

Vol. XLV No. 49

# The Villager

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**December 16, 2021** 



# 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.

- 4 Pulse letters received this week.
- 1 Pulse letters not meeting Pulse Letter Guidelines.
- 1 Pulse letter deferred.
- 2 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.

Discrimination comes in many forms some of which we recognize up front and some of what we have to think about before it's recognized. I would like to point out one that I had to think about.

We at the Villages golf have blocks of time reserved for the various ladies clubs on Tuesday (8 a.m. to 11:30) and on Thursday from (8:30 to 11:30) with no interruption or breaks. It was requested by a member of the Men's Club that we need a block of time on Saturday from (8:30 to 11) and rejected because it was unfair.

I believe this is a blatant case of discrimination—the ground rules should be applied evenly across all events. So if the Saturday group is not allowed to have a solid block of times the same principles should apply to the Tuesday - Thursday ladies outing.

I would like to point out that all three of these groups have a strong following and represent a significant portion of the Villages golfers. As such I would strongly recommend that all three have equal blocks of time.

—George Welch

We had the pleasure of dining with friends at the Clubhouse on Thanksgiving day. I know the restaurant has dealt with shortages (as has everyone), but it was not apparent at this feast. The food was delicious, COVID precautions were taken, and the servers were wonderful.

Thank you to everyone involved, just one of the many benefits of our wonderful community!

—Anahid Gregg

# 2021/2022 Christmas tree pickup schedule

Christmas tree pickup this year will be on the following days:

- Tuesday, December 28 and Wednesday, December 29
- · Monday, January 3 and Tuesday, January 4

Place the tree at curbside no more than 24 hours before pickup day and note the following before putting out your tree:

- 1. All tinsel, ornaments, garland, etc. must be removed.
- All metal/plastic stands or buckets must be removed.
- 3. Wood stands are acceptable.
- 4. Trees should be cut to no longer than five-foot lengths.

BrightView Landscape will recycle all trees, except those that are flocked. Flocked trees cannot be recycled, but will be properly disposed. If you have any questions you can call Customer Service at 408-223-4670.

# **PUBLIC SAFETY**

# Guest Bar Code renewal for 2022

It is that time of year again to renew all guest bar codes. Your current guest bar codes will be automatically renewed, at a cost of \$6 each, in January 2022. No forms required. You will see the billing on your January 2022 statement. If you do not want a guest bar code renewed, please contact Public Safety Administration at 408-239-5246, option 2 by December 15, 2021.

As always, your resident bar code does not need to be renewed.

# **IN MEMORIAN**

In Memoriam notices are run free of charge.

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

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

### **DEADLINES**

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

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

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

Display Ads: Display ad rates and placement may be arranged by calling Adrienne 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 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:

General Manager/Publisher **Director of Community Activities** Mary Majerle-Tatum Scott Hinrichs Managing Editor

Joanne Guillen Design/Layout Editor Kory Tran Associate Editor Adrienne Reed Advertising Customer Service

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Visit The Villages web site at: thevillagesgcc.com

# BOARDS & COMMITTEES

FY 21/22 HCF Irrigation Use Compared to FY 19/20 HCF Irrigation Use

<u>District</u> Cribari	FY19/20 Jul-Oct	FY20/21 Jul-Oct	FY21/22 Jul-Oct	21/22 vs 20/19 Use 15% Less
Residential	7,255	8,581	6,792	
// Irrigation	25% 21,705	30% 19,828	31% 15,397	-29%
%	75%	70%	69%	2070
Total Cribari	28,960	28,409	22,189	
Montgomery Combined	24,578	22,872	16,738	-32%
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Heights Residential %	1,015 17%	970 18%	884 23%	
Irrigation	4,890	4,415	3,003	-39%
%	83%	82%	77%	
Total Heights	5,905	5,385	3,887	
Hermosa Residential	3,004	3,023	2,289	
// Irrigation	17% 14,642	18% 13,941	19% 9,486	-35%
%	83%	82%	81%	
Total Hermosa	17,646	16,964	11,775	
<u>Verano</u>	2.005	2 002	0.274	
Residential %	2,905 18%	2,902 19%	2,374 21%	
Irrigation	13,619	11,985	9,070	-33%
% Total Verano	82% 16,524	81% 14,887	79% 11,444	
Total Verallo	16,324	14,007	11,444	
Del Lago Residential	3,434	3,494	2,734	
Residential %	39%	35%	32%	
Irrigation	5,360	6,386	5,772	8%
% Total Del Lago	61% 8,794	65% 9,880	68% 8,506	
Highland	0,734	3,000	0,300	
Residential	3,942	4,100	3,658	
%	21%	25%	29%	200/
Irrigation %	14,756 79%	12,477 75%	9,081 71%	-38%
Total Highland	18,698	16,577	12,739	
Glen Arden	4.040	0.407	4.750	
Residential %	1,643 30%	2,127 39%	1,753 41%	
Irrigation	3,817	3,297	2,500	-35%
% Total Glen Arden	70% 5,460	61% 5,424	59% 4,253	
	0,400	0,424	4,200	
Olivas Residential	3,923	3,746	2,769	
%	15%	16%	15%	200/
Irrigation %	22,659 85%	20,110	15,770 85%	-30%
Total Olivas	26,582	23,856	18,539	
<u>Fairways</u>				
Residential %	581 21%	460 18%	446 27%	
Irrigation	2,139	2,143	1,221	-43%
%	79%	82%	73%	
Total Fairways	2,720	2,603	1,667	
Sonata Residential	2 4 4 4	4.047	4.055	
Residential %	2,111 22%	1,947 26%	1,655 33%	
Irrigation	7,543	5,638	3,314	-56%
% Total Sonata	78% 9,654	74% 7,585	67% 4,969	
Valle Vista				
Residential	1,333	1,339	1,062	
	16% 7,010	15% 7,815	14% 6,719	-4%
%	84%	85%	86%	
Total Valle Vista	8,343	9,154	7,781	
Association (Less Montgomery) Residential	31,146	32,689	26,416	
%	21%	23%	25%	
Irrigation	118,140	108,036	81,334	-31%
% Assn less Montg	79% 149,286	77% 140,725	75% 107,750	-28%
Total Association	173,864	163,597	124,488	-28%

### Complete Spreadsheet at: https://resident.thevillagesgcc.com/documents/association-water-use/

# **ASSOCIATION BOARD**

# Association President's Report—Dec. 14, 2021

Welcome to the December 2021 Villages Association Board Regular Monthly Meeting. The Association's Finances are in excellent shape at the moment, but we can anticipate the effects of recent dramatic inflation will make big dents in our hard-earned water conservation and cost management savings. Starting January, monthly charges from BrightView will be going up by 9.8 percent over the original contract terms and next year's insurance premiums will also be going up again. Fortunately, our water usage reductions, plus prior years accrued surplus funds will offset the landscaping cost increases.

Water Conservation continues to be a bright spot! Resident and irrigation conservation has achieved a 30 percent reduction for the most recent Sept/Oct billing cycle, and 28 percent cumulative since July when compared to the same periods in 2019. Outstanding work by staff, BrightView and all our residents. This compares very favorably to the state reductions which averaged at best 13.2 percent during rainy October, still below the state's voluntary target of 15 percent reductions. Great job, everyone!

This month is the final mid-year status of the ABOD goals and objectives on Safety:
3) SAFETY—Address and reduce the coyote issues to improve safety for members' pets

3.1 Objective: Eliminate or substantially reduce human supplied food sources—outdoor pet food, feeding the wildlife, fruit and vegetables accessible to coyotes, bird seed on ground, etc. Enhance reporting and enforcement of Association Rules and penalties. Responsible: Management Agent, ABOD with DAC Support. Measured by: Reduction in GM reports of coyote encounters, numbers of reported Rules violations, violation hearings and fines.

Status: Staff identified 27 residences that were requested to address possible coyote attractants. Two (2) were for feeding ducks and 25 were for fallen fruit type attractants. 27 bird seed violation letters sent as well.

3.2 Objective: Educate residents on how to reduce coyote/human interactions by continuing articles in *The Villager* and FastLane, and Town Hall meetings. Responsible: Management Agent Measured by: Reduction in GM reports of coyote encounters and observations of safe practices by Villagers.

Status: A second Town Hall meeting was held on July 29 and weekly notices are published in all Villages media. Reported sightings have gone down significantly from a high of 58 in September, to 25 in October and 24 in November.

3.3 Objective: Reduce human/coyote encounters by hazing coyotes and decreasing the viability of coyote habitats near member's villas. Take active measures to haze coyotes and increase their wariness around humans. Responsible: Management Agent or designee Measured by: Reduction in GM reports of coyote encounters.

Status: While ADM has not found much evidence of coyote den locations, resident encounter reports and coyote night noises indicate some areas near lakes, that have ground cover that is too dense for human entry, may be safe hideouts. Cost estimates to significantly thin these areas are quite expensive and would raise HOA fees. This is an area for further study in the coming months. Since July 1, 2021, maintenance staff repaired 80 areas of compromised fencing mostly bordering the districts of Verano, Highland, Glen Arden, and Valle Vista.

Next year will be another one full of challenges, but there will be time enough then to deal with them. For now, let's be grateful for, and enjoy time with our friends and family. I wish you all a happy and safe Holiday Season!

Best regards,

-David Cook, Villages Association President

# Governance Meetings

### Association

• The Villages Association Board of Directors Monthly Board Meeting is Tuesday, January 25 at 9:30 a.m. at Foothill Center via hybrid Zoom Meeting

Meeting ID: 917 8108 3392 Password: 223468 Dial: 669-900-6833

### Club

 The Villages Golf and Country Club Monthly Board Meeting is Tuesday, January 25 at 1:30 p.m. at Foothill Center via hybrid Zoom Meeting

Meeting ID: 961 5036 4740 Password: 260616 Dial: 669-900-6833

More BOARDS & COMMITTEES and COMMUNITY NOTICES on pages 4, 5, 11, 26 & 27

# Operating Financial Commentary for the Month of October 2021

**Club Operating Financial Commentary** 

For the month of October 2021

Total revenue was \$20,000 (1.7 percent) favorable to the budget of \$1,156,300. With resident activities (Giants/Padres game and Fleet Week) as well as line dancing classes resuming sooner than planned in the budget, there was a \$13,700 positive variance in those revenue lines. Green fees were \$9,400 (7.5 percent) favorable to budget (actual \$134,700 vs. budget of \$125,300). Additionally, rental income at the Clubhouse was \$3,100 favorable to budget (actual \$3,600 vs. budget of \$500). Combined food and bar sales were 5 percent short of budget with actuals of \$205,100 compared to the budget of \$216,100.

Total expenditures were \$105,700 favorable to budget, or 9.5 percent less than the budget of \$1,113,800. The two most significant favorable to budget expense categories were employee expense and water expense. Employee expense was favorable to budget by \$44,000 or 6.3 percent (actual \$658,800 vs. budget of \$702,700) due to continued staffing shortages in several departments (Pro Shop, Community Activities, Public Safety, and Restaurant). Water expense was favorable to budget by \$55,300 or 58 percent (\$40,000 actual vs. budget of \$95,300) due to reductions in irrigation water usage related to the ongoing drought. Notable unfavorable to budget expense categories were resident activities expense of \$14,900 (offset in revenue) and electricity expense that is 35.3 percent higher than budget (actual \$20,300 vs. budget of \$15,000).

The net positive operating budget variance for the month of October was \$125,700. See table below.

### **Club Operating Results**

ActualBudgetVarianceRevenue\$1,176,300\$1,156,300\$20,000Expenses\$1,108,100\$1,113,800\$105,700Net\$168,200\$42,500\$125,700

Year-to-date revenue is \$233,000 favorable to budget, 5.2 percent higher than the budget of \$4,485,000. Year-to-date expenditures are \$346,000 favorable to budget, 7.6 percent less than the budget of \$4,531,000. **The year-to-date net positive operating budget variance is \$579,000.** See table on the top of the next column for detail by department.

The bottom of the table below shows the financial impact of the monthly solar lease payments and contribution to the balloon payment fund (to be paid in 2023) captured on the Club's balance sheet. The year-to-date total for these two items is \$82,000.

