.

I had a very hard time adjusting to this new life without my mother and siblings and I wept often. I thought as a child that it may have been something that I had done or didn’t do. Even though I could visit my mother and siblings occasionally, it did not prevent me from the grief of separation.

Today, I find that grief is still a part of the human experience and that each person has to learn how to lean into their grief as if it were a wave coming to shore. Being a Pastor and resident of the Villages, I am aware that grief frequently happens here because of the nature of our aging community. There are a number of members at Chapel who are dealing with loss in their lives and we offer Grief Share classes, support, prayers and empathy in healing. I submit this song when the waves of grief land at your shore:

Be not dismayed whate’er betide, God will take care of you; Beneath His wings of love abide, God will take care of you.

God will take care of you; Through every day, o’er all the way, He will take care of you, God will take care of you.

No matter what may be the test, God will take care of you; Lean, weary one, upon His breast, God will take care of you.

God will take care of you Through every day, o’er all the way; He will take care of you.

God will take care of you, He will take care of you, God will take care of you.

1 Peter 5:10 NKJV “But may the God of all grace, who called us to His eternal glory by Christ Jesus, after you have suffered a while, perfect, establish, strengthen, and settle you.”

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](http://villagescommunitychapel.org) or on YouTube for Sermon series.

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# SPORTS NEWS

## SHONIS

By Fran Schumaker

Due to the aeration schedule, the Shonis played on Monday, October 4, instead of our regular Tuesday play day. The number who came out to play was smaller than usual, but that did not stop anyone from having a fun day. We had 16 players, including one qualifier. We also had three birdies on the Day. Playing partners, Betty Hall and Ad Jung Sin, each had a birdie on hole #5. Ad Jung also had a beautiful putt in birdie from the left fringe of the green on hole #9. These two birdies were Ad Jung's first ever birdies since learning how to play golf. Congratulations to both of you ladies.

The rest of the month of October promises to be busy for the Shonis. We began our Club Championship competition on October 12. It will continue for two more Tuesdays ending October 26, 2021. We wish everyone playing in the competition good luck and some really good low scores.

On October 19, we will be holding our General Meeting at 12:30 p.m. At this meeting we vote on our officer's for next year, have signups for the different committees and signups for our morning starters and scorers. For many of our newer members who joined during COVID-19 and after, this will be their first in person meeting for elections and committee signups. Last year we voted via e-mail and did not do committee sign ups. This year in many respects feels just a little bit more "normal."

Have a great rest of the week. Take care and stay safe.

## SWINGERS

On October 5, the golf course was closed due to greens aeration, so 47 Swingers signed up to play on Monday, October 4, at 9 a.m. A number of those golfers encountered walkers, some of whom were less than polite when told that golfers had the course that morning. Usually, we contact the Pro Shop to address walkers during play, but in this instance the Pro Shop was closed.

Even though this was not our usual play day, the date change information was communicated in The Villager multiple times. Walkers should keep in mind that they must always yield to golfers, especially for their own safety, and this has been reiterated by Scott Steele on every communicate about walking hours on the golf course. Certainly, everybody pays HOA dues entitling them to club amenities. However, walkers must keep in mind that insofar as the golf course, golfers pay for tee times, pay to have their golf carts on the course, and some pay to belong to at least one of the Six Golf Clubs. Encountering walkers during golf play delays the game and is a huge distraction to players. It results in golfers not getting what they pay for, which is clearly not fair.

### 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 8:30 a.m. tee off with foursomes "Best Ball" followed by a costume/pizza party at 11:30 a.m. **(Please RSVP for the party)**

November 9 (Tuesday) Captain's Trophy playoff

According to Co-Captain, Mary Wagle there are still 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 an open one-day event spot for the Charity of Choice. If you wish to be considered, or if you know of anybody who should be nominated for any of these positions, please read the By-Laws and Standing Rules governing those positions, and then contact Mary. Keep in mind that we can't run a club without having our Board of Directors in place, so please consider volunteering or making a recommendation for a nominee.

