



# The Villager

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June 30, 2022

## The News this Week

- **Board Meetings Report**  
(See article on page 1, 4 & 5)
- **Club Board President's Message**  
(See article on page 18)
- **Association Board President's Report**  
(See article on page 3)
- **Ask the ABOD**  
(See article on pages 3 & 18)
- **HCF Irrigation Use comparison**  
(See chart on page 12)
- **Annual Street Maintenance Project**  
(See item on page 27)
- **Proposed Changes to Rule 1.14**  
(See article on pages 18 & 27)

## Channels 26 & 27

### Community TV channel:

#### CHANNEL 26: Currently playing

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

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



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## Join in on the singing with Dave Coldren

By Pamela Pierson

Request a song and we'll all sing along! Dave Coldren entertains us Saturday, July 16, by leading the singing of our favorite songs while playing the piano. The two-hour concert begins 7 p.m. in the Cribari Auditorium. Singing together popular songs of the past can be fun!

For early seating on the day of the concert, buy your \$15 ticket in advance in the Cribari Lobby on Saturday July 2 or 9, from 10 a.m.-12 p.m. The concert "Dave Coldren Entertains" is sponsored by the Villages Music Society, Inc. "It's much more fun if the songs that I play are the ones that the audience asks for!" said Dave. At the concert you can fill out a request form for Dave, attach a tip, and drop it in his tip jar, or just leave him a tip. We'll sing songs that most people in the audience would know—especially fun-to-sing songs.

Dave Coldren currently performs at dueling piano gigs in San Francisco, San Mateo, Vacaville, Gilroy, and San Jose from time to time. He also plays every weekend at a local Catholic church and a Unitarian Universalist Church. A full-time musician since 2004, Dave knows a lot of music from the '60s, '70s, '80s. He also has a relatively large repertoire from the '40s and '50s. From "Leaving on a Jet Plane" to "Bridge Over Troubled Water" to "Super Trooper" Dave's got your playlist

covered. If you enjoy singing songs from a wide variety of eras, join your Villager neighbors and friends for a spirited night of song.

Simple desserts will be available during the concert. The newest of the VMS clubs—the Village Dancers—will staff the refreshment table. All donations go to VMS to support music, concerts, and performances in the Villages. For information about VMS, visit [villagesmusicsociety.org](http://villagesmusicsociety.org). Your skills and talents help keep music alive in The Villages.



Dave Coldren on the piano playing your favorites

## Golf Course Walking Schedule Modified for the Fourth of July

Because of the Monday, July 4 Independence Day Holiday, the golf courses will open at 7 a.m. per the Holiday Schedule.

Due to the extended golf play hours, walking on the golf course will be limited to only before 7 a.m. and after dusk.

Please do not walk on the golf course during golf play hours.

Please be safe. Thank you for your cooperation!



## Operating Financial Commentary for the Month of May 2022

### Club Operating Statement Review

For the month of May 2022

Total revenue was \$10,700 (0.9 percent) favorable to the budget of \$1,212,100. The most significant favorable to budget revenue category was green fees with a positive variance of \$22,800 or 19.1 percent (actual \$142,100 vs. budget of \$119,300). Additionally, advertising income was \$8,300 (48.8 percent) favorable to the budget of \$17,000 and driving range income was \$3,800 (58.5 percent) favorable to the budget of \$6,500. Notable unfavorable to budget revenues were food and bar sales, short of budget by \$15,400 (5.8 percent). Even though food and bar sales were short of budget in May, this month had the highest sales since February 2020. With the guest rooms not yet open, rentals were \$4,200 less than planned (actual \$0 vs. budget of \$4,200). The budget assumed guest room rentals would have resumed operations by this time.

Total expenditures were \$113,100 favorable to budget, or 9.3 percent less than the budget of \$1,220,700. The most significant favorable to budget expense category was employee expense with a positive variance of \$88,300 or 12 percent (actual \$647,800 vs. budget of \$736,100) with ongoing open positions in the Restaurant and Community Activities Department. Furthermore, employee expense benefitted from a 57,900 refund for 2021 Workers' Compensation premium, following a recent audit. Other notable favorable to budget categories for the month were the following: 1) tree trimming (\$3,200 spent on budget of \$8,200) due to timing of work on the golf course, 2) repair and maintenance expense (actual \$21,100 vs. budget of \$27,000) and 3) cost of sales (actual \$91,200 vs. budget of \$104,500). Highlights of unfavorable to budget expense categories were the following: 1) natural gas expense (actual \$14,700 vs. budget of \$8,500) mostly at the pools and Clubhouse and 2) electricity expense (actual \$13,400 vs. budget of \$10,000) mostly at the Golf Course, Cribari Center and Fitness Center.

The net positive operating budget variance for the month of May was \$123,800. See table below.

### May 2022 Club Operating Results

	Actual	Budget	Variance
Revenue	\$1,222,800	\$1,212,100	\$ 10,700
Expenses	\$1,107,600	\$1,220,700	\$113,100
Net	\$ 115,200	\$ -8,600	\$123,800

(Continued on page 4)

# 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.

2 Pulse letters received this week.  
1 Pulse letter withdrawn by author.  
1 Pulse letters published this week.

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

Note: Pulse letters are 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.

Rumors have been circulating that the Redwood Room will be converted to a dancing room.

The Redwood Room as well as the Terrace Room are both multifunctional rooms used by the Villagers for games and social gatherings. Bathrooms with no steps are conveniently located for handicapped people. Converting the Redwood Room or the Terrace Room will be real problematic to the handicapped.

If The Villages need to create a dancing room then the Sequoia Room would be a better alternative.

—Rémy Pessah

## BOUQUET

On behalf of the Women's 18 Hole Golf Association, I want to thank our Pro Shop and Club-house staff for making our Invitational on June 23 and 24 a most enjoyable two-day event for the 148 members and their guests. I'd also like to thank my committee and the dozens of Villages men and women who volunteered to assist in everything from taking guest bags, to decorating, or corralling the horses for our Horserace, to overseeing our putting contest, to building a Tiki hut, to handling the finances, and to putting up and taking down signage. And a special thanks to our advertisers who helped support women's golf here at The Villages.

We really are a village and I thank everyone who was involved in Golfing Away in Margaritaville!

—Gloria Landry,  
Women's 18 Hole Golf Association Invitational chair

## Missed your Villager?

If you missed delivery of your weekly copy of *The Villager*, please call 408-223-4655 after 11:30 a.m. to report it.

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

## EPC SEZ..

A disaster supply kit should include emergency contacts for your family and doctors, your medications, flashlight and hearing aids (with batteries for both), eye glasses, denture needs, cash, notepad and pencil. If you have questions, please contact EPC at [updates@thevillagesepc.org](mailto:updates@thevillagesepc.org)

—The Villages Emergency Preparedness Committee

## IN MEMORIAM

Su'Ann Marquette

February 17, 1942—May 3, 2022

(Please see obituary in the Classified Advertising section)

In Memoriam notices are run free of charge.