### The Villages Golf and Country Club FY22 Club Operating Budget Summary For Four Months ended October 31, 2021

		Revenues (	(\$)	Exp	penditures (	(\$) F	FY '22 Net (\$)	
Department	Actual	Budget	Variance	Actual	Budget	Variance	Variance	
G&A	363,000	349,000	14,000	320,000	322,000	2,000	16,000	
Maintenance Admin	58,000	59,000	-1,000	49,000	54,000	5,000	4,000	
Golf Course/Pro Shop	1,059,000	903,000	156,000	891,000	983,000	92,000	248,000	
<b>Community Activities</b>	333,000	286,000	47,000	294,000	280,000	-14,000	33,000	
<b>Community Centers</b>	241,000	240,000	1,000	241,000	243,000	2,000	3,000	
Public Safety	437,000	441,000	-4,000	379,000	452,000	73,000	69,000	
Pools	69,000	69,000	0	67,000	64,000	-3,000	-3,000	
Clubhouse/Restaurant	1,252,000	1,230,000	22,000	1,118,000	1,226,000	108,000	130,000	
All Other	906,000	908,000	-2,000	826,000	907,000	81,000	79,000	
Totals	4,718,000	4,485,000	233,000	4,185,000	4,531,000	346,000	579,000	
Solar Lease-Bal. S	Sheet -	-	-	82,000	82,000	-	-	
Net Assessment	4,718,000	4,485,000	233,000	4,267,000	4,613,000	346,000	579,000	
Variance								

Golf Course/Pro Shop has posted a \$248,000 net positive variance due to favorable green fee revenue, driving range income, golf cart rentals, golf lessons and Pro Shop merchandise sales, as well as favorable employee expense, tree trimming expense and water expense. Clubhouse/Restaurant shows a \$130,000 net positive variance mostly due to favorable food sales, cost of sales and employee expense. All Other shows a \$79,000 positive variance due to favorable water and Comcast expenses. Public Safety has a \$69,000 net positive variance mostly from less than planned employee expense. Community Activities shows a \$33,000 net positive variance from favorable employee expense and advertising/directory income. G&A has posted a \$16,000 net positive variance due to more than planned income from

December 14, 2021 Regular Monthly Meeting			Boar	d Mem	bers*			Comments	Costs
	DC	DH	RH	JW	GA	NL	GP		
Approval Consideration on FY22 Actual Building Component Expense Update	Y	Y	Υ	Υ	Y	Y	Y	The Board approved additional funds for FY 2022 Reserve Building Allowance for Planned and Unplanned Expenditures in the amount of \$34,602 for The Heights.	\$34,6
Approval Consideration on Valle Vista Fire Fuels Proposal	Υ	Υ	N	И	N	N	N	The Board did not approved the BrightView Landscape proposal in the amount of \$25,190.92 option 2 that includes recycled drain rock or crushed brick with no plant replacement.	\$0
Emergency Rule Changes to Association <u>Rule 2.10</u> <u>Harassment, Sound, Visual, and Odor Restictions</u>	Y	Υ	Υ	Υ	Υ	Υ	Y	The Board approved to implement on an Emergency basis for 120 days changes to Association Rule 2.10 Harassment.  Sound, Visual, and Odor Restrictions, and also send recommended changes to Association Rules Committee for review with consideration to become permanent. The purpose of the rule change request is due to interference with contractors or staff performing their jobs and this has increased to a level that require that this be addressed with more clarity in this Association Rule. The Association Board wants those working on their behalf to be able to conduct their jobs with efficiency and without unneeded distractions, and with their normal attention to detail and support for all residents.	\$0
Emergency Rule Changes to Association Rule 2.21 Association Common Areas	Υ	Υ	Υ	Υ	Υ	Υ	N	The Board approved to implement on an Emergency basis for 120 days changes to Association Rule 2.21 Association Common Areas, and also send recommended changes to Association Rules Committee for review with consideration to become permanent. The purpose of the proposed changes request is to update and add specific language from the Association CC&Rs for clarity: Common Areas cannot be altered or adjusted without the prior approval of the Architectural Control (AC) and Association Board. This change will help prevent urgent safety and liablity issues from arising again in the future.	\$0
Status and Plans for Glen Arden DAC - Applications for New DAC Members Starting in January 2022 at Townhall Meeting	N/A	N/A	N/A	N/A	N/A	N/A	N/A	President David Cook gave a verbal report informing that there will be a Townhall Meeting via Zoom for Glen Arden residents on January 19, 2021 from 4:00 p.m 6:00 p.m. It will be conducted by the President and Vice President of the Association Board. The agenda includes a review of recent events in Glen Arden, the functions of a District Advisory Committee, Open Forum for resident comments, and recruitment for membership on the Glen Arden DAC. The meeting notice will go out in <i>The Villager</i> and FastLane by early January.	\$0
Vote and Ballot Count - Exclusionary Encroachment into Common Area Request from the Owner at 6349 Whaley Drive	Υ	Υ	Υ	Υ	Υ	Υ	Y	The Board accepted the vote and ballot count of the exclusionary encroachment request submitted by the owner of 6349 Whaley Drive as read and presented by Inspectors of Elections. The vote did not pass.	\$0
Consideration of Proposed Revision to Association Architectural <u>Rule D-22 Deck, Balcony, Patio, Entry</u> <u>Step and Entry Walk Floor Coverings</u>	Υ	Υ	Υ	Υ	Υ	Υ	Υ	The Board conditionally approved the proposed modified AC Rule D-22 Deck, Balcony, Patio, Entry Step, and Entry Walk Floor Coverings, and to publish same in The Villager newspaper for the required 30-day member comment period. The purpose of the mofication request is to update the rule to not allow certain types of materials that are not maintained correctly and become trip hazards and damage existing components to be installed.	\$0
Consideration of Proposed Revision to Association Architectural Rule D-23 Garage Doors - Normal Replacement	Υ	Υ	Υ	Υ	Υ	Υ	Y	The Board conditionally approved the proposed modified AC Rule D-23 Garage Door - Normal Replacement, and to publish same in <i>The Villager</i> newspaper for the required 30-day member comment period. The purpose of the modification request is to update the rule with approved style and color that is in harmony with the village surrounding area and the venting that is required.	\$0
Approval Consideration to Transfer Funds for Partial Payment on Outstanding Loan for 2021 Property Insurance Premium	Υ	Y	Υ	Y	Υ	Υ	Y	The Board approved the transfer of \$166,000 from the Association's Operating Fund to the Reserve Fund for the partial payment on the outstanding loan of \$1,170,000 used to help pay the 2021 property insurance premium of June 2021 with balance of \$1,1004,000 to be paid back by June 30, 2022.	\$166,
Approval Consideration to Vote to Ratify the Monthly Review of Accounts per Civil Code §5500	Υ	Υ	Υ	Υ	Υ	Υ	Y	The Board approved to ratify the monthly review of accounts as presented.	\$0

A = Absent | AB = Abstained | N = No Vote (does not vote in favor)| Y = Yes Vote (votes in favor) | N/A = Not Applicable | C = Consent | R = Recused

\* DC = David Cook | DH = Diana Hallock | RH = Richard Holmboe | JW = Julie Wash | GA = Garry Ashby | NL = Noel Lanctot | GP = George Paris

resale administration fees, other income and interest income/late fees, as well as less than planned legal fees and data processing fees.

# Association Operating Financial Commentary For the month of October 2021

Revenue was \$200 (0.02 percent) unfavorable to the budget of \$859,800 due to lower than planned laundry concession fees.

Expenditures for the month were \$129,300 (14.1 percent) favorable to the budget of \$917,600.

Notable favorable to budget expense categories for the month were the following:

· Insurance, 6.3 percent less than budget (actual \$184,200 vs. budget of \$196,500) due to total annual premium renewals coming in less than budgeted • Planting, 87.5 percent less than budget (actual \$3,400 vs. budget of \$27,200) due to timing

 Water, 46.3 percent less than budget (actual \$127,000 vs. budget of \$236,500) o Results from two-month water bill for September/October

o Irrigation water usage restrictions

Significant **unfavorable** to budget expense categories for the month were as follows: Repair & Maintenance, 42.8 percent higher than budget (actual \$29,800 vs. budget of \$20,900) mostly in Cribari (\$5,600 to be reclassified to reserve fund in November) and Hermosa (utility closet repairs/sewer line flushing)

• Electricity, 63.5 percent higher than budget (actual \$12,100 vs. budget of \$7,400) due to rates more than anticipated. Compared to FY21 YTD through

October, electricity expense is up by \$3,100 (6.1 percent).

The net positive operating budget variance for the month of October was \$129,100.

Year-to-date (four months of operations), total revenue is \$3,441,400 or 0.06 percent (\$2,300) more than the budget of \$3,439,100. Year-to-date, operating (Continued on page 13)

	December 14, 2021 Monthly Meeting			Board	Men	bers	*			
	Agenda Items	BW	LL	ВК	RZ	JN	JO	DY	Comments	Cost
1	Approval Consideration of Proposed Pickleball Courts Rule (Rule 1.23)	N	N	N	N	N	N	N	The Board did not approved proposed revised Rule 1.23  Pickleball Courts and by consensus agreed to send the rule back to the Rules Committee to modify rule to provide non Pickleball Club members the same reservation time allowance as Pickleball Club members.	\$0
2	Comments and Discussion Regarding Proposed Revision to Rule 1.14 Golf Facilities	Υ	Y	Y	Y	Υ	Y	Y	The Board unanimously agreed to send the rule back to the Villages Golf Committee for their review due to the comments received from the <i>Concerned Golfers in The Villages</i> group and to make recommendations for any changes to the proposed revised <u>Rule 1.14 Golf Facilities</u> .	\$0
3	Approval Consideration of Proposed Charter for Ad-Hoc Finance and Reserve Portfolio Review Committee and Appointment of Committee Members	Υ	Υ	Υ	Υ	Υ	Υ	Υ	The Board approved the CBOD Ad-Hoc Committee Charter for the Finance and Reserve Portfolio Committee as proposed and appointed Joseph Civello, Matthew Giordono, Martin Hoek and Wayne Williams to the committee.	\$0
4	Approval Consideration of Cable TV/Broadband Consulting Bid	Y	Υ	Υ	Y	Υ	Y	R	The Board approved to authorize Director Judy Owen and General Manager Tim Sutherland to lead the initial contract discussion with Comcast, and others as appropriate, with ongoing communication and collaboration with Vice President Leslie Lambert and Director Jerry Neece and support from Steve Blum (Tellus Venture Associates) as needed for \$300 per hour for an amount not-to-exceed \$9,000.	NTE \$9,00
5	Committee Appointments - Villages Golf Committee	Υ	Υ	Υ	Υ	Υ	Υ	Υ	The Board approved the appointment of Teddy Morse and Janis LeCompte and the reappointment of Ray Blinde, Ron Burke, Rob Howe and Mike Poellot to the Villages Golf Committee as voting members to one-year terms ending December 31, 2022.	\$0
6	Committee Appointments - Communications Advisory Committee	Υ	Υ	Y	Υ	Υ	Υ	Υ	The Board approved the reappointment of Barbara Clurman as a voting member to the Communications Advisory Committee to a term ending December 31, 2023.	\$0
7	Committee Appointments - Emergency Preparedness Committee	Υ	Υ	Υ	Υ	Υ	Υ	Υ	The Board approved the reappointment of Bob Dolci to the Emergency Preparedness Committee as voting member to a term ending December 31, 2024.	\$0
8	Committee Appointments - Swimming Pools Advisory Committee	Y	Υ	Y	Υ	Υ	Y	Y	The Board approved the reappointment of Nenette Gallaway and Gertrud Cory and the appointment of Lani Lee as voting members to the Swimming Pools Advisory Committee to terms ending December 31, 2023.	\$0
9	Committee Appointments - Rules Committee	Y	Υ	Y	Υ	Υ	Y	Y	The Board approved the reappointment of James Campbell as voting member and Jeanette Campa as an associate member to the Rules Committee to terms ending December 31, 2023.	\$0
10	Prioritize Projects for Next Year's Budget	N/A	N/A	N/A	N/A	N/A	N/A	N/A	Various projects were discussed as well as putting aside an allowance in the budget for yet to-be-approved projects.	\$0
.1	Discuss PPP Loan Proceeds Use	N/A	N/A	N/A	N/A	N/A	N/A	N/A	This item was postponed for a future meeting.	\$0
.2	Provide FY 2022/2023 Budget Guidance	N/A	N/A	N/A	N/A	N/A	N/A	N/A	President Bob Wilk reviewed and the Board discussed the CBOD FY 22/23 Budget Guidance.	\$0
.3	FY 2022/2023 Budget Guidance - Include Addition of Golf Course Marshall	Υ	Υ	Υ	Υ	Υ	Υ	Υ	As part of the budget guidance, the Board approved to include in the FY22/23 Budget the addition of Golf Course Marshall.	\$0
.4	FY 2022/2023 Budget Guidance - Leave Restaurant Hours to Remain Unchanged	Υ	Υ	Υ	z	Υ	Υ	Y	As part of the budget guidance, the Board approved that Clubhouse Restaurant hours are to remain unchanged.	\$0

A = Absent | AB = Abstained | N = No Vote (does not vote in favor) | Y = Yes Vote (votes in favor) | N/A = Not Applicable | C = Consensus | R = Recused

\* BW = Bob Wilk | LL = Leslie Lambert | BK = Bob Krattli | RZ = Richard Zahner | JN = Jerry Neece | JO = Judy Owen | DY = Del Yamaki

# DAR OF EVENTS

Open Mic Event

rriuay, i	Jeceinber 1/	
8:30 a.m.	Dong I Dong Exercise	MMP
8:30 a.m.	Catholic Mass	CR
8:30 a.m.	Jazzercise	Р
9 a.m.	Ceramics	CER
9 a.m.	Game Day RED,	SEQ
9:30 a.m.	Open Studio	AR
10 a.m.	Line Dance Class	MMP
10 a.m.	Quilters	PR
12:30 p.m.	Bridge Club	RED
1 p.m.	Table Tennis	MMP
2 p.m.	Chapel Choir	Α

# 7:15 p.m. Saturday December 18

Handbells

Chinese Line Dance

Mex. Trains Dominoes MC

Jewish Group Service FC

Montgomery Party

3 p.m.