## 18-HOLE WOMEN

By Chris Leisy

Was a beautiful fall morning for our October Captains trophy. The greens had been sanded so we decided on the two-putt rule. Boy did we get some great scores. Our October Captains Trophy winner was our beloved 94-year-old Asako Nakamura who shot a net 61. What an inspiration she is to us all. We all wish to be like her. If you see her give her a big congratulations for her great accomplishment.

The big event for this month is our Halloween and Charity tournament on October 28.

This year's charity is Alzheimer's Association, all you need to do is bring your checkbook There will also be a best costume contest. The two head witches, Geri Wilk and Janet Gonzales, will be the judges. Find your foursome and come join in on all the fun and witchery.

One lucky girl, Carol Zaccheo was the only chip in on #8 and won all \$12

The birdies for the day were Millie Ann Schwerin on #5, Kitty Ohtaka on #6, Vivian Brown, Alice Glazer and Maxine Amundson on #11 and Cheryl Huesser on #1 and 8. Congratulations to them all.



## PICKLEBALL

### Pickleball Strategy: Net Play

By Joyce Kludt

Where do you prefer to play most of your game? Some people prefer to play pickleball at mid court or back court or back and forth. Others try to play what we call a "Net Game," which is close to the kitchen line.

If you've ever watched the pros play tournaments, you'll notice that they almost always play net games. *But why?*, you might ask. Net play is valuable because most points are won at the Kitchen Line (non-volley zone). If you haven't tried it, Net play is a strategy that will improve your game, according to instructors and pros.

*But won't I make lots of foot faults if I'm that close to the line?* (You're not allowed to step on the kitchen line during play).

Well, that's the trick. You need to always know where you are in relationship to the line, and plant your feet right behind it, so that you know that the only time you're going to step forward is to take the ball off the bounce, which is when it's legal to step over the line. It's something you need to practice so you don't get called on foot faults. (Although at the Villages, our play is more relaxed, so sometimes foot faults are ignored...but not in tournaments.)

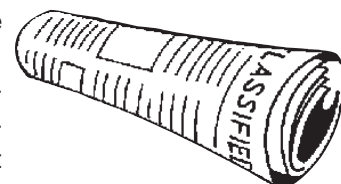
Getting up to the line is not the same as staying at the line. Often a player will do a great job of coming up to the line...but two shots later, they've backed up a good two or three feet from the kitchen. Once you back up, it's hard to return, and it's more likely your opponent will just keep hitting the ball at your feet to push you farther back from the line, shot by shot. Do this instead: Look down at your feet at the end of every point and notice how far you are from the kitchen line. If you're not within 1-3 feet of the line, chances are that's why you lost the point.

Have fun, Villager Pickleball lovers...see you on the courts!

### Missed your Villager?

If you missed delivery of your weekly copy of *The Villager*, please call 408-223-4655 to report it. (Please do not call before 11:30 a.m.)

You may pick up a replacement copy of your paper at the newsstand at the entrance of Building B or go online to the Villages website—[www.thevillagesgcc.com](http://www.thevillagesgcc.com)—and download the current and past editions to your computer.





## MEN'S GOLF CLUB



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

### Upcoming Events

**October 16 - Fall Classic-TBD;** Shamble- 2 Best Balls; Flights, Shotgun 8 a.m.

**November 13 - Veterans Day Tournament;** play 6 from #2 tees, 6 from #3 tees & 6 from #4 tees, by choice 2 Best Balls of 4; Flights, Shotgun 8:30 a.m.

**December 4 - Holiday Tournament/Annual Meeting;** Two-man teams, BB-Net Shotgun-8:30 a.m.

### Hole-In-Ones for September:

Once again, let's acknowledge Sheldon Rosenblum and Hal Hallock for recording their "ACES" during the month of September. Sheldon posted his on hole #6 on September 6, and Hal dropped his on hole #11 on September 29. Congratulations gentlemen, and remember you have a lot of thirsty friends out here that are cheering for you to do it again, soon!