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

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

### DEADLINES

**General Copy:** All general copy, other than sports, is due by 4:30 p.m. Thursday, seven days prior to publication. For editorial information call 408-754-1341 or 408-223-4655 or email [ktran@the-villages.com](mailto: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: [areed@the-villages.com](mailto:areed@the-villages.com) or [ktran@the-villages.com](mailto:ktran@the-villages.com). For more information, please call 408-223-4657, 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](http://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 Nick Yannaccone at 408-219-9296, Sue Callahan 408-238-2413, Jeanette Campa 408-661-0203, Debbie Champion at 408-960-6994, Barbara Clurman at 347-451-5309, Thomas Moore at 408-887-5322, Patricia Reardon at 408-914-2432, and Nick Yannaccone at 408-219-9296.

### HOURS

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

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

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

### Club Board of Directors:

Leslie Lambert	President
Judy Owen	Vice President
Bob Krattli	Secretary
Richard Zahner	Treasurer
Garry Ashby	Director
Liz Kung	Director
Bob Wilk	Director

### Villager Personnel:

Mary Majerle-Tatum	Director of Community Activities
Scott Hinrichs	Managing Editor
Kory Tran	Associate Editor
Adrienne Reed	Advertising Customer Service

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# BOARDS & COMMITTEES

## THE ASSOCIATION

### Association President's Report— June 27, 2022

Welcome to the June 2022 Villages Association Board Regular Monthly Meeting. While this is the last meeting of FY21/22, and the Board is wrapping up the business of the current year, we are also positioning ourselves for the coming year. We welcome our new board members, Michael Schwerin and Stephen Gilbert, and anticipate they will have an active and productive year. In July, the Association Board will have an All-Director orientation and objective setting session to determine our goals for the year. We will also have an All-DAC orientation meeting to welcome the many new DAC chairs and members. This will be an ideal time to introduce and discuss the new DAC Handbook that is on our agenda for approval today.

Some of the challenges for the Association Board for the coming year will be dealing with the historic drought and fire safety concerns. As the drought worsens the Association needs to put increased attention into water conservation and long-term landscaping changes. Today the Board will consider some large turf-reduction projects and hopefully, be able to take advantage of a new round of rebate funding. We also need to have a real sense of urgency to review and improve our fire safety, beginning with the areas at greatest risk along our wildland urban interface. Today we consider the hiring of an outstanding Fire Safety landscape architect to advise the Board on Valle Vista fire safety projects. To continue the focus on water conservation and fire safety, I am also proposing the creation of two new ad hoc committees to bring ideas and proposals to the Board throughout the year.

Our governing documents need occasional tune-ups to meet current state laws, improve clarity, and make incremental enhancements like lowering the hurdles to approve member requests. We will be considering today improvements to the Association CC&Rs and setting a date for a member vote.

The recent hillside fire in the Meadowlands and the PG&E blackout in The Villages are urgent reminders for all of us to be prepared and take steps to improve our personal safety. It is time to check all your battery powered lights and backup power for medical devices. There are many inexpensive LED headlamps and lighting systems available online now, so it is a good time to replace older flashlights and batteries. Now is the time to get your home's kitchen, dryer, and bathroom exhaust fans and ducting cleaned to reduce the chance of fire, and make sure all your smoke and fire alarms are working. Thinking ahead about what to do or where to go to stay cool if there is a power failure during hot weather is also a good idea.

The weather is great, and I hope everyone has a safe and fun Fourth of July holiday! Best regards,

—David L. Cook, Villages Association President

### Ask the ABOD – June 2022

Pat Urrutia wrote:

Dear Board Members,

I have read the Villager article concerning the cancellation of the earthquake policy for the condo owners. Would you please explain in everyday language what it means to the individual condo owner?

It is unclear if we are responsible for damage to our own structure, all of the structures within our Village (Highlands), or just the loss of our personal belongings within our condo if they are lost due to an earthquake? Please clarify.

If there is a significant loss, how exactly would we be responsible and how would we be paying for the losses? Larger assessments? It is unlikely that most residents do not have sufficient funds to pay a lump sum.

I suggest that flyers be put in our tubes explaining the boards' decision or individual emails be sent to each condo owner. Some people never read the Villager. Exactly how much HOA is being saved that justifies the gamble canceling the Earthquake Policy and creating greater financial hardship in future years?

Does the current policy expire on June 30th? Is there a 30-day grace period? (July 31st)

Hopefully there is sufficient time for the owners to acquire the proper insurance before an earthquake strikes.

I thank you for addressing my concerns and would appreciate a timely response before visiting my insurance agent without all of the information.

—Pat Urrutia

### THE ABOD Replies:

Dear Pat,

At the May 26, 2022, combined meeting of the CBOD and ABOD, the decision was made to not purchase an Earth Movement (e.g., earthquake) and Flood insurance policy to match last year's coverage. In prior years that coverage was included in our Property Insurance policy at no additional premium, but not this year. The change in insurance coverage became effective May 30, 2022.

There were several reasons for this change:

#### Premiums vs Coverage:

1) The Earth Movement and Flood policy offered for 2022/23 was for \$2,500,000 of coverage with an annual premium of \$496,633.

2) That premium would have been \$132/year or approximately \$11/month in HOA assessments per 1,000 AFA. If we had purchased this insurance, every Association owner's 2022/23 assessment would have been \$11/month higher per 1,000 AFA.

3) If there was a catastrophic event that leveled the entire Villages, the Villages Association would have received an amount equivalent to \$1,083 per unit.

4) In the case of less than catastrophic event, the loss payment paid out to the Villages Association would be limited by caps and deductibles to a significantly smaller amount.

5) The total estimated cost to rebuild the Villages from the ground up is \$889M. Clearly, insurance coverage of \$2.5M would have played a very small role in the rebuilding or repairs.

(Continued on page 18)

# GOVERNANCE MEETINGS

## THE DACs

### Sonata DAC seeks members

The Sonata District Advisory Committee (DAC) is looking for resident owners in Sonata who are interested in becoming part of the DAC team. We currently have five open positions on the Sonata DAC. If you are interested in learning how the district operates, are curious how decisions are made and who makes them, and want a chance to provide information that could affect those decisions, then consider joining us on the Sonata DAC. This is your opportunity to give back to your district. You may apply online by typing "DAC application" in The Villages Resident Portal search field.

For questions, contact Kathleen Benz at 217-352-1698.