5 p.m.

5 p.m.

6:30 p.m.

outui u	uy, buuuiiibu	
9 a.m.	Ceramics	CER
9 a.m.	Table Tennis	MMP
9:30 a.m.	Ukulele Singing	SEQ

# **Sunday, December 19**

	,	
7:15 a.m.	Catholic Choir	CR
8:15 a.m.	Catholic Mass	Α
9 a.m.	Episcopal Services	MC
9 a.m.	Chapel Choir	SEQ
9 a.m,	Table Tennis	MMP
10 a.m.	Comm. Chapel Service	Α
11 a.m.	Chapel Fellowship	CR
1 p.m.	RV Club Potluck	MC

# **Monday. December 20**

	,,	
8:30 a.m.	Dong I Dong Exercise	MMP
8:30 a.m.	Jazzercise	Р
9 a.m.	Ceramics	CER
9 a.m.	Game Day SEQ	, RED
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
10:30 a.m.	Grief Support Group	CR
12 p.m.	Flower Arranging	VC
1 p.m.	Stitchery	PR
1:30 p.m.	Table Tennis	MMP
3 p.m.	VGC - Six Clubs	F

# **EVENT LOCATIONS**

A	Auditorium	(Cribari)
AR BC	Art Room Bocce Courts	(Cribari)
BGA	Building A	
CER	Ceramics	(Cribari)
CCR	Cribari Club Rm.	(31113111)
CH	Clubhouse	
CR	Conference Rm.	(Cribari)
CY	Corporation Yard	
F	Forum	(Cribari)
FC	Foothill Center	
FCR FHP	Fitness Center Foothill Pool	
GP	Gazebo	
i	Lobby	(Cribari)
SEQ	Seguoia	(Cribari)
MC	Montgomery Center	( )
MMP	Montgomery MP Room	
RED	Redwood	(Cribari)
Р	Patio	(Cribari)
PR	Patio Room	(Cribari)
PC	Pickleball Courts	(0 !! "
TR	Terrace Room	(Cribari)
VC	Vineyard Center	

6:30 p.m.	Duplicate Bridge	RI
<b>eh</b> gauT	v Necember	21

5 p.m.

CR

VC

CH

Tuesaa	y, vecember 21	
9 a.m.	Ceramics	CER
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	MMF
10:30 a.m.	Chapel Lay Board	F
11 a.m.	Men's Fun Lunch	CH
11:30 a.m.	Total Body Fitness	MMF
1:30 p.m.	Table Tennis	MMF
2:30 p.m.	Chapel Choir	MC

weanes	saay, vecembe	<b>r</b> 22
8:30 a.m.	Dong I Dong Exercise	MMP
8:30 a.m.	Jazzercise	Р
9 a.m.	Ceramics	CER
9 a.m.	Game Day RED	SEQ
10 a.m.	Critique, Open Studio	AR
10 a.m.	Diabetes Support	F
10 a.m.	Ladies Bible Group	PR
1 p.m.	Table Tennis	MMP
6:30 p.m.	Mex. Train Dominoes	MC
7 p.m.	Global Village Comm.	CR
Thursda	ov Docombor C	20

# Thursday December 73

I II WI OU	uj, buduiin	<b>UI                                    </b>
9 a.m.	Ceramics	CER
9 a.m.	Game Day	SEQ, RED
9:30 a.m.	Watercolor Class	AR
10 a.m.	Line Dance Class	s MMP
12:30 p.m.	Ukulele Club	VC
1 p.m.	Table Tennis	MMP
Eridov	Dogombor 4	

# rriuay, Deceinber 24

8:30 a.m.	Dong I Dong Exercise	MMP	
9 a.m.	Ceramics	CER	
9:30 a.m.	Open Studio	AR	
12:30 p.m.	Duplicate Bridge	RED	
1 p.m.	Table Tennis	MMP	
3:30 p.m.	Catholic Choir	CR	
4:30 p.m.	Catholic Mass	Α	
Saturday Necember 25			

### əaluruay, Decelliyer Zə 9 a.m. Table Tennis **MMP**

<b>Sunda</b>	y, vecember 26
7:15 a.m.	Catholic Choir
8:15 a.m.	Catholic Mass

tholic Choir	CR
tholic Mass	Α
	tholic Choir tholic Mass

### CH 9 a.m. RED 9 A.M. 10 a.m

9 a.m.	Chapel Choir	SEQ	
9 A.M.	Table Tennis	MMP	
10 a.m.	Comm. Chapel Service	Α	
11 a.m.	Chapel Fellowship	CR	
<b>Monday, December 27</b>			

# Mon

monad	, boodiiiboi <i>Li</i>	
8:30 a.m.	Dong I Dong Exercise	MMP
8:30 a.m.	Jazzercise	Р
9 a.m.	Ceramics	CER
9 a.m.	Game Day RED,	SEQ
10 a.m,	Line Dance Class	MMP
10 a.m.	Watercolor Class	AR
1 p.m.	Stitchery	Р
1:30 p.m.	Table Tennis	MMP
6:30 p.m.	Duplicate Bridge	RED

i utsua	y, DCCCIIIDC	ir ZO
9 a.m.	Ceramics	CER
9 a.m.	Game Day	RED, SEQ
9:30 a.m.	Acrylics & Pastel	s AR
10 a.m.	Ukulele Advance	d PR
10 a.m.	Line Dance Class	s MMF
1:30 p.m.	Table Tennis	MMF
2:30 p.m.	Chapel Choir	MC

# **Wednesday. December 29**

8:30 a.m.	Dong I Dong Exercise	MMF
8:30 a.m.	Jazzercise	Р
9 a.m.	Ceramics	CER
9 a.m.	Game Day RED	, SEC
10 a.m.	Critique, Open Studio	AR
10 a.m.	Ladies Bible Group	PR
1 p.m.	Table Tennis	MMF
7 p.m.	Global Village Comm.	CR

# Thursday, December 30

9 a.m.	Ceramics	CER
9 a.m.	Game Day	RED, SEQ
9:30 a.m.	Watercolor Class	AR
10 a.m.	Line Dance Class	s MMP
12:30 p.m.	Ukulele Club	VC
1 p.m.	Table Tennis	MMP

## Friday. December 31

	9 a.m.	Ceramics	CER
)	9:30 a.m.	Open Studio	AR
	10 a.m.	Quilters	PR
	1 p.m.	Table Tennis	MMF
	6:16 p.m.	Mex. Trains Party	MC

# CHANNEL

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

Tue Thu Sat 3:00 & 9:00

# Welcome to Our Website

Mon Wed Fri Sun 3:30 & 9:30

# **Ayoiding** 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

1:15 & 7:15 Mon Wed Fri **Chair Fitness** 

15 Minute Exercise

Tue Thu Sat **Cardio Fitness** 

# WHAT'S HAPPENING IN ARTS & CRAFTS?

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

December: No General Membership Meeting, Art Film, or Advisory Board meeting.

**Currently in Session:** 

Stitchery Group on Mondays in Patio Room 1 - 3 p.m. Call Roberta at 408 218-8372 Tuesdays: 10:30 a.m. – 12:30 p.m.: Poetry in Art in the Art Room. All are welcome to bring a poem and create art.

Wednesdays: 1:30 - 3 p.m. Mining Your Memories.

Fridays: Open Studio with Jane Hink. 10 a.m. – 12 noon. Bring your art materials and work on your own creations.

(More Club Calendars on page 16)





**Events** Password: villages & Notices

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

# COMMUNITY ACTIVITIES

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

# Picking up keys—Holiday reminder

If you have an event taking place at Cribari Center, Montgomery Center, Vineyard Center or Foothill Center between Friday, December 24 and Monday, December 27, please remember to get your keys from Building B on Thursday, December 23 as the office will be closed for the Christmas holiday. The office will reopen for walk-in traffic at 8:30 a.m. on Tuesday, December 28.

If you have an event taking place at Cribari Center, Montgomery Center, Vineyard Center or Foothill Center between Friday, December 31 and Sunday, January 2 please remember to get your keys from Building B on Thursday, December 30 as the office will be closed for the New Year's holiday. The office will reopen for walk-in traffic at 8:30 a.m. on Monday, January 3.

# Total Body Conditioning

Day/Time: Tuesdays, 11:30 a.m. – 12:30 p.m. 1/11 – 2/15 (6 classes). Location: Montgomery Multi-Purpose Room. Instructor: Shu-Mei Cheng. Price: \$69.00 (equipment purchased independently as needed, see below). Registration: Building B, M-F 8:30 a.m. – noon, or by appointment – deadline Tuesday, December 28.

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. The class requires a resistance band (light or medium strength) and a set of weights (3lbs and 5lbs or 5lbs and 8lbs set), to be purchased independently, as needed.

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.

# Walking for Wellness Tuesdays

Day/Time: Tuesdays, 11:30 a.m. – 12:30 p.m. 1/11 – 2/15 (6 classes). Location: Cribari Auditorium. Instructor: Mwezo Kudumu. Price: \$55/person. Registration: Building B, M-F 8:30 a.m. - noon or by appointment – deadline, Tuesday, December 28.

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. This class can be taken in conjunction with Walking for Wellness' Thursday class.

# Walking for Wellness Thursday

Day/Time: Thursdays, 10 a.m. – 11 a.m. 1/13 – 2/17 (6 classes). Location: Cribari Auditorium. Instructor: Mwezo Kudumu. Price: \$55/person. Registration: Building B, M-F 8:30 a.m. - noon or by appointment – deadline, Tuesday, December 28.

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. This class can be taken in conjunction with Walking for Wellness' Tuesday class.

# **FACE COVERINGS STILL REQUIRED**

Face coverings are still required to be worn, covering the nose and mouth while inside any Club Facility.

The Santa Clara County Public Health Order from August 2021 is still in effect and requires wearing a well-fitted mask indoors in public and non-public settings (https://covid19.sccgov.org/public-health-orders#executive-summary). This includes exercising in the Fitness Center, attending a meeting or social event, walking through Cribari Center, the Clubhouse, or other Club Facility. Please do your part to keep yourself and others safe.

# Fitness Demonstration Holiday Schedule

There will be no Fitness Center Safety Demonstration on Thursday, December 23 due to the Christmas holiday. Demos will be offered for the rest of December at the regularly scheduled times; Thursday nights at 7 p.m. and the second Saturday of the month at 9:30 a.m. Each session is 90 minutes long and led by a personal trainer at the Fitness Center. Reservations are required.

For more information or to sign up for a demo, please visit the Fitness Center Demonstration page under the Reservations menu option when logged into the Resident Portal, or contact the Community Resource Center at 408-754-1336. Instructions on how to locate and create an account on the Resident Portal are available upon request.

# Game Day Special Dates

For the Christmas and New Year's holidays the Redwood Room, Sequoia Room and Terrace Room Lounge will be unavailable for drop-in game play on Friday, December 24 and Friday, December 31. The regular Game Day drop-in schedule will resume on the following Mondays after those holidays, which is Monday through Thursday from 9 a.m. to 10 p.m. and on Fridays from 9 a.m. to 5 p.m.

We are currently tracking usage of these rooms to better understand how Villagers are using these facilities. When you use any of these spaces, please locate the provided clipboards and let us know your name, house number and when you arrived. Thank you to all participants; this information will inform future facility decisions.

# Beginning Yoga

Day/Time: Wednesdays, 10:30 a.m. – 11:30 a.m. 1/12 – 2/16 (6 classes). Location: Cribari Auditorium. Instructor: Mariko Dugay. Price: \$69 (Equipment purchased independently as needed, below). Registration: Building B, M-F 8:30 a.m. – noon, or by appointment – deadline Tuesday, December 28.

This class focuses on easy yoga poses for beginners to build strength, flexibility and mental clarity. Poses are done standing and on the floor. The class requires a yoga mat to be purchased independently prior to the first class.

Mariko Dugay is a registered yoga teacher with Yoga Alliance. She completed her 200-hour training in 2017 and will soon finish up additional training to complete her 500-hour certification. She teaches Gentle Yoga, Mindful Flow Yoga and alignment base Hatha Yoga. Mariko seeks to inspire her students to meet where they are and unite body, mind and soul in the present moment by creating a safe and non-judgmental space so that they will step off the mat feeling refreshed, nourished and balanced.

## 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.

# HE (LUBHOUS

For Information: 408-223-4687

2800 Villages Fairway Drive, San Jose CA 95135

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

### WHAT'S COOKING?

theclubhouse@the-villages.com

Clubhouse Restaurant 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: clubhousereservation.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







# Clubhouse is open for full service

The following details will be in effect at the Clubhouse:

**Restaurant Main Dining Room:** Reservations are strongly suggested by emailing, calling or making an online reservation. Email: theclubhouse@the-villages.com, Phone: 408-223-4687, Online: clubhousereservation.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
- · Restrictions on number of quests 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.