### Eagles for September:

On the 5th of September, **Joe Beltrano** got his ball to fall for an Eagle 2 on hole #5. I'm always in awe when I post that someone had an eagle on #5 that is just a tough hole. Yes, this guy is becoming a regular Eagle Shooter (two months in a row); **Bob Dolci** marked his scorecard with an Eagle on September 13 on hole #2 this time. And on September 19, **Brian Sullivan** got his ball to drop for an Eagle on hole #16. Way to golf your ball Brian! Congratulations to all of you gentlemen! You are too cool!

### Age Shooters for September:

No, this is not an instant replay; these guys did it once again: **Leo Ruth** is grooved for sure. He shot 77 on September 6 and then he backed it up again, 4 days later on September 10 with a 74.

Put **Dave Dimmick** in that same "MMAS" (multiple monthly age shooters) category with a 73 on September 10, and once again on September 20 with the same score.

**Larry Angel** is a recurring Age Shooter. He posted a 78 on September 21. Way to go buddy!

**Tony Branco** recorded an 80 on September 24. No doubt he was the big winner that day.

**Tony Crotsley** signed his card with a 76 on September 27. Great job, sir!

And last but not least, congrats to **Pres Miranda**, who does this multiple times almost every month. Absolutely unbelievable! All of you gentlemen are amazing! Congrats to you all.

**New Members:** Please welcome the following new members, **Chuck Caldera and Rob Hands** to the Men's Golf Club. Be sure to introduce yourself, and ask them to join you on the golf course when you can.

**Golf Thoughts:** (provided by Mike Bailey, newest MGC member)

"Every time a golfer makes a birdie, he must subsequently make two triple bogeys to restore the fundamental equilibrium of the universe." - Mike Bailey's book "I wish I Could Play my Normal Game - Just Once"

\*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.

## TENNIS TALK

By Betty Olsen

October 2 and 3 found the tennis courts humming with members playing the Tennis Club Mixed Doubles tournament. The last club tournament was in 2019! The activity also brought out many spectators that enjoyed the delicious food at the viewing stand provided by our social committee Melinda Dobbs, Suzi Hathaway and Mary Ringel. As the saying goes it takes a village to put on a club tournament so thanks goes out to Jim Murphy and Bob Semple for taking care of all the court and viewing stand details, and Gerhard for keeping us in much needed ice.

Here are the results of the Mixed Doubles Club tournament:

**Mixed A** - Phyllis Seeger/Steve Olson winners, Peggy Seidel/Sheng Chen runner-ups. Mixed A Consolation - Liz Kung/Rajeev Singh winners, Mary Ringel/Brian Dombrowski runner-ups.

**Mixed B** - Lillian Qin/Bob Semple winners, Ruth Liu/Rick Tedeschi runner-ups. Mixed B Consolation - Linda Wong/Venkat Prabhala winners, Nancy Domingo/AI Lopez runner-ups.

Next up is our annual match with Rossmoor Tennis Club Saturday, October 23. Come out and root for Team Villages. Last match was in 2019 and Team Villages currently holds the trophy.



Ken Kline/Karen Hillis sporting Humboldt University shirts



Mixed A finals - Phyllis Seeger and Steve Olson, Peggy Seidel and Sheng Chen

## 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, October 7, 2021, was another fine day to play a round of golf. The sky was overcast in the beginning of the round but the sun soon came out and the temps were very mild. We had a pretty good turnout and the results are as follows:

First place went to Bill Travis with a net score of 25.

Second place went to Roger Pyle with a net score 27.

Third place went to Prakash Deshmukh with a net score 28.

**There were two birdies:** Bill Travis on hole 5 and Jim Schlosser on hole 5.

**Closest to the pin:** Bill Travis was closest to the pin today at 17' 4" from the pin on hole 4.

### Deep thoughts:

"Golf is a day spent in a round of strenuous idleness." - William Wordsworth, Poet

"Golf is an open exhibition of overweening ambition, courage deflated by stupidity, skill soured by a whiff of arrogance." - Alistair Cooke, British journalist

## PINSEEKERS

By Jack Bindon

As predicted, lots of sand and big holes on the putting surface. It would seem that it was to everyone's advantage since we are back into some subpar net scores. I will have to leave it up to our professional staff to determine if the two-putt rule is acceptable for score posting. It may not be. For purposes of our competition it is what it is and the points won will be counted in our Championship "race."