—Kathleen Benz, Sonata DAC Chair

(More DACs on page 26)

## BOARD MEETINGS

#### Association

• The Villages Association Board of Directors Monthly Board Meeting is Tuesday, July 26, at 9:30 a.m. via Zoom Meeting

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

#### Club

• The Villages Golf & Country Club Board of Directors Monthly Board Meeting is Tuesday, July 26, at 1:30 p.m. This is a hybrid meeting—both in person at Foothill Center and on Zoom

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

More BOARDS & COMMITTEES and  
COMMUNITY NOTICES on pages 4, 5, 11, 12, 24 & 27

## Operating Financial Commentary...

(Continued from front page)

Year-to-date revenue is \$284,000 favorable to budget, 2.3 percent higher than the budget of \$12,473,000. Year-to-date expenditures are \$935,000 favorable to budget, 7.5 percent less than the budget of \$12,509,000. **The year-to-date net positive operating budget variance is \$1,219,000.** See table below for detail by department.

The bottom of the table below shows the financial impact of the monthly solar lease payments and contribution to the ballon payment fund (to be paid in 2023) captured on the Club's balance sheet. The year-to-date total for these two items is \$227,000.

### The Villages Golf and Country Club Summary Club Operating Budget FY22 For Eleven Months ended May 31, 2022

Department	Revenues (\$)			Expenditures (\$)			FY 22 Net (\$)	
	Actual	Budget	Variance	Actual	Budget	Variance	Variance	
<b>G&amp;A</b>	969,000	930,000	39,000	885,000	916,000	31,000	70,000	
<b>Maintenance Admin</b>	160,000	163,000	-3,000	154,000	164,000	10,000	7,000	
<b>Golf Course/Pro Shop</b>	2,740,000	2,415,000	325,000	2,239,000	2,384,000	145,000	470,000	
<b>Community Activities</b>	879,000	835,000	44,000	801,000	838,000	37,000	81,000	
<b>Community Centers</b>	637,000	666,000	7,000	665,000	667,000	2,000	9,000	
<b>Public Safety</b>	1,210,000	1,222,000	-12,000	1,046,000	1,218,000	172,000	160,000	
<b>Pools</b>	189,000	189,000	0	204,000	190,000	-14,000	-14,000	
<b>Clubhouse/Restaurant</b>	3,415,000	3,556,000	-141,000	3,170,000	3,584,000	414,000	273,000	
<b>All Other</b>	2,522,000	2,497,000	25,000	2,183,000	2,321,000	138,000	163,000	
<b>Totals</b>	12,757,000	12,473,000	284,000	11,347,000	12,282,000	935,000	1,219,000	
Solar Lease—Bal. Sheet	-	-	-	227,000	227,000	-	-	
Net Assessment	12,757,000	12,473,000	284,000	11,574,000	12,509,000	935,000	1,219,000	

Golf Course/Pro Shop has posted a \$470,000 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 \$273,000 net positive variance due to favorable employee expense. All Other shows a net positive variance of \$163,000 due to favorable water expense, Comcast and planting expenses. Public Safety has a \$160,000 net positive variance mostly from

less than planned employee expense. Community Activities shows and \$81,000 net positive variance from favorable employee expense, advertising/directory income and resident activities income. G&A has posted a \$70,000 net positive variance due to more than planned income from resale administration fees, other income and interest income/late fees, as well as less than planned legal fees and data processing fees. Community Centers show a \$9,000 net positive variance from less than planned repair and maintenance, water, professional fees and operating supplies expense, offset by more than planned electricity and natural gas expense offset by favorable water expense.

### Association Operating Statement Review

For the month of May 2022

Revenue was \$300 (0.03 percent) favorable to the budget of \$859,000 due to higher than planned third-party assessments.

Expenditures for the month were \$75,100 (7.8 percent) unfavorable to the budget of \$966,500.

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

- BrightView Landscape contract including tree maintenance, 18.8 percent (\$42,800) more than budget (actual \$270,200 vs. budget of \$227,400).  
-Contract price increase due to rising labor, fuel and materials costs effective January 1, 2022.
- Pest control expense, \$18,000 more than budget (actual \$26,800 vs. budget of \$8,800) due to timing of the annual ant spraying service (budgeted for June 2022).
- Irrigation maintenance, \$17,000 more than budget (actual \$27,600 vs. budget of \$10,600).

Significant favorable to budget expense category for the month was the following:

- Planting expense, 71.3 percent less than budget (actual \$3,900 vs. budget of \$13,600) due to current drought conditions and associated water restrictions.

The net negative operating budget variance for the month of May was \$74,800.

Year-to-date (eleven months of operations), total revenue is \$9,458,800 or 0.04 percent (\$4,200) more than the budget of \$9,454,600. Year-to-date, operating expenditures are \$9,451,000 or 2.2 percent (\$211,000) less than the budget of \$9,662,000. The positive budget variance is mostly attributed to savings in water expense, insurance expense and planting expense, offset by an increase on the BrightView landscape contract beginning January 1, 2022. **The year-to-date net positive operating budget variance is \$215,200.**

### Club Board Voting Record for June 2022

	Agenda Items	LL	JO	BK	RZ	GA	LK	BW	Comments	Costs
1	Member Comments Period for Proposed Changes to <u>Rule 1.14 Golf Facilities</u> (Approval Consideration to be on July Monthly Meeting's Agenda)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	Time was set aside at the meeting to hear comments about the proposed changes to <u>Rule 1.14</u> .	\$0
2	Approval Consideration of Golf Course Equipment Request (Reserves Expenditure)	Y	Y	Y	Y	Y	Y	Y	The Board approved a total appropriation of \$207,448.69 for the Reserve Fund expenditure for the purchase of the replacement golf course equipment as listed in the board report and as approved in the FY22/23 reserve plan.	\$207,448.69
3	Approval Consideration of Golf Course Equipment Request (Capital Fund Expenditure)	Y	Y	Y	Y	Y	Y	Y	The Board approved the Capital Fund expenditure of \$6,584.13 for the purchase of an auger attachment (new golf course equipment).	\$6,854.13
4	Approval Consideration of Golf Course Equipment Request (Capital Fund Expenditure)	Y	Y	Y	Y	Y	Y	Y	The Board approved the Capital Fund expenditure of \$42,758.13 for a deep tine aerifier (new golf course equipment).	\$42,758.13
5	Request Board Approval of Revised Financial Report #7	Y	Y	Y	Y	Y	Y	Y	The Board approved revised Financial Report #7; revised report will include Reserve Income Statement and eliminate Department Reports.	\$0
6	Board Committee Liaison Assignments	Y	Y	Y	Y	Y	Y	Y	The Board approved the following Board Committee Liaison and Board Committee assignments: <u>Villages Golf Committee</u> - Bob Krattli; <u>Emergency Preparedness Committee</u> - Garry Ashby; <u>Communications Advisory Committee</u> - Richard Zahner; <u>Rules Committee</u> - Judy Owen; <u>Architectural Committee</u> - Bob Wilk; <u>Fitness Center Advisory Committee</u> - Liz Kung; <u>Swimming Pools Advisory Committee</u> - Leslie Lambert; and Board Disciplinary Committee - Judy Owen, Liz Kung, Garry Ashby, and Bob Wilk (alternate).	\$0
7	Discuss FY 22/23 Board Goals and Objectives	N/A	N/A	N/A	N/A	N/A	N/A	N/A	President Leslie Lambert reviewed last year's goals and objectives, explained the process for developing this year's and provided a couple of suggestions.	\$0
8	Discuss <u>Rule 1.05 Golf Carts/LSV Registration</u> as it Relates to Cart Numbering Requirements	N/A	N/A	N/A	N/A	N/A	N/A	N/A	The Board heard the Rules Committee's recommendation regarding a resident's suggested changes to <u>Rule 1.05</u> ; by consensus the Board agreed to have the Villages Golf Committee review the rule and provide it's recommendation as well.	\$0
Total APPROVED Expenditures this meeting										\$257,060.95
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										
* LL = Leslie Lambert   JO = Judy Owen   BK = Bob Krattli   RZ = Richard Zahner   GA = Garry Ashby   LK = Liz Kung   BW = Bob Wilk										