**Friday** 

# Soup of the Day

### For the week of 12/20 to 12/26

Salmon Corn Chowder

Monday December 20 Chicken Quinoa December 21 Cream of Tomato Tuesday Wednesday December 22 White Bean, Kale and Sausage Roasted Pepper and Artichoke with Feta Cheese & Cilantro

December 24 Saturday December 25 **CLOSED** 

Sunday Chef's Choice December 26

# Indoor and Patio dining or Curbside hours of Operation

### **Monday Tuesday to Friday** Lunch: Lunch:

11 a.m.—2 p.m. 11 a.m.—2 p.m. **Bistro Menu: Bistro Menu:** 

2 p.m.—7:30 p.m. Last Seating 2 p.m.—7:30 p.m. Last Seating

**Dinner Menu:** 5 p.m.—7:30 p.m. Last Seating

## Saturday and Sunday **Saturday Breakfast:**

7 a.m.—11 a.m.

**Sunday Breakfast:** 

7 a.m.—2 p.m. Lunch:

11 a.m.—2 p.m. Bistro Menu:

2 p.m.—7:30 p.m. **Dinner:** 

5 p.m.—7:30 p.m. Last Seating

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

### Bistro Menu

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

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

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

**Calamar**i \$11.95  ${\it Lightly\ Dusted\ Rings,\ and\ Tentacles\ with\ Parmes} an$ 

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

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

Salmon \$6 Add chicken \$3 Prawns\$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

Weekly

**Specials** 

For the week of

12/20 to 12/26

Monday 12/20 to Sunday 12/26

Teriyaki Chicken Salad:

**Lunch Specials:** 

ved raw or undercooked, or contain raw or under ved raw or undercooked, or contain raw or undercooked ingredients isuming raw or undercooked meats, poultry, seafood, shellfish, or eggs may increase your risk of orne illness, especially if you have certain medical conditions **GF Gluten Free** VVegetarian

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

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

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

Breaded Chicken Sandwich with Side \$13.95with 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

**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

### Breakfast Menu

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

Whipped Butter, Maple Syrup, Seasonal Fruits

Short Stack Pancakes \$6.95

Whipped Butter, Maple Syrup, Seasonal Fruits

**Belgium Waffles \$7.25** 

Whipped Butter, Maple Syrup, Seasonal Fruit

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

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

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

 ${\it Choice of Peppers, Mushrooms, Spinach or Tomatoes}$ 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

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

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

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

# Dinner Menu

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

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

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 Iuice Parslev

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

### **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,

Grilled Salmon \$26.95 Lemon Dill Butter Sauce

Garlic Prawns \$26.95 Bordelaise White Wine Sauce

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.

# **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** 

Marinated Grilled Chicken, Grilled Pineapple, Water Chestnuts, Enoki Mushrooms and Edamame over Greens with a Sesame Dressing

## **Dinner Specials:**

Tuesday 12/21 to Sunday 12/26

### **Alaskan Halibut:**

With a Lemon Caper Beurre Blanc Sauce with Choice of Sides

**Market Price** 

Half Slab of St. Louis Style Ribs: Served with Corn on the Cob

and French Fries \$28.50

\$15.50



Host and DJ

**Ed Knott** 

# Monday, December 20th

### **Clubhouse Ballroom**

5 to 6:30 Dinner

Oven Roast Turkey, Stuffing, Mash Potatoes, Vegetables Medley

**Rolls and Butter** 

Dessert "Christmas Yule Log" Coffee or Tea

6 to 9 Open Mic

\$24.95 Plus Service and Tax

RESERVATIONS REQUIRED call 408-754-1337 or

e-mail: theclubhouse@the-villages.com Limited Seating Available.

**Masks Are Required For Entry** 



# 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

Single Diners' Night every Wednesday at 5 p.m.

Let's dine together! Every Wednesday at the Clubhouse. Shared table: Bring your

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."

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%.

# 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.

# 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.

Thanks for taking the time to let us know what you think!
Please deposit comments directly to the locked comment card box at the Clubhouse foyer.

# Clubhouse Holiday Schedule

# Christmas Eve - Friday, December 24

- Regular Clubhouse and Bistro 11 a.m. to 2 p.m.
- Regular Curbside will be closed due to Christmas Curbside Pickup
- Clubhouse and Bistro
  - Closed from 2 p.m. to 8 p.m. for dinner
- Special Event: Christmas Curbside Pickup noon, 1 p.m. and 2 p.m.

## Christmas Day — Closed

## New Year's Eve-Friday, December 31

- Regular Business, Clubhouse, Bistro and Curbside Service 11 a.m. to 2 p.m.
- Clubhouse, Bistro and Curbside
  Closed from 2 p.m. to 8 p.m. for Dinner.
- Special New year's Eve Dinner
   Two seatings at 5 p.m. and 7:30 p.m.

New Year's Day - Closed

# **AC NOTICE**

Association applications for Owner Alteration Requests for the month of January are due to the Architectural Committee on or before December 21, 2021. Call Elissa at the Corporation Yard office to obtain an application. Meeting date is scheduled for **January 6, 2022 at 9 a.m. at the Foothill Center**.

Association AC Landscape meeting deadline date is **December 21, 2021**.

# 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@thevillages.com and include in email the location day and time of the sighting.
- Contact for Vector Control is Vector.sccgov.org/home Residents can use this to report coyote / wildlife incidents directly to the county.

# Missed your Villager?

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

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



# Welcome 2022

Clubhouse New Year's Eve Early Bird Dinner

Friday December 31" 2021 Two Seatings 5pm or 7:30pm

## Salad

Winter Greens with Candied Walnuts, Pomegranate and Strawberries with Walnut Dressing

### Entrée Selections

Bacon Wrapped Filet Mignon with Bordelaise Sauce

Pan Seared Halibut Filet with Lemon Citrus Beurre Blanc

Jumbo Scampi Prawns with Lemon Garlic Butter and White Wine

## Accompaniment

Haricot Vert Beans, Baby Sunburst Squash and Red Pimentos Gruyere Potatoes Au Gratin

### Dessert

House Made Crème Brulee with Berries and Mint

Champagne Split Included with Dinner

\$59.95 Plus Service Charge and Tax

Reservations Now Being Taken Please Call 408 223 4676 or email

Please confirm your desired time and entrée selection

# FROM THE CLUB BOARD

# CBOD President's Message—December 2021

One of the primary responsibilities we have as directors is the financial responsibility to use the Villagers' money prudently. This involves making rational, informed decisions in good faith. We take this responsibility with all seriousness.

As an example, we have retained Hughes Reserve and Asset Management to provide an independent analysis of our Reserve account. Their results will be provided this month. We will continue to use consultants as appropriate to achieve the best results for you.

We have also requested Villager input on how best to utilize the resultant funds from our PPP (Payroll Protection Program) loan. We received 40 suggestions and we thank you.

We are now entering the budgeting process for next year's budget and we will be faced with many issues. The main one being escalation. Prices are going up. If you think back to what you paid for your first car or your first house, it is clear that prices rise. This is not new. But, this year the increases are larger than normal.

High fuel costs, factory shut downs because of the pandemic and labor shortages are all contributing to this situation.

We are fortunate that we have a surplus from last year, we may have a surplus this year and on top of that, we have the PPP loan proceeds to help dampen the impact of rising prices.

We will do our best to make the right decisions on your behalf. It is our responsibility.

In closing let me wish you and your family a most happy Holiday Season and we all look forward to a great New Year.

-Bob Wilk, Villages Golf & Country Club Board President

### More COMMUNITY NOTICES

# **SRS SENIOR RESOURCE SERVICES**

# 'What do I do with husband's blue parking placard?'

**Question:** "My husband recently died. He had a Disabled Person Parking Placard. What should I do with it? Can I use it? I don't want to get into trouble with the DMV."

**Answer:** Disabled placards are assigned to a single individual whose doctor has verified that they are disabled. It is a ticket-able offense to use another person's disabled Packard. The California vehicle law reads that you need to return the blue placard to the DMV within 60 days of the owner's death.

Mark the placard with an "X" on both sides so the DMV knows it is no longer valid and so it is not useful if stolen. Don't get carried away with your marking pen—the placard number needs to still be legible. Then fill out the Regulation 256 "Statement of Facts" form available on the DMV website. You only need to complete Section G of the form by listing four things: 1) the decedent's name; 2) the placard number; 3) the decedent's date of death; and 4) your name and relationship to the decedent.

Take the placard and form to a DMV office or you may mail it to:

DMV PO Box 942869, MS C271 Sacramento CA 94269-0001

Don't have a printer? The volunteer at the SRS office can print the "Statement of Facts" form for you. By the way, you won't receive a thank you note from the DMV for returning the placard—but know you deserve one. SRS thanks you for wanting to be a good citizen.

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 villagessrs@ 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 Alert:

# Special charitable deduction in 2021

If you file as a single, you may take a deduction for up to \$300 for charitable contributions as well as taking the \$12,550 standard deduction. If you file a join return, the charitable deduction is now up to \$600 along with the joint standard deduction of \$25,100. (You add \$1,700 to the standard deduction for each taxpayer age 65 or older.)

For joint filers, this dollar limit is different from the 2020 law. Last year the limit was \$300 for both single and joint returns. This year it is \$300 for single and \$600 for joint.

The contribution must be made by cash, check, or credit card. Donations of clothing and household goods are not eligible for this deduction.

# Villager holiday deadlines

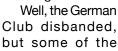
In December, *The Villager* will not publish next week—the week of Christmas. *The Villager* will publish the last edition of 2021 on Thursday, December 30. Editorial submissions for that edition will be due Monday, December 20. The regular deadline schedule will resume in January 2022.

The Communications and Villager staff wish you the happiest of holidays.

# Clubs & Events

# Join Christmas caroling at Foothill Center

Some Villagers have asked, "What happened to the German Club Christmas Caroling?"





former members decided to bring back the Christmas Caroling Spirit—especially in these uncertain times. Everyone is invited to join us for Christmas caroling on **Sunday, December 19 at 4 p.m. at Foothill Center.** We look forward of seeing all of your smiling faces and hearing your singing voices (don't forget your masks). If you have any questions please contact Maggie Fisher at 408-223-2510

Note: The German Club's Christmas Tree at the Gazebo was put up this year by Dick (Dean) Fisher.

# Opera Lovers to present 'Carmen'

**By Bonnie Preston** 

Bizet's "Carmen" is the most popular opera performed throughout the world today. This Metropolitan Opera production stars Elina Garanca as Carmen whose beautiful voice and great acting

skills and her complex and controlled interpretation of this difficult role, combines tenderness with viciousness and vulnerability. Joined by Roberto Alagna as Don Jose, his fine voice and acting contributed to a superb performance. Their acting in the final scene was more intense than previous performances have been. He actually had tears streaming down his face in the final act. It is difficult to imagine how hard it was for these two to go through both the action and sing at the same time.

We will be showing the opera on the large screen from now on. And remember to bring a sweater. Opera Lovers invite you to join us to hear this memorable opera on Thursday January 6 at 1:30 p.m. at Foothill Center. The meeting is open to all so if you enjoy great music, plan to come and bring a friend to share the joy of music. For more info, call Bonnie at 408-531-1513.

# Time to order Mah Jongg Cards

By Barbara Smith

The number of orders already received for 2022 Mah Jongg Cards is hard to believe! It appears that we are ready to start playing with our usual friends and groups once again. The window for ordering next year's card is from now through January 15, 2021. The price of cards for small print cards are \$9. Large print cards are \$10.

COVID in 2021 has been quite a year for all of us. Some players have created new ways to play, while others have put playing on hold. A few of us have taught our spouses how to play. Most of us are anxious to be able to play in our established groups soon. We have worked hard to stay safe from COVID and we will continue to be careful and use good judgement.

Barbara Smith will be coordinating the sale of Mah Jongg cards again this year. Checks are made out to Barbara Smith. At the end of the sale, one large check is written and all the individual checks are deposited. Please include the number and size of the cards you are ordering in the "memo" place on your check.

Checks can be mailed to: Barbara Smith, 2067 Folle Blanche Dr, San Jose, CA 95135 or placed in the tube below the mailbox. If you have questions, call 408-624-6995.

In late March, your Mah Jongg card(s) will be sent directly to your home from the National Mah Jongg League in New York.

# Genealogy Club: Organizing Family History Research

"Why should I use a Research Binder? Research Logs - Paper vs. Online. What is a Family History Database and why should I use one? What do I do with all this paper and stuff?"

Please join the Genealogy Club for our monthly meeting on Thursday, January 6 at 10 a.m. via Zoom to discuss these questions and learn about this key research tool for genealogists. If you are not already a member of our club, please contact Linda McMullen at lindavillage8392@gmail. com to request the Zoom link. We meet monthly to learn and share our family history. Please join us and start your search for your ancestors!