Enough said. Here are the weekly winners: First place we have a tie between Tak Okabe and Don Lee, both with net 33. Each will earn 4 points. In third place we find Mike Falarski with a net 34 good for 2 points. In fourth place we have another tie between Don Minami and Frank Garcia, both firing a net 35 which will earn them 1 point.

I will deliver the article as written and amend it if the pro staff has awarded sweeps prizes so stay tuned. In either event score posting and sweeps awards are in the hands of the Professional Staff.

## BOCCE NEWS



By Cathy Razumich

Our Fall Round Robin tournament still has some exciting games left to play. If you haven't had a chance to watch, games are at 10 a.m. and 3 p.m. on Mondays, Wednesdays and Thursdays. The playoffs for this final tournament of 2021 will begin on October 25.

When you are at the courts, check out the new cabinet located behind the Court 1 scoreboard. Here is where you can find posted social events, Challenges, Skilz' classes, tournament results and photos. Thank you to Wayne Weiler and Paul Andersen for installing our new cabinet.

Also say hello to one of our new referees, Jackie Berman. She's been playing since 2016 and enjoyed the game so much she decided to train to be a referee. To quote Jackie "I love the game."

**Be sure to mark your calendars for the upcoming Bocce events:**

The "Championship Game Celebration" will be immediately after the championship game on Wednesday October 27. All Bocce Club members are invited to join the awards presentation at the Gazebo and to enjoy a toast and slice of cake. If you plan to attend, let Barbara know you're coming by calling 408-300-1230 or emailing ORLMUH2@COMCAST.NET

The "Halloween Bash" is on Friday, October 29 from 3 p.m. to 5 p.m. If you wear your most creative costume, you could win a prize. Please bring your favorite drink and an appetizer to share.



# SCOREBOARD

## FROM THE PRO



By Scott Steele, PGA Head Golf Professional

### Upcoming Events

Friday, October 15 – Callaway Demo Day 10 a.m.-2 p.m.  
 Saturday, October 16 – Men’s Club 8 a.m. SG / Piedmont Hills High School Fundraiser Tournament 1 p.m. SG – Course Closed  
 Friday, October 22 – 8 a.m. Open Shotgun / St. John Vianney High School Fundraiser Tournament 12:30 p.m. SG – Course Closed  
 Sunday, October 24 – 8 a.m. Open Shotgun / Couples Invitational 12:30 p.m. SG – Course Closed

**Golf Course Tree Removal #18 Pond:** From October 25 through November 4, Brightview will be removing the two eucalyptus trees bordering the Hole #18 pond. This follows the city permit approval due to failing conditions of the trees. Access to this area will be coned off and limited due to safety protocols. Given the necessary large equipment at this site, the street along #18 green will have limited passage. The cart path will be closed and some of Hole #18 will be off limits as large tree limbs are brought down. Golf traffic will be re-routed to exit Hole #18 on the right-hand side of the green – please follow cart route exit markings. Also the #5 tees on Hole #18 will be closed during this time frame to keep golfers from hitting longer second shots that might enter this area. Please be safe and if your golf ball enters this area, you may drop free of penalty at a safe place that is completely clear of the coned off work areas. Let us know if you have any questions.