# Homeowners' Operating Statement Review

For the month of May 2022

## May 2022 Non-Estates Operating Results

	Actual	Budget	Variance
Revenue	\$3,599	\$3,600	\$ -1
Expenses	\$3,577	\$3,691	\$114
Net	\$ 22	\$ -91	\$113

## May 2022 Estates Operating Results

	Actual	Budget	Variance
Revenue	\$13,616	\$ 13,616	\$ 0
Expenses	\$18,320	\$ 16,211	\$ -2,109
Net	\$ -4,704	\$ -2,595	\$ -2,109

Non-Estates revenue tracked budget at \$3,599 for the month. May expenditures were \$114 favorable to budget, 3.1 percent less than the budget of \$3,691, due to less than planned legal fees (\$84) and insurance expense (\$30). **The net positive operating budget variance for the Month of May was \$113.**

Year-to-date (eleven months of operations), total revenue is short of budget by \$7 (rounding) at \$39,593. Year-to-date, operating expenditures are \$38,083 or 5.1 percent (\$2,062) less than the budget of \$40,145. The positive budget variance is attributed to savings in insurance expense and legal fees. **The year-to-date net positive operating budget variance is \$2,055.**

Estates revenue for the month tracked budget at \$13,616. May expenditures were \$2,109 unfavorable to budget, 13 percent more than the budget of \$16,211, due to the increase in the BrightView landscape contract and timing of the annual ant spraying service (budgeted for June 2022). **The net negative operating budget variance for the month of May was \$2,109.**

Year-to-date (eleven months of operations), total revenue is short of budget by \$6 (rounding) at \$149,771. Year-to-date, operating expenditures are \$144,775, or 5.5 percent (\$8,417) less than the budget of \$153,192. The positive budget variance is mostly attributed to savings in planting and water expenses. **The year-to-date net positive operating budget variance is \$8,412.**

## Association Board Voting Record for June 2022

### Association Voting Record for June 28, 2022

	June 28, 2022 Regular Monthly Meeting	Board Members*							Comments	Costs
		DC	DH	RH	JW	GP	MS	SG		
1	Member Comment for Consideration of Proposed Revisions to Association Policy APr 202 District Advisory Committees	N/A	N/A	N/A	N/A	N/A	N/A	N/A	Time was set aside at this meeting and time will be set aside at the July 26, 2022, monthly meeting for comments prior to formal approval consideration at the July 26, 2022, monthly meeting. The purpose of the proposed changes to the procedure APr 202 were made to address confusion DACs have experienced over just what their purpose is and limitations on their authority. Additionally, a financial and budget process has been added to explain how DACs propose new projects/services, how the Board responds, how the Board feeds back information to the DACs and, finally, how the DACs provide comments back to the Board.	\$0
2	Approval Consideration of Association Board Committee Meeting Arrangements	Y	Y	N	Y	Y	Y	Y	The Board approved to modify the Association Board meeting policy to "The Association Board will continue to meet only via teleconference until masks are no longer strongly recommended for indoor activities by any official health organization of the Federal, State of California, or local County and City governments." Association Committees may choose for themselves whether to meet via teleconference, in person, or hybrid meetings but must follow all facility requirements (e.g., Club meeting rooms) with regards to masking.	\$0
3	Approval of Proposed Revisions to the CC&Rs and Set Date for Member Vote	Y	Y	Y	Y	Y	Y	Y	The Board approved the second amendments to CC&Rs (Legal Updates and Discretionary Changes) as provided by legal counsel on June 27, 2022, and approved membership vote on the proposed amendments with the ballots to be distributed July 29, 2022, with a ballot return date of August 31, 2022; Inspectors of Elections to notify the Association Board on August 29, 2022, if there are not enough ballots required for approval so the Board can approve a 30-day extension of the ballot return deadline at the August 30, 2022, monthly meeting	\$0
4	Valle Vista Defensible Space Project	Y	Y	Y	Y	Y	Y	Y	The Board approved the Wildlife Res Mgt proposal to prepare an assessment of wildfire risk and develop recommendations to mitigate those specific risks for Valle Vista District in the amount of \$6,200 plus a 10% (\$620) contingency; evaluation of the Valle Vista District to be paid from the Valle Vista Reserve Funds.	\$6,820
5	Approve Appointments of Board Committee Members (Policy, Management Review, Finance and Reserve Management) and Board Liaisons	Y	Y	Y	Y	Y	Y	Y	The Board approved the proposed Association Board President's recommendations for Board of Directors Committee Assignments to the Policy and Management Review Committees.	\$0
6	Approval Consideration of DAC Handbook	Y	Y	Y	Y	Y	Y	Y	The Board approved the DAC Handbook, to deliver it to all DACs electronically, and to post it on the resident portal.	\$0
7	District Advisory Committee (DAC) Appointments, Reappointments and Resignations	Y	Y	Y	Y	Y	Y	Y	<b>Approved the following DAC appointments:</b> Cribari DAC - Deb Gordon as voting member, Del Lago DAC - Margaret Spatafore as voting member; Heights DAC - Arthur Yu as voting member; Hermosa DAC - Rex Hinkle and Wayne Williams as voting members; Montgomery DAC - David Raskin as DAC Chair, Shannon Bergman, and Susan Dyer as voting members; Olivas DAC - Helen Paris as DAC Chair; Verano DAC - Ken Colaizzi and Mikki Fillhouer as voting members. <b>Approved the following DAC reappointments:</b> Cribari DAC - Ken Brooks, Doris Adams, and Connie Jamrock; Hermosa DAC - Ray Blide, Suzanne Ferris, and Robert McPeck; Highland DAC - Dean Fisher as DAC Chair, George Welch, Susan Pastorini, and Phillip Renteria; Montgomery DAC - Carol Hoffman, Barbara Clurman, and Pam Watson; Olivas DAC - Don Fernandez and Charlie Kalb; Verano DAC - Pat Reardon as DAC Chair, Kathi Ashby, Wendy Ledamun, and Patti Smith. <b>Approved with appreciation for service the following DAC resignations:</b> Cribari DAC - Duane Jones; Del Lago DAC - Everett Jacobson; Heights DAC - Anand Ramamurthy; Hermosa DAC - Stephen Gilbert and Akiko Giordano; Highland DAC - Irving Tosk and Leslie Lambert; Montgomery DAC - Alan Waltho and Robert Adams; Olivas DAC - Sherry Benz; Valle Vista DAC - Bill DeVincenzi; Verano DAC - Mary Neil.	\$0
8	Approval Consideration for the Verano Turf Reduction Projects	Y	Y	Y	Y	Y	Y	Y	The Board approved the BrightView Landscape proposal in the amount of \$45,520 for the Verano North and South Turf Conversion Projects - FY2022; said work to be funded via the Verano Landscape Reserves.	\$45,520
9	Review to Approve - AC Solar Conditionally Approved Application: 7370 Via Montecitos	Y	Y	Y	Y	Y	Y	Y	The Board conditionally approved the installation of solar system on common area sloped roof located at 7370 Via Montecitos pending alternative proof of receipt of revocable easement recordation, including a copy of the signed and notarized document and owner submitting required insurance and city permit paperwork including comments to AC prior to starting construction.	\$0
10	Approval Consideration to Transfer Funds for Partial Payment on Outstanding Loan for 2021 Property Insurance Premium	Y	Y	Y	Y	Y	Y	Y	The Board approved the transfer of \$174,000 from the Association's Operating Fund to the Reserve Fund for the final payment on the outstanding loan of \$174,000 used to help pay the 2021 property insurance premium of June 2021 and was due to be paid back by June 30, 2022.	\$174,000
11	Approval Consideration to Vote to Ratify the Monthly Review of Accounts per Civil Code §5500	Y	Y	Y	Y	Y	Y	Y	The Board approved to ratify the monthly review of accounts as presented.	\$0
<b>Total APPROVED Expenditures this meeting</b>										\$226,340