# Global Village: Explore Karma Theory with Professor Girish Vasavada



By Pradeep Sonawala

Join the Global Village Community Club meeting with Dr. Girish Vasavada, to explore the concept of **Karma, Karma Theory and Karma Yoga.** The event will take place in the Cribari Conference Room from 7 to 8:30 p.m. Wednesday, January 5, 2022. There is no fee to attend. Attendees must wear a face mask and follow VGCC and County guidelines. This is not a hybrid meeting.

The speaker has addressed us several times earlier in the Global Village Community (GVC) Club. He is highly educated and has 25 years of teaching experience in University in India and USA. He worked as Educational Psychologist for "learning disability" and emotionally disturbed children. As a teacher of philosophy, Girish will explain the idea of Karma and its theory which first appeared in Hindu text, the "Rigveda" {1500 BCE}. The theory attempts to explain unpredictable events, pain and sufferings in a rational, "Cause and Effect" terms. The word Karma became

popular in English language in 1960. Its true meaning, as used and implied in ancient literature needs explanation. Simplistically stated it means that future consequences are inevitably shaped by present actions.

It will be interesting to see the implications of karma theory in terms of freedom of choice and personal responsibility, and ethical and moral conflict we face in life. It is in contrast with "fate," which means events, are beyond our control, like supernatural phenomena. We will also get a brief understanding of "Karma Yoga" which deals with difficult choices and how it translates to spirituality in day-to-day life.

# Republican Club to host General Meeting

Welcome the New Year with wine, food, and good cheer! Save the date: January 13, 2022 at 5 p.m. at Foothill Center.

Our speaker will be Jan Soule, President of the Silicon Valley Association of Republican Women.

Guests (Villages residents) are encouraged. Suggested donation is \$10.

RSVP to Jean Corrigan at 408-223-8676 or email to jeanmcorrigan36@gmail.com by January 7, 2022.

# Cindy Chavez to speak at Villages Martin Luther King, Jr. Day of Service Luncheon

January 17, 2022 marks the 27th National Day of Service honoring the life and legacy of Dr Martin Luther King, Jr. The Villages' MLK Society invites you to the first Villages Martin Luther King Day of Service Luncheon, to celebrate Dr. King's legacy. Keynote speaker will be Cindy

**Chavez**, former San Jose Vice Mayor, and current President of the Santa Clara County Board of Supervisors. We hope you will join us!

The luncheon will acknowledge and recognize the 11 Villages Board-recognized service organizations, and present exclusive awards to two, for exemplary service to the Villages community.

Entertainment will be provided by the **Tabia African-American Theater Ensemble**, of the San Jose Multicultural Artists Guild.

Doors open at 11:30 a.m. Lunch and entertainment will be from 12-noon to 2 p.m. in the **Clubhouse Fairway room**. Seating will be limited, so make your reservations now! Contact Fred Stern at sternfj@ pacbell.net for tickets, \$35 per person by check or house account.



# Operating Financial Commentary...

(Continued from page 5)

expenditures are \$3,585,900 or 6.7 percent (\$258,000) less than the budget of \$3,843,900. The positive budget variance is mostly attributed to savings in water expense, insurance expense and planting expense. The year-to-date net positive operating budget variance is \$260,300.

### **Homeowners' Operating Financial Commentary**

For the month of October 2021

October 2021 Non-Estates Operating Results

	Actual	Budget	Variance
Revenue	\$3,599	\$3,600	\$ -1
Expenses	\$3,419	\$3,634	\$215
Net	\$ 180	\$ -34	\$214

Non-Estates revenue tracked budget at \$3,599 for the month. October expenditures were \$215 favorable to budget, 5.9 percent less than the budget of \$3,634, due to less than planned legal fees (\$84) and insurance expense (\$131). The net positive operating budget variance for the month of October was \$214.

Year-to-date (four months of operations), total revenue is short of budget by \$3 at \$14,397. Year-to-date, operating expenditures are \$13,676 or 5.9 percent (\$860) less than the budget of \$14,536. The positive budget variance is attributed to savings in insurance expense and legal fees. **The year-to date net positive operating budget variance is \$857.** 

### October 2021 Estates Operating Results

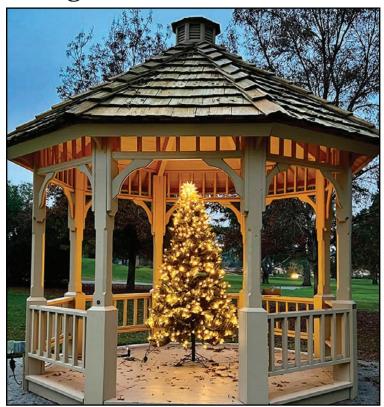
			•
	Actual	Budget	Variance
Revenue	\$13,616	\$13,616	\$ 0
Expenses	\$11,269	\$15,646	\$4,377
Net	\$ 2,347	\$-2,030	\$4,377

(Continued on page 26)

	December 9, 2021 Quarterly Meeting							
	Agenda Items	RK	TM	BF	МН	JO	Comments	Costs
1	Quarterly Review of Accounts per Villages Bylaws Section 9.2.5	Υ	Υ	Υ	Υ	Υ	The Board approved to ratify acceptance of the quarterly review of accounts per Bylaws Section 9.2.5.	\$0
2	Approval Consideration of FY22/23 Budget Development Timeline	Υ	Υ	Υ	Υ	Υ	The Board approved the Homeowners' Corporation Budget Development Timeline for Fiscal Year 2022/2023.	\$0
3	Approve Membership, Chair and Terms for Estates DAC	N/A	N/A	N/A	N/A	N/A	It was reported that Estates DAC Membership, Chair and Terms for DAC Members will be ratified in January 2022 per the committee charter.	\$0
4	Approve Membership, Chair and Terms for Architectural Control Committee	Υ	Υ	Υ	Y	Υ	The Board approved the appointment of Larry Versaw as an associate member and the reappointment of Shel Rosenblum for another 3-year term as a voting member. The ACC will vote on Chair in January.	\$0
5	Discuss Development of ACC Rule for Stepping Stones	N/A	N/A	N/A	N/A	N/A	President Rob Kirschbaum presented a summary update on the status of the development of an ACC rule for stepping stones, noting a Board workshop held in October and another Board workshop scheduled for December 16.	\$0
	Total APPROVED Expenditures this meeting							\$0



# Villages German Tree



This Christmas tree at the Gazebo (property of the former German Club) was set up by Dick (Dean) Fisher for the Villagers enjoyment.

**Photo by Maggie Fisher** 

### **EVERGREEN VILLAGES FOUNDATION**



### **CIRCLE OF FRIENDS**

Generous donations from EVF's Circle of Friends to projects in the Villages have generated over \$30,000 over the years!

Please support them for your future business needs.



Nalini Aiyagari Coldwell Banker 408-829-4347 CALDRE# 01248710



Jeanette Campa Jabez Realty 408-661-0203 CALDRE# 01327014



Bob Fillhouer State Farm Insurance 408-558-7771



Dee Ramirez Ramirez Realty Team 408-495-8700 CALBRE# #00683945



Dr. Berna Sanayei Dental Services 408-274-9554



# HAPPY HOLIDAYS FROM OUR FAMILY TO YOURS!





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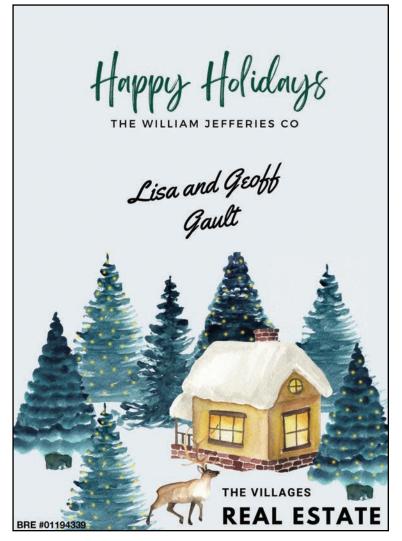
WE HAVE BOTH BUYERS AND TENANTS AVAILABLE FOR YOUR PROPERTY!

 $\underline{Call\ for\ more\ details\ \&\ information}$ 

408-270-4400



Reminder: There will be no Villager published December 23, the next edition will be Dec. 30



# 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 8:45 a.m. from Foothill Center. Every Monday – at Clubhouse parking lot at 8:30 a.m. walk around golf course with Terri Vivoli and/or Cheryl Allman.

Saturday, December 18 (Long Hike): Akiko Giordono (408-238-5437) will lead long hikers on Mayfair-Catamount Big Loop Trail in Rancho Canada Del Oro Open Space Preserve. Meet at Cribari Center at 8:15 a.m. for 8:30 a.m. departure. This 8-mile hike will start from the Mayfair Ranch Trail, and take the fork for Longwall Canyon/Bald Peaks Trail. This 2-mile trail takes you to the summit with panoramic views of Almaden Valley, Diablo Range and surrounding ridges. Continue on the 1-mile Bald Peaks Trail to a picnic table on Catamount Tail and have lunch. After lunch we continue on Catamount Trail with steep and moderate stretches as it rejoins the Longwall Canyon Trail. The hike continues with a 0.5 mile stretch on the Longwall Canyon Trail which crosses over into Calero Park and takes you back to the parking area. Bring water, lunch and snack, and poles. Direction: Take 101 south to Bailey Ave exit, right onto Bailey Ave, then left onto McKean Rd (about 3 miles). Stay on McKean Rd for 2.4 miles and right onto Casa Loma Rd. Parking is on the left. A round trip to the park is about 30 miles.

Wednesday, December 22 (Rambler Hike): Rich and Wendy (Phone: 408-499-1789) will lead a loop hike from the Villages to/across the nearby Bel Air and Hillstone Estates via Shadow Ridge Way (Larkspur/Bentley/Canyon Hills/Shadow Ridge/Hillstone/Yerba Buena). We will stop at the Starbucks/Le Boulanger on the corner of San Felipe and Yerba Buena for coffee and snacks. Hike length is about 5 miles with modest and gradual elevation at the beginning of the hike. We will meet at the Cribari Center at 9 a.m. for an 9:15 departure.

Wednesday, December 22 (Rambler Lite Hike): Bonnie Preston (408-531-1513) will lead a hike to San Jose Community College. We'll walk to the observatory and scout out the new park we've watched being built. We'll meet at the parking lot next to the Villages entry gate at 9:20 a.m. and leave at 9:30. Be sure to bring water.

Wednesday, December 29 (Rambler Hike): Gary Lohr (408) 912-5124 will lead a hike to Lake Almaden. The hike is about 3.5 to 4 miles long, but there are benches along the trail so anyone who would like to shorten the hike can do so. The trail is mostly flat with shade and sun. Meet at Cribari at 9:10 for a 9:15 departure. Mileage is about 20 miles round trip.

**Wednesday, December 29 (Rambler Lite Hike):** Bonnie Preston (408-531-1513) will lead a hike to Del Lego to walk around the five lakes. We'll meet at the restaurant at 9:20 and leave at 9:30. Be sure to bring water.

# **Assisted Living · Memory Care**





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# RELIGION

# **SEARCH THE SCRIPTURES**

We will next meet at 10 a.m., **December 20** at Foothill Center. **Note:** Starting in 2022, we will meet the second and fourth Monday of each month.

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



# **CATHOLIC COMMUNITY**

# 'The Visitation'

By Deacon Joe Cabrido

How wonderful it is to immerse ourselves in today's visitation story where God's presence is joyfully experienced. When Mary greets her elder cousin Elizabeth, now six months pregnant, it is her yet-unborn son John, who takes the initiative and leaps for joy. Elizabeth responds with words of blessing for Mary and Jesus, a proclamation of God's favor. Experiencing God's presence, she offers praise to the one whose goodness and mercy she is proclaiming.

Don't we feel joyful whenever we experience God in our lives as well? Often, God reveals himself when we least expect it. Perhaps it's that surprising visit or call from a friend while you lay sick in the hospital. Maybe it's when you suddenly stop during you daily walk as the feeding deer stare back at you. In moments like these, we are reminded that God is present in everyone and everything.

We pray that we can respond to God's presence by imitating our Blessed Mother Mary. We can move forward as Mary did, without knowing what saying "yes to God" means or where it will lead. And just like Mary who carried the Word of God within her, we are invited to carry Jesus, the Word of God in us, nourishing ourselves and those around us. As Christmas approaches, let us remain vigilant of God's presence, expectant and hopeful, ready to be joyful and blessed when he comes.

Preview and Pray Sunday's Scriptures: Mic 5:1-4, Ps 80:2-19, Heb 10:5-10, Lk 1:39-45

Have questions about your Catholic faith? Pope St. John Paul II saw the need for a concise, clearly written reference book written in language accessible to the modern reader who wants to know more about the Catholic faith. In 1994 he published The Catechism of the Catholic Faith to meet that need. It is written in such clear language that one can either read it cover-to-cover or use it as a reference book. Do you have a copy on your shelf? If not, it's online (free). You might be surprised at how interesting the contents are, or how useful at family get-togethers where questions about religion arise

**Christmas Eve Mass** at Cribari at 5 p.m. December 24. **Christmas Masses** at St. Francis of Assisi Church: call 1-408-223-1770 or parish website (sfoasj.com) for times. **Communion for the homebound**, call Marilyn Rodman 408-274-4521. **Mass intentions**, call Jean Gillette 408-270-5723.