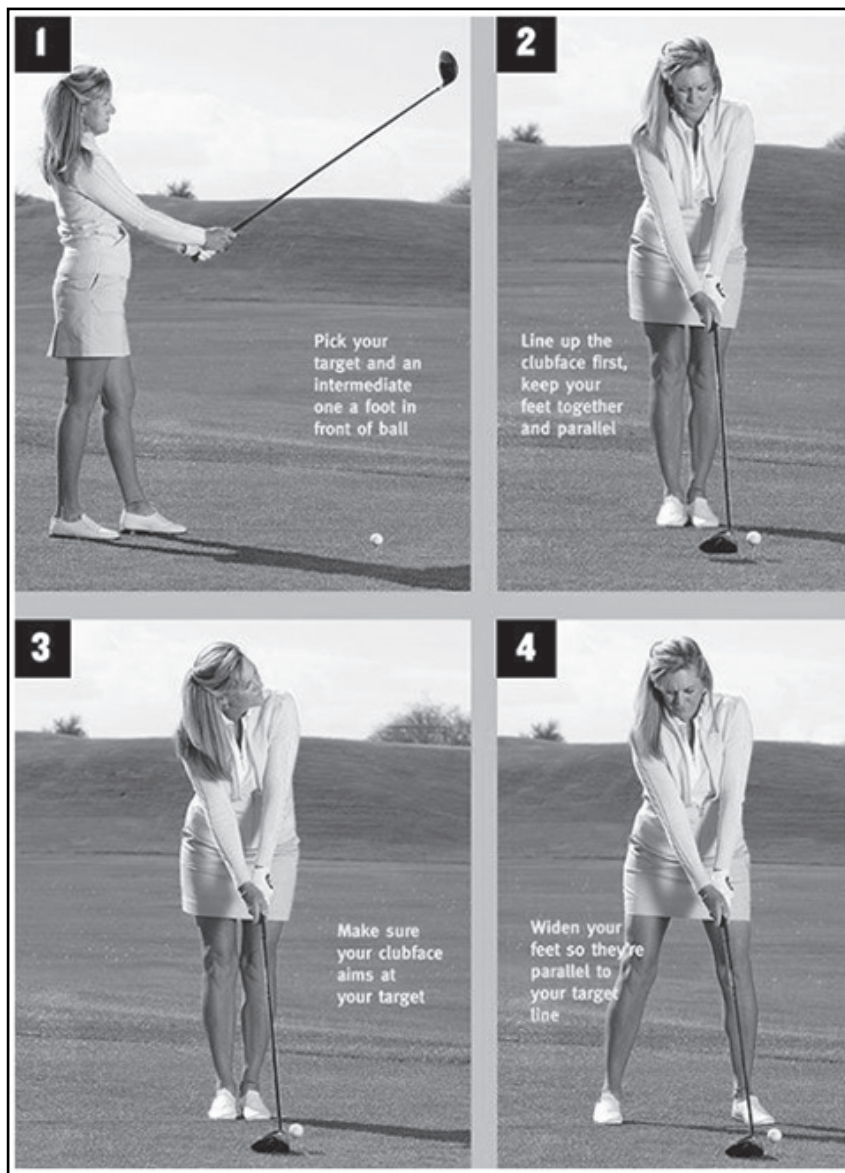
**NCGA Publishes New Course Ratings and Slope Ratings**—As you may or may not know, the NCGA rating team was here in June to measure our 18-hole course for new course ratings and slope ratings from all tee boxes. The new and updated course ratings and slope ratings is now in effect. The NCGA/GHIN Apps and all on-line portals have been updated accordingly. The Posting Room GHIN computers have been updated accordingly. For tournament play, Golf Genius has been 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.

**Upcoming Aerification Schedule—Fairways and Approaches.** Friday, October 22 through Friday, November 12

**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.

**Tips from the Pro**—This is a great visual image of the proper set up technique for a full shot. We call this “building your stance around the clubface.” This is referring to the proper sequence of actions to move from the “think box” into the “go box”. (1) Stand behind your ball and pick your target (2) Set the clubface behind the ball aimed at your target...tilt your head and do a target check (3) Build your grip and stance (4) Once comfortable after a couple of club waggles...let it go! The key here is to always start from behind your ball, always have a target in mind, and always align the clubface first and your body second. Remember the clubface dictates where the ball goes.