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 | GP = George Paris | MS = Michael Schwerin | SG = Stephen Gilbert

# CALENDAR OF EVENTS



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

## Friday, July 1

8:30 a.m.	Friday Mass	CR
8:30 a.m.	Jazzercise	A
9 a.m.	Ceramics Open Studio	CER
9 a.m.	Chinese Morning Exercise	P
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
1 p.m.	Bocce Captains	MC
1 p.m.	Bridge Club at Villages	RED
1 p.m.	Table Tennis	MMP
3 p.m.	Bocce Bash	GP
6:30 p.m.	Mexican Train Dominoes	MC

1:30 p.m.	Brandeis History of US	PR
1:30 p.m.	Senior Academy	V
1:30 p.m.	Table Tennis	MMP
2 p.m.	Veterans Club	FC
2:30 p.m.	Chapel Choir	CR
7 p.m.	Catholic Council	MC

10 a.m.	Line Dance	MMP
10 a.m.	Live Longer Stronger	A
12:30 p.m.	18 Hole Women Lunch	CH
1 p.m.	Montgomery DAC Study	MC
1 p.m.	Table Tennis	MMP
1:30 p.m.	Ukulele Club	VC
3 p.m.	AC Homeowners	CR
7 p.m.	Catholic Choir	VC
7 p.m.	Italian Club Board	PR

## Wednesday, July 6

8:30 a.m.	Jazzercise	A
9 a.m.	Ceramics Open Studio	CER
9 a.m.	Chinese Morning Exercise	P
9 a.m.	Game Day	RED, SEQ
10 a.m.	Critique & Open Studio	AR
10 a.m.	Women Bible Study	PR
10:30 a.m.	Yoga	A
1 p.m.	Table Tennis	MMP
3:30 p.m.	VMA Bingo	A
6:30 p.m.	Duplicate Bridge	RED
6:30 p.m.	Mexican Train Dominoes	MC
7 p.m.	Global Village Comm.	CR

## Friday, July 8

8:30 a.m.	Catholic Mass	CR
8:30 a.m.	Jazzercise	A
9 a.m.	Ceramics Open Studio	CER
9 a.m.	Chinese Morning Exercise	P
9 a.m.	Game Day	RED, SEQ
9:30 a.m.	Open Studio	AR
9:30 a.m.	Music Committee Meet	F
10 a.m.	Line Dance	MMP
10 a.m.	Quilters	PR
1 p.m.	Bridge Club at Villages	RED
1 p.m.	Table Tennis	MMP
2:30 p.m.	Handbells	CR
3 p.m.	Bocce Bash	GP
6 p.m.	Chinese Club Line Dance	FC
6:30 p.m.	Mexican Train Dominoes	MC
7 p.m.	World Today Discussion	CR

## Saturday, July 2

9 a.m.	Table Tennis	MMP
10 a.m.	Ukulele Singing	SEQ
2 p.m.	Ceramics Open Studio	CER
5 p.m.	Men's Golf Club	CH

## Sunday, July 3

7:15 a.m.	Catholic Choir	CR
8:15 a.m.	Catholic Mass	A
9 a.m.	Ceramics	CER
9 a.m.	Episcopal Services	MC
9 a.m.	Chapel Choir	SEQ
9 a.m.	Table Tennis Play	MMP
10 a.m.	Comm. Chapel Services	A
11 a.m.	Chapel Fellowship	CR

## Monday, July 4

9 a.m.	Chinese Morning Exercise	P
12 p.m.	Ceramics Open Studio	CER
1:30 p.m.	Table Tennis	MMP

## Tuesday, July 5

8:30 a.m.	Men's Golf Club	MC
9 a.m.	Game Day	RED, SEQ
9:30 a.m.	Poetry in Art & Pastel	AR
10 a.m.	Ukulele Advanced	PR
10 a.m.	Line Dance Class	MMP
11:30 a.m.	Live Longer Stronger	A
12 p.m.	Ceramics Open Studio	CER

EVENT LOCATIONS		
A	Auditorium	(Cribari)
AR	Art Room	(Cribari)
BC	Bocce Courts	
CER	Ceramics	(Cribari)
CH	Clubhouse	
CR	Conference Rm.	(Cribari)
F	Forum	(Cribari)
FC	Foothill Center	
FHP	Foothill Pool	
GP	Gazebo	
L	Lobby	(Cribari)
SEQ	Sequoia	(Cribari)
MC	Montgomery Center	
MMP	Montgomery MP Room	
RED	Redwood	(Cribari)
P	Patio	(Cribari)
PC	Pickleball Courts	
PR	Patio Room	(Cribari)
TR	Terrace Room	(Cribari)
TS	Tennis Stand	
VC	Vineyard Center	
VR	Voyage Room	(Montgomery)

## Thursday, July 7

9 a.m.	Association AC	FC
9 a.m.	Ceramics Open Studio	CER
9 a.m.	Game Day	RED, SEQ
9:30 a.m.	Drawing/Assemblage	AR

**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](http://www.vmavillages.org)



### Programs for July 2022

**Hearing Aid Clean & Check** – brought to you by Hearing Life on Tuesday July 19 from 10 a.m. -noon in Cribari Conference Room. To schedule a time please call 408-238-4230.