# **EPISCOPAL**

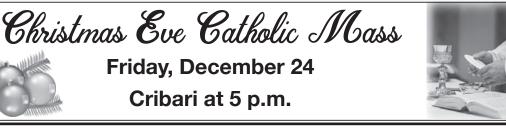
# 'Hungering for Joy'

By The Rev. Julia McCray-Goldsmith

The coming of Christto which we return in joyful anticipation every year-isn't always accompanied by sweetness and light. Much less by candy canes and shopping trips! In fact, God's appearing as a vulnerable infant came as threatening news to the powers and principalities of Jesus' day. Our forebears knew that well, and invited us to join an arduous and transformative journey towards Bethlehem. That's why Christians have historically understood Advent as a time of waiting and fasting (in contrast to the feasting of Christmastide). Fasting isn't a bad thing: it trains us to anticipate how good the feast will taste.

Think about what sustains you in the longer and more challenging journeys of your life. Friends? Treasured memories? Symbols of faith, like the Advent wreath itself, or creche sets that reflect the

humility and glory of the birth at Bethlehem? Why not take a small retreat (which can be as simple as a walk in nature) to notice and give thanks for the blessings along the Advent way?



# **JEWISH GROUP**

The Villages Jewish Group invites all Villagers to join us for services on Friday, December 21 at 7:15 p.m. We are pleased to be back at Foothill Center after a long period of time on Zoom. Rabbi Laurie Matzkin will be leading the in-person service. Our Chanukah dinner held at the Clubhouse on November 29 was a big success and many thanks are due to the organizers Liz Dietz, June Chapman, and Cathy Silverstein. We hope to welcome you on Friday.

# **COMMUNITY CHAPEL**

# 'What Gift do I Give?'

By Pastor Bill Hayden

When we have been blessed throughout our days and have experienced the different seasons of life, hopefully, we were content during the Christmas Holidays.

Over the years, each Christmas season we have had opportunities to bless others with gifts, or to receive gifts. If we are honest a lot of the gift giving and receiving felt like it was out of obligation and expectation. In retrospect, a number of those gifts from others did not have a lasting effect on our life.

At some point the gift giving and receiving didn't bring the same joy that it once held in our lives. Though we appreciated receiving and the giving of gifts, for some people, it became a burden year after year trying to come up with the appropriate gift.

The best and lasting gift that I can give to all of those I love is the gift that was given to me. So, this Christmas I give to you the gift that increases in worth, relevant for all occasions and guarantees abundant life. I present to you with love the gift that God gave me...His one and only Son, Jesus Christ.

All you need to do to receive the gift is simply believe in Him, by asking forgiveness, invite Him into your heart and fill you with His love.

May this Christmas bring you all the joy, strength, hope, love and faith to rely upon His faithfulness to endure until He returns.

Father, I pray that you will bless and keep those who are reading this article safe and assured of your eternal presence. Please keep them physically and mentally alert to perform their daily tasks. Comfort those who aren't able to share this Christmas with their loved ones and please send them a visit from a kind friend or neighbor. Amen!

In many Church Communities this Advent Sunday a third, purple candle will be lighted to represent the Joy that Jesus brought at His birth to the world. This candle offers a bright light during a time of despair, when people are feeling an all-time high of depression and hopelessness. The joy that comes from Christ is eternal. God has given us the joy of the presence of Christ that no one can take away. No matter what happens in this dark world, we can still experience light. It is His joy each time we meet a brother or sister who has established a relationship with God through His Son.

Have a Merry Christmas

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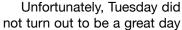
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# Sports News

# **SWINGERS**

### By Sheryl Driskell

On Monday, December 6, the current 2021 Board members welcomed the new 2022 Board members at our annual "Welcome/Goodbye" breakfast. It was such a great moment to give our gratitude and warm welcomes. Mary Wagle will be our new Captain, as Wendy Ledamun is leaving us after serving for two years. We cannot thank Wendy enough for dealing with so many "non-routine" issues due to Covid. We can happily report that the Swingers have survived and prospered under Wendy's leadership!



for golf. We did not have enough members to play our regular sweep tournament. While I know we need the rain, hopefully all of our future rain can come any day but Tuesday!

Wagle

Wendy Ledamun and Mary

A frequent question that has arisen is: "Do I have to count a stroke if I miss the ball?" To review, the rule is as follows:

If you start the downswing with a club and you intend to hit the ball, it counts as a stroke- whether you rip it down the fairway, or swing and miss. So, make sure you count each of these strokes! Another good way of making sure everyone is on the same page is once you all get onto the green, have each player state what they are lying. This way, if there are any questions, you can address them right then. I have tried to do this myself, and find it is a great way of making sure we are keeping our score accurately.

Most importantly, the main focus for Tuesday play is that we want everyone to have fun, and the more accurate we keep our scores, the better golfer/competitors we become!

# **PICKLEBALL**

### By Joyce Kludt

**Villages Pickleballers,** wouldn't you agree that most people play pickleball because it's just fun?! However, there exists a positive side effect to having that fun and it comes in the form of health benefits. Getting off the couch and onto the court offers a range of health perks, including mental health.

While pickleball is not as strenuous as some other sports, before you lace up your PB shoes and hit the court, it's important for seniors to check with their doctor and let their primary care physician know what they're planning to do and make sure they're cleared for this type of exercise.

As we become older, we become prone to health issues, especially if we maintain a sedentary lifestyle. Dementia, heart disease, osteoporosis, Type 2 diabetes, obesity, Alzheimer's and a host of other issues become more and more common the older we get. However, researchers are finding in their studies that nearly all aspects of our physical and mental health can be improved with regular physical activity, and some studies have focused solely on pickleball players.

From losing weight to lowering blood pressure, improving flexibility to improving muscle strength, combating loneliness to fighting off bouts of depression, getting a better night's rest to becoming a more well-rounded social being are only some of the benefits you may gain through playing pickleball regularly!

See you on the courts, friends!

# **18-HOLE WOMEN**

### By Reine Fedor

Congratulations to the Teams who won December's Holiday Shamble, a charity event benefiting the Evergreen Nurses Fund. LeyVa Middle School teachers designed a class project pairing student teams with our Shamble teams. If their golf team won, the matching school team also won \$25 dollars. Shamble winners from Flight One were Patti Bell, Vicki Krattli, Donna Quartaro and Kathy Apgar. Flight Two winners were Maxine Amundson, Pat Sear, Laura Swenson and Jane Smith. The school won in both flights!





Vicki Krattli

**Bev Poellot** 

A big thank you to Patti Bell, Chris Leisy and the teachers from LeyVa for organizing this Shamble Tournament and to Karen Harsany for her gorgeous Christmas table decorations.

The second big event of the day was the Installation of the Board of Directors for the year 2022. Grateful thanks were first given to the Board of 2020 and 2021 who stayed together for an historical double term managing our golf activities and evolving Covid adjustments.

The Outstanding Service awards for 2020 and 2021 were presented to outgoing Captain Vicki Krattli who was a superb leader during these difficult years and to Bev Poellot for her efforts in a wide range of positions of service she has held over the years in the Villages as well as the San Jose community. The activities and efforts of both of these women reflect community spirit, compassion and help make ours a vibrant golf community.

More awards and pictures in the next article.

# **SHONIS**

### By Fran Schumaker

On Tuesday, December 7, it was definitely one of those mornings when the Shonis who came down to maybe play asked each other, "to play or not to play, that is the question?" We needed at least 8 Shonis for Captain's Trophy play. Bravely, 11 of us decided to play.

Our Captain's Trophy winners for December are:

Ae Jung Sin with a low net of 23.

Marty Blinde, for the second month in a row, with a low gross of 36.

We will also be awarding the Newcomer's Captain's trophy for low net to Sharon Lingofelter. She came in with a low net of 16.

Congratulations to the winners and to all the hardy Shonis who came out to play.

Our annual Holiday Awards Luncheon on December 14, will have already happened by the time this article is published. Since the Shonis will be taking a two-week hiatus from regular sweeps play at the end of December, I thought I would share with you the award winners for this year:

- \* Shoni Club Champion for 2021 Marty Blinde
- \* Most Improved Player for 2021 Kathy Tanaka
- \* Most Captain's Trophy Winner Fran Schumaker
- \* Most Birdies for 2021 Joan Wiseman

The Shonis wish you all a happy holiday and a bright and promising new year in 2022.

# <u>PINSEEKERS</u>

### By Jack Bindon

It was a chilly day for golf on Friday but we had 17 players that braved the cold and dampness and finished the round, at or under two hours. No one wanted to stay out there longer than necessary. In first place, we had a tie between David Cook and Mike Falarski, both with a nice net 34,winning \$4 and 4 points each. Second place we had another tie between Tom Carson and Tak Okabe. Both had net 36 that was good for \$3 and 3 points. Third place goes to Leighton Horio who had a net 37, good for \$2 and 2 points. Fourth place produced a tie between Frank Garcia, Don Minami and Jim White. All carding net 38 which gives them \$1 and 1 point each. Now, on to the putting competition. This week we have four players that all toured the round with 15 putts. David Hathaway, Tak Okabe Mike Falarski and Jack Bindon all recorded 15 putts. Now, the question becomes, who gets to hold the "trophy" for the week? I believe it's only fair that David continue to hold it for the week based upon his total of 30 for the month. Don't get too firm a grip on it, David. I'm only 3 putts behind with 33 and one other person not too far behind with 35 putts. Several of those close behind with 16 and 17 last week fell off this week with higher numbers. **Note:** in order to be eligible for the monthly bottle of wine you must record putts in all of the competitive rounds. Sorry to say, some good numbers will not count for December. January begins a new competition so don't give up, practice, practice, practice!

# **MEN'S GOLF CLUB**



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

Upcoming Events:

Frost Bite Open: Four-man teams, Scramble format. Shotgun 8:30 a.m.

The 2022 Evergreen Invitational Tournament: Looking to play more of a role in your Men's Club? The Evergreen Invitational Tournament is scheduled for July 2022 and the planning committee is looking for a few new members who can lend their talent and time to the event. The committee meets just once a month starting in February. If interested (or just want more information) contact our committee chairman, Rich James at rajames5959@gmail.com, he'd love to hear from you!

2021 Villages Men's Club Awards:

2021 Villages Men's Club Championships:

Ted Escobar - Club Champion

Jim Valenti - Flight 1 Champion.

2021 Villages Men's Club Senior-Net Championships:

**Kyle Finley** – Flight 1 Champion,

**Brooks Fuller** – Flight 2 Champion.

2021 Villages Men's Club Member/Member Championship: Len Townsend/Steve Tomei - Flight 1 Champions,

Ron Robinson/Tomas Mendoza - Flight 2 Champions.

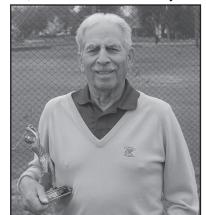
Hole In Ones For November: This was reported earlier but needs to be brought to light again because it is so unbelievable. On November 27 we had three Hole In Ones at The Villages: Kurt Pagnini on hole #11, Rob Hands also on hole #11 and Jim Brigham on hole #6. This is an amazingly cool set of events that will not be soon duplicated. Way to go, guys!

**Eagles and Age Shooters:** 

Let's start with the Eagles for November!

Dennis Balanesi marked his scorecard with an Eagle on November 2 on hole #2. The Club Champ, Ted Escobar got his ball to drop for an eagle on hole #9 on the 13th of November. And last but not least **Brad Baldinger** if he's not dropping them in for an HIOs, he's producing eagles. That was the case on November 28 when he scored a 2 on #17. Simply amazing! (I'm happy to be on that green in 3...just saying). This is very cool, guys! Congratulations to all of you gentlemen!

Age Shooters: Jim Valenti (I'm sure he did it again), Dave Dimmick does this every month. He had a 73 on November 3,



Jim Valenti



**Kyle Finley** 

Leo Ruth who does this often, recorded a 77 on November 5. I know you have seen this name before—Pres Miranda recorded an 81 on November 13. Tom Morse signed his card with a 79 on the same day. Great job, sir! And once again there is Mr. Monthly, Larry Angel, who shot a 79 on November 17. No, you don't have double vision; Leo Ruth did it again and recorded a 77 on November 17. And its déjà vu all over again; Pres Miranda shot an 81, this time on November 29. Congrats to you all!



2021 Tennis Club Officers: Vice President Jay Pinson, Treasurer Tina Parsley, Secretary Pat Hubbard, President Peggy Seidel and Past President Ken Kline.