## BRIDGE

**Monday, October 4:** 1. Louann Partridge - Jonna Robinson 2/3. Selma Chastaine - Steve Bosma 2/3. Mary LeGrand - Lorrie Scott

**Wednesday, October 6:** 1. Mary LeGrand - Louann Partridge 2. Alan Waltho - Maureen Waltho 3. Jonna Robinson - Lorrie Scott

**Friday, October 8:** 1. Steve Bosma - Ed Logg 2. Elke Borbolla - Joe Henry 3. Jan Kiernan - Sumi Minami

## BOCCE

### Fall Round Robin Week # 4

#### Monday, October 4

10 a.m.: Kraze For Bocce 4-4, Holy Rollers 5-3, Razzmatazz 2-6, Agitators 5-3

3 p.m.: Reign Us In 7-1, Pallino Pals 3-5, Take No Prisoners 3-5, Unknown Rollers 3-5

#### Wednesday, October 6

10 a.m.: La Bocce Vita 5-1, Hot Shots 1-5, Charlie’s Pals 3-5, Bocce Queens 5-3

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

#### Thursday, October 7

10 a.m.: Ladybugs & Bullfrogs 6-2, Pallino Chasers 3-5, The Funsters 4-4, Bocce Wizards 3-5

3 p.m.: Bocce Posse 5-3, Our Gang 6-2, The Dazzlers 4-4, Dynamos 1-7

## 18-HOLE WOMEN

Thursday, October 7

**October Captains Trophy winner:** Asako Nakamura

### First Flight

**Low gross:** Monica Saneholtz 80

#### Low net:

1. Millie Ann Schwerin 62
2. Cheryl Heusser 63
3. Annie Bassford 69
4. Karen Harsany 69

### Second Flight

**Low gross:** Sue Daughtry 86

#### Low net:

1. Asako Nakamura 61
2. Diana Hallock 64
3. Vivian Brown 69
4. Bev Poellot 69

### Third Flight

**Low gross:** Dianne Doughty 98

#### Low net:

1. Shirin Shirazi 66
2. Bonnie Hagen 68
3. Inge Mcquade 68
4. Marlee Puppo 68
5. Kathy Apgar 68 2 tee flight

### 2 Tees Flight

**Low gross:** Laura Swenson 92

#### Low net:

1. Gwen Bindon 66
2. Alice Glazer 69
3. Barbara Nilsen 69

## MEXICAN TRAIN DOMINOES

### Wednesday, October 6

Kit Hultquist	145
Beverly Wharton	149
Audrey Osuna	166
Joanne Cooke	247

### Friday, October 8

Audrey Osuna	157
Claude Ashen	267
Remy Pessah	340



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# LANDSCAPE & MAINTENANCE

## MAINTENANCE SCHEDULE

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

Cribari Center—Landscape maintenance and weed control, 10/18-10/22.

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

Heights and Corner—Dry rot repairs in progress.

Roof debris removal at various locations in progress 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**  
7754-7786 (even) and 7791-7867—Landscape maintenance and weed control in progress.

7698-7752 and 7753-7787 (odd)—Landscape maintenance and weed control, 11/29-12/3.

Installing vents on exterior at various locations in progress.

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

8480-8505—Landscape maintenance and weed control, 11/22-11/26.

8510-8519—Pressure washing in progress.

8502-8509—Painting in progress.

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

8005-8032, 8100-8121 and lower Chardonay Lake—Landscape maintenance and weed control, 11/22-11/26.

Dead/dying tree removals at various locations in planning.

Pinot Noir—Dry rot repairs 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**  
6184-6245, 6337-6361 and Montgomery Center—Landscape maintenance and weed control in progress.

6001-6068 and 6127-6136—Landscape maintenance and weed control, 11/15-11/19.

Dead/dying tree removals at various locations in planning.

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.

8732-8750—Power wash, prep and painting in progress.

8752-8768—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 9012-9021 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.

7340—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 selected areas in progress around the property.

Irrigation repairs in progress throughout the Villages.

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

**Club Centers**  
Clubhouse, Tennis Courts and Driving Range—Landscape maintenance and weed control in progress.

Weed spraying throughout the Villages in progress.

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

Turf white grub spot treatment control and turf cleanups 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.

## Proposed Changes to APo 304... *(Continued from page 12)*

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 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.

~~6. In addition to the above objective, a year-end reserve amount has been established for each district which is a reserve balance amount that, as a goal, should not be less than the 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



# CLASSIFIED ADVERTISING

## To Place a Classified Ad

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

Ad copy is due Monday at 4 p.m.