**Top 10 Hospice Myths** – presented by Camille Costanzo from With Grace Hospice. Camille will help break the myths surrounding hospice care and help explain the benefits of it. Wednesday, July 20 at 10:30 a.m. in the Cribari Conference Room. Please call 408-238-4029 to register.

**Medications - Organizational Tips & Workshop** – presented by Amy Wang, RN founder/owner of Ready 2 Nurse. Amy will give suggestions on managing your prescriptions and supplements for compliance and safety on Wednesday, July 27 at 10:30 a.m. in Cribari Conference Room. Please call 408-238-4029 to register.

### Support Groups – July 2022

**Grief Support Group:** Please check this paper for our future series - coming soon!

**Caregiver Support Group:** Thursday, July 21 at 10:30 a.m.-12 p.m. in the Patio Room and via Zoom. Please contact Judy London Ph.D. for all meeting specifics at [judithlondon@sbcglobal.net](mailto:judithlondon@sbcglobal.net) or call 408-784-3325.

**Parkinson's Caregiver Support Group:** Meet with other caregivers of those with Parkinson's. Thursday, July 21 from 10 a.m. to 11 a.m. in Montgomery Center. 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 at [bgrim@sequoialiving.org](mailto:bgrim@sequoialiving.org) or 408-238-4029. **Please visit our website at [vmavillages.org](http://vmavillages.org)**

### Villages Business Offices; Post Office closed for Independence Day Holiday

Both the Villages Post Office and Villages business offices will be closed on Monday, July 4 for the Independence Day holiday. Business hours will resume Tuesday, July 5.

### Fitness Center

Daily  
12:00 & 6:00

### Fitness

**1:00 & 7:00**  
Mon – Sat  
**15 Minute Exercise**

**1:15 & 7:15**  
Mon Wed Fri Sun  
**Chair Fitness**  
Tue Thu Sat  
**Cardio Fitness**

### Coyote Town Hall

Daily  
2:00 & 8:00

### Welcome to Our Website

Daily  
3:30 & 9:30

### Living with Wildfires

Daily  
4:30 & 10:30

### Events & Notices

Daily  
**12:54 & 6:54 (6 min)**  
**4:15 & 10:15 (15 min)**  
**5:21 & 11:21 (9 min)**  
 M W F Su  
**1:57 & 7:57 (3 min)**  
 Tu Th Sa  
**1:51 & 7:51 (9 min)**



Network:  
Complimentary Villages Public  
Password:  
villages

More information online at the Villages Resident Portal:  
[resident.thevillagesgc.com](http://resident.thevillagesgc.com)



# CLUB CALENDARS

## 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 Allmen.

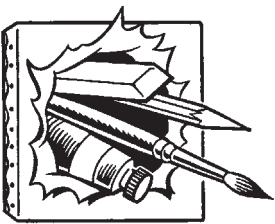
**Rambler Hike, July 6:** Johanna Bakker will be leading a hike to Windy Hill, for a 4-mile rambler hike, starting at the top at Skyline Blvd. It is an easy walk up to look-out points. Long hikers can join us by doing an 8 mile loop. Bring lunch or snacks and water, don't forget sun protection. Hiking poles recommended. More info call 408-223-2190. We will meet at Cribari at 8:45 for a 9 a.m. departure.

**Rambler Lite Hike, July 6:** Bonnie Preston (408-531-1513) will lead a hike through the Village Verano from bottom to top. Meet at the Bocce area at 8:50 a.m. and we'll leave at 9 a.m.

**Rambler Hike, July 13:** Al Girolami (209-531-6553) will lead a hike in Ed Levin County Park. This will be the second of the 2022 Magnificent 7 #PixInParks challenge in qualification for a commemorative T-Shirt. On a prior hike at Coyote Creek – Harvey Bear Park, 14 Ramblers qualified for the first; but it's not too late for others to start the series. This hike is short (less than 2 miles) but rated moderate due to a couple of 100-ft. rises. The route will be on a loop just west of Sandy Wool Lake on the Calaveras Ridge and Tularcitos Trails. Besides water and poles, bring sunscreen as 2/3 of the trail is lacking shade, but it's worth the view overlooking San Francisco Bay. Depending on time, an additional easy walk around the adjacent lake can be done before the optional lunch at the Clubhouse of the nearby Spring Valley Golf Course where they serve reasonably priced hamburgers and cold beer. Round Trip to the Sandy Wool Entrance pay station is 30 miles. Without a yearly Senior Pass costing \$48 for all county parks, the daily fee is \$6. For carpooling and further information, we will meet at the Cribari Bell at 8:45 for a 9 a.m. departure.

**Rambler Hike, July 27:** Sandy & John Petrin will lead a 4-mile rambler hike from the parking lot on Silver Creek Valley Rd (on the right just before HWY 101). We will hike north to the picnic area by Cottonwood Lake and take a break. Bring water and a snack. The R/T hike is about 4 miles and is mostly shaded. There are restrooms at the parking lot and by the picnic tables near Cottonwood Lake where we take a break. We will meet at Cribari Center at 8:30 and depart at 8:45. R/T mileage is 9 miles. For those interested we will stop for coffee on the way back at New Seasons on Silver Creek Rd.

## WHAT'S HAPPENING IN ARTS & CRAFTS



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

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

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

\*\*\*Program Chair: Marcy Boyles [marcyboyles@hotmail.com](mailto:marcyboyles@hotmail.com)

**All classes and demos require a mask and proof of vaccination.**

**Ceramics Room has open studio for approved members only.** See hours on Lab door or at [villagesceramics.com](http://villagesceramics.com)\*\*

**July 4: Canceled**— Art Room and Ceramics Lab Open House.

**July 11 – August 1:** Oil and Acrylic Painting with Jane Hink. Four Mondays from 10 a.m. – 12:30 p.m. in the Art Room. \$75. \*

**July 13 – August 17:** "Summer of Color" with Jeff Bramschreiber. Wednesdays from noon – 2 p.m. Online via Zoom. Colored pencil, watercolor, felt pen, pastel pencil, acrylic, palette knife, pastels and oil paste. \$60. \*

**July 16:** Oil Painting Workshop with Thong Le. Saturday 10 a.m. – 1 p.m. \$45. Materials list will be sent to all who register. \*

**July 20 – Aug. 10:** Ceramics with Diane Finley. Wednesdays 1 p.m. For information go to [villagesceramics.com](http://villagesceramics.com) \*\*

**July 22:** Painting Exhibit in Cribari Conf. Room. Hanging at 11 a.m.

**August 20:** Home Studio Art Tour. 10 a.m. – 3 p.m. Home Studios of individual artists.

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

**Open Studio:** Fridays 10 a.m. – noon with Jane Hink. Mondays and Tuesdays 2 – 5 p.m. with Pat Andrade. Closed first Mondays each month for scheduled meetings.