### By Phyllis Mueller

We all know that tennis players are very savvy when into changing things up that music and friendship. will work better for the match. and that is exactly what the Tennis Club did when they heard that their Christmas dance and General Meeting were cancelled. As Gordon Knapp would advise: "LOB-LOB-LOB." No lob was needed as those in charge immediately put things together for an afternoon Christmas

party at our own viewing stand! Over 80 old and new members things go wrong and easily slip arrived to find delicious food,

The General Mee presided over by President Ken Kline and a new slate of officers were elected: President Peggy Seidel, Vice President Jay Pinson, Secretary Pat Hubbard and Treasurer Tina Parsley. The rest of the slate will be in your roster that you receive in January!



**Our Favorite Reindeer** Paula Fournier!

Art Lind, who just had a 94th birthday, was serenaded by the group! We all know that tennis players have a long life, especially living in the Villages! Thanks to Joy Rem, Sherry Benz, Peggy Seidel and Mary Ringel for shifting into Plan B on short notice!

**Bv Bill Travis** 

The Ironmen are currently playing every Thursday afternoon at 2 p.m., with a shotgun start, sweeps, birdie pool, and closest to the pin.

This Thursday, December 9, 2021, seven intrepid Ironmen showed up to play a chilly round on the Par 3 course. We needed 10 participants to collect sweeps money and to pay out for first, second, and third and closest to the pin. But we did pay out the \$7 birdie pool to Dave Hathaway for the only birdie on the day.

There was but one birdie: Dave Hathaway

Closest to the pin: Not in play today.

Deep thoughts: "My swing is no uglier than Arnold Palmer's, and it's the same swing every time." - Nancy Lopez, winner of five consecutive LPGA tournaments in 1978

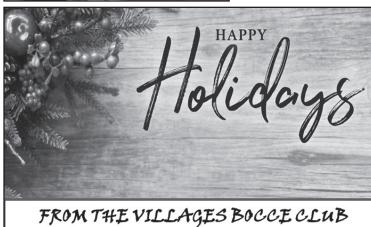
# **BOCCE NEWS**

**By Marcy Boyles** 

We have two little Elves making the Bocce Courts very Festive. Putting up and decorating the tree are Jean Corrigan and Freda Salois. This is the third year they have done so. Thank them when you see them. December reminds me that we have some over 90 birthdays: Art Lind on December 2, Laverne Schmidt on December 10 and Carm Citringo on the 21st. Happy birthday to you all. No Villager next week so you will hear from me in the New Year.



At left: Jean Corrigan and Freda Salois decorating the Bocce Club Christmas tree.



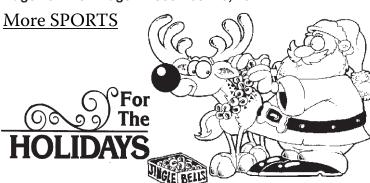
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# FROM THE PRO



By Scott Steele, PGA Head Golf Professional

Pro Shop Holiday Sale Extended for you! You can still find some selected sale items in the Pro Shop from 10%-50% off! This is a great opportunity for last minute Holiday gifts!

10 Reasons to do your Holiday Shopping at The Villages Pro Shop: 1. Convenient - Shop at your home within the Villages gates 2. No long lines - no long waits 3. Fabulous selection of all things golf 4. Exceptional customer service 5. Close parking 6. Sale lasts seven days for your convenience 7. 10 to 50% Off Sale Items 8. Everything you like at your fingertips - no online ordering necessary 9. Leave with what you want- no waiting for boxes to be delivered to your door 10. No supply chain disappointments-It's right here for you

Christmas Holiday Golf Schedule—Friday, December 24 – Christmas Eve – Open tee times 7 a.m.-1 p.m. Last tee time 1 p.m. Pro Shop Closed at 1 p.m. Saturday, December 25 – Christmas Day – All golf facilities, courses, driving range, Pro Shop Closed all day

Playing Golf After 3:30 p.m.—This last week I went out to play golf after we closed the Pro Shop at 4 p.m. so that I could check on things as I have been told by residents that there are people "snaking on after hours." I was honestly a bit dismayed at what I encountered. I saw folks playing on the front nine on hole #2 after the scheduled closing time of 3:30 p.m. I also saw people golfing on the back nine who had checked in earlier that day and only paid for nine holes. To be understood, this is not acceptable nor is it fair to the over 125 residents per day who properly pay their green fees to play golf. If this continues, we will be forced to report such activity to the General Manager and Club Board of Directors for possible disciplinary action. Let's please be aware of the rules of conduct and all do our best to cooperate accordingly. Just to be clear: The last tee time each day is 3:30 p.m. Once that group or golfer tees off, nobody else is permitted to golf on the frontnine after 3:30 p.m. Anyone who does not pay a green fee is not permitted to play golf at any time. Any golfer that pays for nine holes is restricted to nine holes only. That means after their ninth hole, they must exit the golf course...no exceptions. Thank you for your cooperation and adherence to these simple rules of conduct!

**Driving Range Requests for Cooperation**—We would like to ask for your cooperation regarding three things when using the driving range...

- 1. Please do not take the white rubber tees home with you. We have been missing many of the white rubber tees lately. Remember that those rubber white tees are not to be removed from the driving range property for any reason. And if you remove the rubber white tee to insert you own tee, please put the rubber tee back.
- 2. Please do not go out on the grass to retrieve or hit balls. It's unsafe and not permitted to hit off the grass. Also, all range balls hit must be purchased from the ball machine and not retrieved from the landing area.
- 3. Please do not hit your personal balls at the driving range. All balls hit at the driving range must be Villages range balls purchased from our ball machine. We literally weed out hundreds of foreign range balls from the range picks every week, and those are coming from people who hit their own balls or balls from another

range at our range which is not permitted.

Golfers' Green Fee Billing—Please keep in mind that we bill daily golf fees based on what we see on the Chelsea Tee Sheet. If you are on Chelsea, you will be billed accordingly. So we need your help and cooperation with a few things:

- 1. If you are on Chelsea and you plan on not playing, please phone the Pro Shop and let us know you are cancelling; otherwise you will be billed for a Green Fee.
- 2. When booking on Chelsea please indicate 9 holes or 18 holes done simply by checking the 9 or 18 hole circle adjacent to your name.
- 3. If you book for 18 holes but plan on playing 9 holes, you must check in to the Pro Shop and let us know, otherwise you will be billed for 18 holes.
- 4. If you are undecided as to whether you will be playing 9 holes or 18 holes, we will bill you for 18-holes and the onus is on you to come back to the Pro Shop or call us and let us know if you decided to play only 9 holes. If we are closed after 4 p.m., you may still call the Pro Shop and leave us a voicemail. Please communicate with us on the same day of play. We thank you for your cooperation and remember that your clear communication to us is essential to facilitate correct green fee billing on a daily basis.

Tips from the Pro-Clubface vs Club Path. If you hit a slice to the right or a hook to the left, here are some simple ball flight laws that if you understand, might help you out. If you hit a slice think about this...if you swing the clubhead to the right, and keep the club face pointed left, you are guaranteed to hit a draw or a hook to the left. If you hit a hook, think about this...if you swing the clubhead to the left and keep the club face pointed right, you are guaranteed to hit a fade or a slice. It's simple physics...so think about this, and digest this, and then try it on the range and see if your slice or hook doesn't go away, I guarantee it will! It's all about how the clubface relates to the path of the swing. To sign up for a lesson with Scott, email him at ssteele@the-villages.com



# SCOREBOARD

# **MEXICAN TRAIN DOMINOES**

### Wednesday, December 8

Beverly Wharton 200 Marge Pritchard 266 Kit Hultquist 335 Audrey Osuna 335

### Friday, December 9

Maribeth Berlie 153 Sylvia Rozewicz 168 Shirley Bellavance 184

Thursday, December 9

### Flight One:

- 1. Patti Bell, Vicki Krattli, Kathy Apgar, Donna Quartaro 2. Sachiko Coleman, Kathy
- Kyne, Joyce Mukuno, Miyo Shigemoto 3. Marky Olsen, Sue Daughtrey, Cheryl Heusser,
- Sue Baldinger Flight Two: 1. Maxine Amundson, Pat Sear, Jane Smith, Laura
- Swenson. 2. Jungwha Kim, Emily Li, Nancy Miller, Kitty Ohtaka
- 3. Laurie Gallegos, Jan Kiernan, Barbara Nielsen, Carol Zaccheo

Monday, December 6: 1. Jan Kiernan - Sumi Minami 2/3. Art Lind - Stan Davies 2/3. Prakash Deshmukh - Roger Lasson

Wednesday, December 8: 1. Tahera Khalil - Kausalya Iyengar 2. Jan Kiernan - Sumi Minami 3. Mary LeGrand - Jonna Robinson

Friday, December 10: 1. Steve Bosma - Selma Chastaine 2. Mary LeGrand - Bash Singh 3. Joe Henry - Bonnie Taylor

# **Winter Golf Course Walking Hours Now through February 2022**

Monday — Before Noon and after sunset Tuesday - Before 9 a.m. and after sunset Wednesday — Before 7 a.m. and after sunset Thursday - Before 8:30 a.m. and after sunset always defer to golfers during Friday — Before 7 a.m. and after sunset

Weekends & Holidays - Before 6:45 a.m. and after sunset

**Golf Course pedestrians must** daylight hours and be safe!

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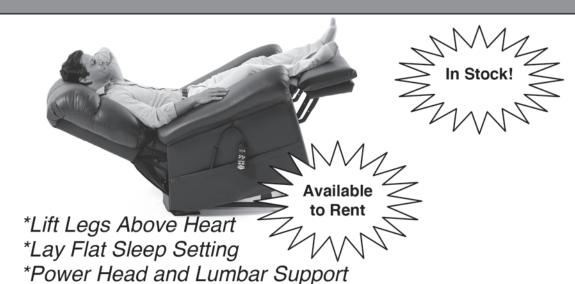
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# Landscape & Maintenance

# **MAINTENANCE SCHEDULE**

### Cribari

Cribari Center—Landscape maintenance and weed control in progress.

5320-5363, 5400-5432 and 5489-5499—Landscape maintenance and weed control, 12/20-12/24.

Glen-Dry rot repairs in progress.

5522-5533 - Sewer replacement in progress.

Cleaning of flat roof drains throughout the district in progress. **Del Lago** 

3301-3315—Landscape maintenance and weed control, 12/20-12/24.

Del Lago Entrance—Turf conversion project in planning. Dry rot repairs in progress.

### **Estates**

8809-8875—Landscape maintenance and weed control, 1/10-1/14.

## Fairways

4001-4024—Landscape maintenance and weed control in progress.

### Glen Arden

7698-7752 and 7753-7787 (odd)—Landscape maintenance and weed control, 1/24-1/28.

### **Heights**

8480-8505—Landscape maintenance and weed control, 1/17-1/21.

### Hermosa

8005-8032, 8100-8121 and around lower Chardonnay Lake area —Landscape maintenance and weed control, 1/17-1/21.

8121-Stucco wall repair in progress.

### Highland

7500-7573—Landscape maintenance and weed control, 1/3-1/7. **Montgomery** 

6001-6068 and 6127-6136—Landscape maintenance and weed control, 1/10-1/14.

## Olivas

8740-8752, 8769-8807 and Foothill Center—Landscape maintenance and weed control in progress.

8713-8738 and 8753-8768--Landscape maintenance and weed control. 12/20-12/24.

8786-8807—Dry rot repairs in progress.

Gutter cleaning scheduled to start 12/20.

### Sonata

2000-2024 and 2032-2064—Landscape maintenance and weed control in progress.

2025-2031 and 2065-2101 — Landscape maintenance and weed control, 12/20-12/24.

Dry rot repairs in planning.

### Valle Vista

9001-9014 and 9034-9036—Landscape maintenance and weed control in progress.

9015-9033—Landscape maintenance and weed control, 12/20-12/24.

# Verano

 $7001\mbox{-}7060$  and  $7395\mbox{-}7404\mbox{-}Landscape$  maintenance and weed control in progress.

7314-7394—Landscape maintenance and weed control, 12/20-12/24.

### Association

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

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

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

Irrigation repairs throughout the Villages in progress.

Turf aeration throughout the Villages in progress.

Turf mowing schedule is twice a month and edging schedule is once a month.

Crape myrtle tree pruning throughout the Villages in progress. **Club Centers** 

Weed spraying in progress throughout the Villages.

Upper garden—Herbicide weed spraying for poison hemlock, star thistles, etc. in progress.

Behind Corporation Yard and creek—Fire Fuel Management weed/brush clearing and tree work in progress.

Cribari, Montgomery and Foothill Pool and Spa-Closed for winter.

# Remember someone with a gift to VMA

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

Villages Medical Auxiliary·Since 1976 Office: 408-238-4230

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



# Support Groups-December 2021

**Grief Support Group: Note Change! Monday, December 20** from 10:30 a.m. to noon, in the Conference Room, Cribari Center. Led by Don Mulford, Spiritual Adviser from With Grace Hospice.