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

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

## REAL ESTATE

**Single Story,  
Furnished 1 Bdr.  
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4-5 Months  
Starting December 1st,  
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Get that old grill  
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Ask about our  
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### Automotive Repair

**Appliance Repair  
Maintenance**  
Trained, Licensed  
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All Major Brand Appliances  
Richard: 408-439-9645  
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### Computers

**We Fix PC's / Macs  
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On-Site 7 days,  
8 AM to 10 PM  
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Same day  
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In business since 1988  
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Custom Draperies, Blinds,  
Shades & Shutters.  
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### Heating & A/C

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

12/30

### Housecleaning

**Lucy's House Cleaning**  
**Professional Work**  
Very Trustworthy  
24 years of experience  
(Villagers' references  
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Licensed, Free Estimates  
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**Yesenia's Cleaning Service  
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20 years experience  
Great references  
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650-868-9135

12/9

**Pink Ladies  
House Cleaning**  
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Weekly, Biweekly, Monthly  
Free Estimates  
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**Housecleaning**  
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Available Anytime  
Maria  
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### Moving/Storage

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jameszorn@yahoo.com  
Agents for  
National Van Lines

11/25

### Painting

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7 min. from the Villages  
Interior/Exterior  
Drywall Repair  
Acoustic (Popcorn) Removal  
Wallpaper Removal  
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Competitive Price Matching  
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License No. 651686

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#### McNerney's Painting Service

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References  
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408-674-4046  
408-358-5450

1/6

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**408-674-6333**  
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Color Consultation

12/2

#### JAMES PAINTING Villages Resident

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408-210-0859  
jamespainting7@comcast.net  
Villages References

2/3

### Plumbing

#### PLUMBING

**55+ Senior Discount on  
quality plumbing service**

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

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Call us today!  
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Honest, reliable  
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Bonded & Insured  
We also unclog drains.  
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10% senior discounts  
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Formerly known as  
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Proudly Serving the Villages  
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Offering painting, remodeling,  
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P: 408-315-6998  
Lic# 10332242

11/18

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**SENIOR IN-HOME CARE**

**AFFORDABLE SENIOR IN-HOME CARE**

**STEPHANCHARLES ENDEAVORS, INC.**  
 Hourly, Live-In Caregivers  
 Hard-Working, Honest, Skilled, Respectful  
 Licensed, Bonded, Insured  
 Great References  
 Free Assessment  
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 References Available.  
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 Free Assessment  
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 elderlymatters@gmail.com  
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 408-622-8600  
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**SENIOR IN-HOME CARE**

**OUTSTANDING AND EXCELLENT Vista Verde Home Services**

Bonded, Licensed, Insured  
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 Great References  
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**Senior In-Home Care (continued)**

**Caregiving 36 yrs experience.**  
 Assistance with  
 Meds, Laundry, Shower  
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**Caregivers 24/7 Healthcare Excellent Services,**  
 Affordable Rate  
 Experienced, Hard-working,  
 Trustworthy  
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**CAREGIVERS AVAILABLE LIVE-IN / HOURLY AFFORDABLE RATES EXPERIENCED, REFERENCES HONEST INSURED MANAGED BY VILLAGES RESIDENTS**  
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**24/7 HEALTHCARE INC. Hourly/Live-In Caregivers**  
 Certified, Insured,  
 Experienced  
 Free In Home Assessment  
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**Caring Star Award 2020 Recipient**  
 A+ Certified H.C.S.B,  
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 Quality, Affordable  
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 Honest, reliable,  
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 1/6

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**Joe: 650-279-7814**  
 Villages Resident  
 Airports, Doctors  
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 Screens \$200  
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**FOR SALE**

**ESTATE SALE ESSENTIALS ESTATE SALE**  
 8030 Pinot Noir  
 Friday, Oct. 15, 10AM to 2PM  
 Saturday, Oct. 16,  
 10AM to 2PM

Masks must be worn regardless of vaccination status.