## VILLAGES MEN'S FUN CLUB

**July 19** – Men's Fun Club Luncheon in Clubhouse at 11 a.m. – 1:30 p.m. Speaker: Steve Mori

**August 9** – Men's Fun Club Dinner & Murder Mystery Party in the Clubhouse from 5 p.m.

**September 20** – Men's Fun Club Fall Picnic & Bocce Match in Gazebo Park, 11 a.m. to 1:30 p.m.



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# THE CLUBHOUSE

For Information:  
408-223-4687

2800 Villages Fairway Drive, San Jose CA 95135

All Clubhouse & Bistro menus can be found at [thevillagesgcc.com](http://thevillagesgcc.com)

## WHAT'S COOKING?

theclubhouse@the-villages.com  
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%.*

**The Clubhouse will be open for regular business on the Fourth of July—including Bistro and Curbside Pickup. In addition we will feature Music and Barbeque Grille service on the Patio from 11 a.m. to 5 p.m.**

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

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

### **Hours of Operation will be as follows:**

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

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

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

### *How does Curbside Grab-and-Go work?*

First, call in your order at **408-370-8553**. Call us again when you get to the Clubhouse curbside and we will bring it out to your vehicle. **A 15% Service Charge and Tax will be added to the price**

**Notice for our Curbside customers:** *Due to the increased volume of orders at dinner time, we are recommending that you call and place your order between the times of 3 p.m. and 4:30 p.m. We will take your order and coordinate a pick-up time later that evening. While this is not required, it should help alleviate any wait times during the peak dinner time hours of 5 p.m. to 7 p.m.*

### Indoor and Patio dining or Curbside hours of Operation

Monday	Tuesday to Friday	Saturday and Sunday
<b>Lunch:</b> 11 a.m.–2 p.m.	<b>Lunch:</b> 11 a.m.–2 p.m.	<b>Saturday Breakfast:</b> 7 a.m.–11 a.m.
<b>Bistro Menu:</b> 2 p.m.–8 p.m. Last Seating	<b>Bistro Menu:</b> 2 p.m.–8 p.m. Last Seating	<b>Sunday Breakfast:</b> 7 a.m.–2 p.m.
	<b>Dinner Menu:</b> 5 p.m.–8 p.m. Last Seating	<b>Lunch:</b> 11 a.m.–2 p.m.
		<b>Bistro Menu:</b> 2 p.m.–8 p.m. Last Seating
		<b>Dinner:</b> 5 p.m.–8 p.m. Last Seating

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



### *Soup of the Day*

For the week of 7/4 to 7/10

<i>Monday</i>	<i>July 4</i>	Split Pea
<i>Tuesday</i>	<i>July 5</i>	Minestrone
<i>Wednesday</i>	<i>July 6</i>	Chicken Fiesta
<i>Thursday</i>	<i>July 7</i>	French Onion
<i>Friday</i>	<i>July 8</i>	Shrimp & Corn Chowder
<i>Saturday</i>	<i>July 9</i>	Chef's Choice
<i>Sunday</i>	<i>July 10</i>	Chef's Choice



## New Menu!

### Bistro Menu 2 p.m. – 8 p.m.

#### Starters

**GF Potato Skins \$14.00**  
Cheddar, Tomatoes, Bacon, Scallions and Sour Cream

**Wings 6Pc \$13 12Pc \$22**  
Celery and Carrots, Ranch Dressing with BBQ, Teriyaki or Buffalo Sauce

**Avocado Toast with Smoked Salmon \$14.95**  
Toasted Sourdough will Dill Sprig

**GF Curried Chicken Lettuce Cups \$13.95**  
Minced Chicken, Water chestnuts, Mushrooms and Green Onions on Butter Lettuce

**Fried Green Beans \$8.50**

**Roasted Meatballs \$9.95**  
BBQ Sauce, Teriyaki or Buffalo Sauce

**Angus Beef Sliders \$12.95**  
2 Angus Beef with Tomato Relish

**Southern Crab Cakes \$13.95**  
2 Panko Crusted with Cayenne Remoulade

**Calamari \$13.95**  
Lightly Dusted Rings, and Tentacles with Parmesan Parsley

**Soup of the Day**  
Cup \$5.50 Bowl \$7.50

**Main**

**Entrée Caesar Salad \$10.95**  
Romaine, Cherry Tomatoes, Parmesan, Croutons Add Chicken \$4 Salmon \$6 Prawns \$6

**Cobb Salad \$14.25**  
Mixed Greens, Tomato, Cucumber, Hard boil Egg, Olives, Avocado Bacon and Feta Cheese  
Add chicken \$4 Prawns \$6 Salmon \$6

**Asian Salad \$14.25**  
Cabbage, Carrots, Edamame, Peanuts, Fried Won Ton Skins, Bean Sprouts with Sesame Ginger Dressing  
Add Chicken \$4 or Prawns \$6

**V Strawberry and Orange Spinach Salad \$14.95**  
Red Onions, Candied Walnuts with Raspberry Walnut Dressing Topped with Feta Cheese  
Add Grilled Chicken \$4

GF Gluten Free V Vegetarian

**V Quesadilla \$13.95**  
Pico de Gallo, Sour Cream, Guacamole, Add Chicken or Beef \$4

**V. Asian Stir Fry Vegetables Over Rice \$12.95**  
Vegetables over Jasmine Rice with Ponzu Sauce  
Add Beef, Chicken or Bay Shrimp \$4

**Fish and Chips \$14.95**  
Batter Dipped Cod, Tartar Sauce, Fries, Cole Slaw and Malted Vinegar

**Street Tacos \$13.95**  
Cod, Beef or Chicken with Cilantros, Onions, Cabbage and Radish with Salsa on mini-Corn Tortillas

**Sides: \$5.50**  
Potato Salad, Coleslaw, French Fries, Sweet Potato Fries, Garlic Fries, Onion Rings, Fresh Fruit, Small Salad, Cup of Soup

**Sandwiches**

**Hot Dog with Side \$9.95**  
Toppings: Onions, Tomatoes & Red Onion Relish. Cheddar Add \$2

**Burger with Side \$13.95 Or Impossible Burger with Side \$14.95**  
Angus Beef with LTO and Side Dish Or Plant Based Meat with Lettuce, Add Avocado, Bacon or Cheese add \$2.50