# Coming in January 2022

High Blood Pressure – Lifestyle Modification and Med Management: Amy Wang, PA-C, FNP, CEO and founder of Ready2Nurse will offer some new ideas on effective ways to manage high blood pressure. The event takes place January 20 at 10:30 a.m. in the Conference Room at Cribari Center. To register please call Bonnie at 408-238-4029 or email bgrim@sequoialiving.org

# Support Groups-January 2022

**Hearing Life: Screenings: P**rovided by Hearing Life Tuesday, January 18, 10 a.m. to Noon. Registration required. Please call 408-238-4230.

Caregiver Support Group: Thursday, January 20 from 10:30 a.m. to 12 p.m. in person in the Patio Room and on Zoom. Please contact Judy London Ph.D. for meeting specifics at judithlondon@sbcglobal.net or call 408-784-3325.

Parkinson's Caregiver Support Group: Meet with other caregivers of those with Parkinson's. Thursday, December 16 from 10 a.m. to 11 a.m. in Montgomery Center.

**Grief Support Group:** Don Mulford a grief counselor from With Grace Hospice will lead this bi-monthly grief group. Mondays, January 10 and 24 in the Conference Room 10:30 a.m. to noon.

If you have any questions or need information regarding our upcoming programs or the services we provide, please contact the VMA Service Coordinator, Bonnie Grim, bgrim@sequoialiving.org, 408-238-4029.

# Maintenance Services

Customer Service Line: 408-223-4670

# Sustainable Practices Fashion Tip

By the Sustainable Villages Club

Not only do we need to be aware of the fashion industry's contribution of global greenhouse gas emissions, but we need to be aware of their labor practices. Our suggestion is to support Indigenous businesses.

Indigenous design is rooted in sustainability. According to environmental activist Hindou Oumarou Ibrahim, by supporting Indigenous owned businesses you can elevate these communities who safeguard these sustainable resources. Also, according to womenswear designer Angel Chang, many Indigenous people still carry the knowledge of living in harmony with nature, which is key for our world tackling climate change right now.





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Broker/Owner

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Notary Public & Villager

CA DRE 01327014 – Jan 2002

408-661-0203





# Dr Berna Sanayei

2929 The Villages Pkwy San Jose, CA 95135



A dental plan that is simple and affordable!

- Adult/Child cleanings-2 per year
- 2 periodic exams per year
- Full mouth x-rays
- 1 fluoride treatment per year until age 14
- Emergency visits included
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we offer a discount off of all dental work!

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If you are suffering from missing teeth or loose-fitting dentures, the answer is yes! Eat, smile and speak with confidence.

Talk to us today!

www.sanjosedds.com

# L'LASSIFIED 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.

# **Villages Business Directory**

**Resident Mobile Notary** Public: 408-909-7446 notaryanand@gmail.com

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

# SERVICES

# **Appliances**

### Appliance Repair **Maintenance**

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

### Heating & A/C

### **Master Maintenance** Air Conditioning / Heating /

Water Heaters Installations, Repairs Preventative Maintenance Phone 408-242-3082 Lic.#767008 Villagers References Villages Resident

**House/Pet Sitting** 

Responsible house sitter,

pet sitter.

experience with cats,

long term or short term,

Villager References Debbie: 707-478-1678 or Lenahan Debbie@hotmail.com

12/30

# **Jewelry & Coins**

### **CASH PAID** Gold/Costume Jewelry,

Sterling, Diamonds, Coins, Stamps

Tom 1-408-607-7142

# Landscape

### 3S Gardening-Landscaping Lawn, Tree Maintenance

Plants. Flowers. Joseph 408-209-8206

12/16

# **Painting** (continued)

## **MONTOYA PAINTING**

**Julian Montoya** 408-310-1448 License #979281 montoyapainting@yahoo.com

### **EXPERT PAINTING** to freshen up your home Interior/Exterior Crown Moldina Baseboards

Popcorn Ceiling Removal

14 Years Experience Free Color Consultation Free Estimates References Available

**JAMES PAINTING** 

**Villages Resident** 

Lic.No.500613,C33

408-210-0859

jamespainting7@comcast.net

Villages References

Real Estate

REAL ESTATE

**W**ANTED

**LONGTIME VILLAGER** 

**SEEKS RENTAL WITH** 

2 BEDROOMS,

ATTACHED GARAGE

\* Perfect on-time

payment history

## **Computers**

### We Fix PC's / Macs & Networks

On-Site 7 days, 8 AM to 10 PM BBB A+, 2350 Clients, Same day

408-866-5121 In business since 1988 Computerexpertscorp.com

# 12/30

Housecleaning

### **Pink Ladies House Cleaning**

408-717-2327 Weekly, Biweekly, Monthly Free Estimates Licensed, insured 1/27

# Moving/Storage

### **ZORN MOVING & STORAGE**

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

# **Painting**

**PAINTING** 

### **FAITH PAINTING** 408-281-7500

7 min. from the Villages

Interior/Exterior Drywall Repair Acoustic (Popcorn) Removal Wallpaper Removal Texturing Handyman Services

Competitive Price Matching 25+ Years Experience License No. 651686

www.faithpainting.com

### McNerney's Painting Service

Interior/Exterior Free Estimates, References Lic.#596491 408-674-4046 408-358-5450

1/6

# **COMPUTER REPAIR**

\* Stanford retiree, former homeowner

\* 8+ years as an actively involved Villager (Glen Arden)

\* Friendly neighbor, no pets

Flexible move-in month/ date—from January to March

Please contact Laurie Vaughan at 408-693-7335 (cell) or lauriev53@yahoo.com.

### Yesenia's Cleaning Service 600+ Villages clients (I'm a Villager)

35+ yrs experience **RESIDENT** Peter: 408-981-6920

5/19

### **Draperies**

### The Drapery Lady

Custom Draperies, Blinds, Shades & Shutters. Over 25 Years Experience 408-981-1874 3/3

### Lucy's House Cleaning **Professional Work**

20 years experience

Great references upon

request.

650-868-9135

Very Trustworthy 24 years of experience (Villagers' references available) 408-315-0469

Licensed, Free Estimates

### 12/30

6/23

# **Plumbing**

# A.L. Plumbing

### Honest, reliable & friendly service. Bonded & Insured

We also unclog drains. Lic#1038274 408-724-1531 10% senior discounts on labor

2/3

## **Plumbing** (continued)

## PLUMBING

55+ Senior Discount on quality plumbing service

### Venture Plumbing Company is offering 10% off

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

> Lic. #934775 Call us today! 1-866-483-6887

1/27

1/20

# Remodeling

### Get a home refresh with **Posey Design** and Construction

Formerly known as **Epic Property Services** 

Proudly Serving the Villages for over 20 years Offering painting, remodeling, design services and more. Contact us for a free estimate. E: michelle@poseydc.com P: 408-315-6998 Lic# 10332242

### Repair/Handyperson

### **Bobby Builder** Contractor

All household repairs Villages resident Recessed lighting, sheetrock, bathrooms, electrical, plumbing, decks, doors, tile, floors, stucco, fences, framing, windows, demolition, water damage Lic#714761, Insured 408-497-0476 www.BobbyBuilder.com

### Senior In-Home Care

# SENIOR IN-HOME CARE

**Caregivers** CARE ON CALL

Licensed, Bonded, Insured. Caregivers are employees, Not independent contractors. Trained and supervised. Hourly, Live-in Free Assessment References Available. 408-857-1872

# SENIOR In-Home Care

### **CAREGIVERS AVAILABLE ELDERLY MATTERS**

HOURLY/LIVE-IN Insured, Experienced, References Free Assessment Contact: Beth elderlymatters@gmail.com 650-422-1713 408-622-8600

12/30

# SENIOR IN-HOME CARE

### **OUTSTANDING AND EXCELLENT** Vista Verde Home Services

Bonded, Licensed, Insured Hourly, Live-in, Transport **Great References** Free Assessment (408) 509-1257

### **Smart Senior Housesitter Service**

Affordable Rates Caregiver Service Hourly/Live-in Full/Part-Time Experienced, Good moral character References Licensed/Insured 408-532-6501 650-207-2442

10/5

# **Senior In-Home** Care (continued)

### **True Home** Licensed, Bonded, Insured

Hourly, Live-in Caregivers Free Assessment 408-333-5605 408-333-5609

1/13

### **EssentialCare**

### **Caring Star Award** 2020 Recipient

A+ Certified H.C.S.B, with BBB Quality, Affordable In-home Care Licensed, bonded, insured. Honest, reliable, certified caregivers Hourly/Live-in CALIC# 434700088 Free consult. 408-368-6918

5/19

## 24/7 HEALTHCARE INC. Hourly/Live-In Caregivers

Certified, Insured, Experienced Free In Home Assessment Contact: Randy Care@247healthcare.biz 408-991-4564

6/2

### Caregivers 24/7 Healthcare **Excellent Services,**

Affordable Rate Experienced, Hard-working, Trustworthy 408-896-7405 408-896-7404 408-896-7403

1/13

### **CAREGIVERS AVAILABLE** LIVE-IN / HOURLY

AFFORDABLE RATES EXPERIENCED, REFERENCES **HONEST INSURED** MANAGED BY VILLAGES RESIDENTS 408-835-7355 650-207-2442

10/27

# **Senior In-Home** Care (continued)

### Caregiver - Eldercare **In-Home Care Agency**

Licensed, Bonded, experienced CAREGIVERS

We offer COMPETITIVE RATES for live-in/hourly. 408-677-3682 408-613-7189

3/24

# **Shoe Repair**

Andy's Shoe Repair

2850 Quimby Road Suite 100 408-270-0850

12/16

## **Tile & Grout**

## **Tile & Grout King Inc**

### Tile Installation + **Grout Restoration**

Dependable + Skilled Lic#895985 Bonded, Insured Info@TileAndGroutKing.com 408-930-TILE (8453) 1902 Lafayette St. Suite C Santa Clara, CA 95050

**Transportation** 

# NANCY: 408-396-6603 **Villages Resident**

Airports, Appointments, Errands.

Remy: 650-776-8850 Joe: 650-279-7814

Villages Resident Airports, Doctors Appointments, Dependable 12/30

# Window Cleaning

# **McKee Window Cleaning Villagers Favorite**

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

### **Gabe's Window Cleaning Inside & Out Tracks**

Screens \$200 408-393-3177

12/30

# For Sale

### Round Glass top table on a wooden pedestal.

\$75. Good condition. Martha 408-933-8937

12/16

### **Electric Lift Chair,** Good condition. \$150

### **Brown Leather Recliner,** Like new. \$200

You must pick up. 408-840-5986

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Cars, RVs, Golf Carts

### **ACG T-Sport Golf Cart Excellent Condition,**

Brand new battery, Highly Upgraded. \$5000 Call: Linda 415-377-6061

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### 1994 Class A RV **Endeavor LE 36 WB** Holiday Rambler

\$14,750 408-348-2893

12/16





### More BOARDS & COMMITTEES

# Operating Financial Commentary...

(Continued from page 13)

Estates revenue for the month was on budget at \$13,616. October expenditures were \$4,377 favorable to budget, 28 percent less than the budget of \$15,646, mostly due to favorable water expense and planting expense. The net positive operating budget variance for the month of October was \$4,377.

Year-to-date (four months of operations), total revenue is short of budget by \$2 at \$54,462. Year-to-date, operating expenditures are \$60,827 or 9.3 percent (\$6,228) less than the budget of \$67,055. The positive budget variance is mostly attributed to savings in irrigation maintenance expwnse, planting expense, water expense and insurance expense. The year-to-date net positive operating budget variance is \$6,226.

# Remember your loved one with a memorial gift to EVF

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

# The Villages Association <u>Policy APo</u> 304 Replacement Reserves Policy

At its November 16, 2021, meeting, the Association Board approved changes to The Villages Association <u>Policy APo 304</u> <u>Replacement Reserves Policy</u> and to post the revised policy on The Villages website and publish it also in The Villager.

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).

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, 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. (Continued on next page)





### Nalini Aiyagari MBA

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### 5. a. General

a. 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 unexpected expenses or emergency repairs.

b. 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.

c. 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.

d. 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.

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



Happy holidays, neighbors.

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

I wish all my neighbors a safe and happy holiday season and the very best in the New Year. It's a true joy to be part of such a wonderful community.

Like a good neighbor, State Farm is there.®

2006051



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 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 violate Rules 2 or 3, then Rule 4 shall not be applied.

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 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 compare with 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. The Annual Budget Report for each District will disclose the sources used for deriving the Construction Cost inflation factor used and the investment fund interest rate used.

**IMPLEMENTATION PROCEDURES:** 

None



ARE ABOUT giving thanks,

enjoying friends and family, reflecting

on the changes in 2021 AND looking

forward to 2022. My Best Wishes to

all of you for this Holiday Season!





Thinking of moving? As a long time resident of The Villages, I am proud to serve the Community as THE Realtor for you and your friends. Visit my website to learn what others say about my service: www. BandARealtors.biz. Or call today 408.274.8766

Carla Griffin Broker Owner CRS

"Seniors Real Estate Specialist" Villages Golf and Country Club



# 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.)