Fine furniture, linen, appliances, kitchenware, houseware, wall art, office supplies, tools, men's leather jackets, garage items and much more.  
 10/14

**GREETINGS**



**Happy 101st Birthday Sally Burns!**  
 May You Have Many More!  
 —Your Friends at The Villages

**HELP WANTED**

**CASE STUDY PARTICIPANTS NEEDED:**

65+ and open to walk around the neighborhood. Cane, Walker, & Wheelchair users welcomed!  
 To learn more/Join:  
 Call (408) 641-0677  
 www.walkwithpop.com  
 10/28

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



**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:** Monday, October 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 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.



# OBITUARY

## Robert Hunley

March 13, 1939 - October 6, 2021



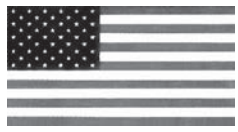
Robert D. Hunley passed away peacefully in Los Gatos, California, on October 6, 2021. Bob was born on March 13, 1939, in Salina, Kansas. He attended Paseo High School in Kansas City, Missouri, where he was on the track and tennis teams. Bob earned a BSBA in business at the University of Kansas, and an MBA in Finance at the University of Missouri in Kansas City.

Bob served in the military from 1962 to 1965 in a US Army Intelligence Unit during the early part of the Vietnam War. After returning from Vietnam he was assigned to the Army Security Agency post at Two Rock Ranch Station in Petaluma, California.

Bob's career in finance spanned 40 years as an investment analyst and consultant for Waddell & Reed, and later with DeMarche Associates in Kansas City, advising companies and institutions on their financial portfolios. After moving to the Villages in 2012 Bob contributed his investment knowledge as a Portfolio Balance Consultant for

the SRS, and was on the Villages Reserve Investment Committee and the 401(k) Trustee Committee.

In his retirement Bob enjoyed playing tennis, bridge, and exploring National Parks, especially Rocky Mountain National Park in Colorado. He particularly enjoyed the Villages Tennis Club.



Bob is survived by his wife of 57 years, Cookie, daughter Jill (Geoff), and granddaughter Shea Elmore of Los Gatos, California. Bob will be remembered for his thoughtful manner, his wise perspective, and his sense of humor. Bob's kind and gentle spirit will be missed by all who knew him.

## E-waste event...

(Continued from page 3)

- Hard drives (we dismantle and destroy all hard drives)
- Telecom phones
- CD players, DVD players, DVR players, audio and video equipment, karaoke equipment
- Stereo equipment, cameras, projectors, security cameras
- Gaming: Nintendo, Xbox, Play Stations (including games)
- iPads, Notebooks, Tablets, Kindles
- Laptops, docking stations, adapters
- Lab equipment
- Modems, router
- Medical equipment, carts, test equipment
- Server racks, metal carts
- Wire and cables (all types) surge protectors
- Batteries (not household batteries) (UPS, backup batteries, power supplies and car batteries, laptop batteries)
- Exercise equipment
- Metals: aluminum, copper, scrap metal, stainless steel, file cabinets
- Appliances: dishwashers, washers, dryers, ovens, water heaters
- Satellite dishes
- Cardboard

### We do not accept the following:

- Hazardous waste (liquids, paint, solvent, oil)
- Carbon monoxide alarms, smoke detectors, thermostats
- Wood, furniture and mattresses

If you have questions, please email OLM at: info@olmrecycling.com

## Villages Library seeks volunteers

The Villages Library needs new volunteers to keep the library open to accommodate all the villagers who enjoy coming every day.

You do not have to have past library experience. All you need is free time and we will give you appropriate hands-on training. You have to be physically able to work as there is reshelving required. There is small amount of walking and lifting. We ask that you be available a minimum of two hours a month to work.

If you are interested, please contact Jim Beyer at jim390@comcast.net or 408-645-0876. You can also come into the library and leave your name and phone number.

# The Villager Classified Ad Form

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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
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- HELP WANTED
- WANTED
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- FREE STUFF
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  - Automotive Repair
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  - Senior In-Home Care
  - Computers
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  - Landscape
  - Errands/Odd Jobs
  - Health & Beauty
  - Heating & A/C
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- OTHER CATEGORY  
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*(Must fit in two lines)*

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- Window Cleaning
- Tax/Finance/Insurance
- Transportation

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

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