**Roast Beef French Dip Au Jus with Side \$14.95**  
Hoagie Loaf with Provolone and Sauteed Onions

**Shrimp Roll Sandwich with Side \$16.95**  
Bay Shrimp, Celery, Green Onions and Dill Aioli

**Gluten Free Bread Substitute \$2**

**Naan Flatbread Pizzas**

**V Cheese Pizza \$11.95 Pepperoni Pizza \$12.95**

**V Margarita Pizza \$12.25**  
Red Sauce, Mozzarella and Tomatoes

**Combination Pizza \$14.95**  
Sausage, Pepperoni, Mushrooms, Onions, & Peppers

**Gluten Free Crust Add \$ 2.00**

## New Menu!

### Breakfast Menu

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

**V French Toast \$8.25**  
Whipped Butter, Maple Syrup, Seasonal Fruits Berries

**V Short Stack Pancakes \$8.25**  
Whipped Butter, Maple Syrup, Seasonal Fruits Berries

**V Belgium Waffles \$8.75**  
Whipped Butter, Maple Syrup, Seasonal Fruit Berries

**Bagel BLT and Egg \$9.75**  
Bacon, Lettuce and Tomato with Cream Cheese

**Breakfast Burrito \$9.75**  
Scrambled Egg, Potatoes, Cheese, Salsa  
Choice of Bacon, or sausage

**Montgomery Muffin \$9.25**  
Scrambled Eggs, Bacon or Sausage, Cheddar Cheese and Fruit

**Lox and Bagels \$13.95**  
Smoke Salmon, Cream Cheese, Red Onions, Egg Whites and Capers

**Avocado Sourdough Toast \$12.95**  
Fried Egg, Bacon, and Tomato

**Sides**  
Egg \$2.25, Breakfast Meats \$4, Hash Browns \$3, Toast \$2

**Coffee \$1.95**



**Starbucks Espresso \$2.50 Extra Shot \$1.50**

**Starbucks Americano \$2.50**

**Starbucks Latte/Cappuccino \$3.25**

**Juice, Milk, or Hot Chocolate \$2.95**

**The Villager \$10.50**  
2 Eggs any style with Sausage, Ham or Bacon. With Hash Brown or Fruit, Choice of Toast  
Substitute Breakfast meat with NY Steak Add \$9

**Three Egg Omelet \$10.95**  
Choice of Peppers, Mushrooms, Spinach or Tomatoes Ham, Bacon, Sausage, or Cheese, Add. \$2 each, Bay Shrimp \$3.00, Spanish Sauce Add \$.25  
Served with Hash Brown or Fruit and Choice of Toast

**Skillet Scrambler \$10.95**  
Choice of Peppers, Mushrooms, Spinach or Tomatoes Ham, Bacon, Sausage, or Cheese, Add. \$2 each, Bay Shrimp \$3, Spanish Sauce Add \$.25  
Served with Hash Brown or Fruit and Choice of Toast

**Huevos Rancheros \$10.50**  
Fried Corn Tortillas Topped with Lettuce Tomatoes, Sour Cream, Blacked Beans, Fried Egg and Salsa, Topped with Cotija Cheese

**Eggs Benedict \$11.95**  
2 Poached Eggs, Canadian Bacon over English Muffins with Hollandaise Sauce  
Served with Choice of Hash Browns or Fruit

**Eggs Florentine Benedict \$11.75**  
Two Poached Eggs, & Spinach, Feta and Tomatoes over English Muffins with Hollandaise Sauce.  
Served with Choice of Hash Browns or Fruit

**Corned Beef Hash and Eggs \$11.95**  
2 Eggs any style with House Made Seasoned Hash. Served with Hash Brown or Fruit and Choice of Toast

GF Gluten Free Bread Available

V Vegetarian GF Gluten Free

## New Menu!

### Dinner Menu

Tuesday - Sunday 5 p.m. to 8 p.m. Last Order

#### Starters

**Soup of the Day Cup \$5.50 Bowl \$7.50**

**V Baby Lettuce Mix Salad \$6.75**  
With cucumbers, Cherry Tomatoes

**Small Caesar Salad \$6.75**

**Calamari \$13.95**  
Lightly Dusted Rings and Tentacles with Parmesan Parsley

**V Fried Breaded Green Beans \$8.50**

**Southern Crab Cakes \$13.95**  
Crusted with Cayenne Remoulade

**Avocado Toast with Smoked Salmon \$14.95**  
Toasted sourdough will Dill Sprig

**GF Curried Chicken Lettuce Cups \$13.95**  
Minced Chestnuts, Mushrooms and Green Onions Butter Lettuce Cups

**The Lighter Side**

**Served à la carte**

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

**V Villages Penne Pasta \$14.95**  
Cream Gorgonzola Garlic Sauce, with Sundried tomatoes, Seedless Grapes  
Add Chicken or Bay Shrimp \$4,

**V Eggplant Parmesan \$16.95**  
Eggplant breaded in Crispy Panko Crumbs, Layered in Marinara Sauce, Parmesan and Provolone

V Vegetarian GF Gluten Free

**Fridays, Saturdays and Sundays**  
**Slow Roasted Prime Rib \$39.95**  
Aged to Perfection with Choice of Sides

#### Dinner Entrées

Accompanied by 2 Sides  
Mashed Potatoes, Wild Mix Rice  
Baked Potato with Sour Cream and Chives  
Or Daily Vegetables Sides

**Soup or Salad \$3.95 with Entrees**

**Grilled New York Steak \$31.95**  
Center Cut with Peppercorn Sauce

**Grilled Balsamic Chimichurri Flat Iron Steak \$28.95**

**Calf Liver and Onions \$26.95**  
Sautéed Onions and Crispy Bacon Bits

**Chicken Cordon Blue \$25.95**  
Breaded and Stuffed with Ham and Cheese  
Topped with Dijon Cream Sauce

**Breast of Chicken Carbonara \$24.95**  
over Linguini Pasta

**GF Grilled Pork Tenderloin \$25.95**  
With Pineapple Salsa

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

**GF Honey Mustard Glazed Salmon \$27.95**

**Pan Seared Scallops \$29.95**  
Lemon Butter Sauce W

**Cajun Prawns & Andouille sausage \$28.95**  
with Creole Sauce

## Weekly Specials

For the week of  
7/4 to 7/10

### Lunch Specials:

Monday 7/4 to Sunday 7/10  
11 a.m. to 2 p.m.

**Spaghetti & Meatballs:** In a Marinara Sauce **\$14.95**

**Teriyaki Chcken Salad:** Marinated Chicken, Grilled Pineapple, Water Chestnuts, Edamame and Carrots over Greens with a Sesame Dressing **\$16.50**

### Dinner Specials:

Tuesday 7/5 to Sunday 7/10  
5 p.m. to 8 p.m. (Last Seating)

**Veal Piccata:** Sautéed Provimi Veal Medallions with a Lemon Caper Butter Sauce with Choice of Sides **\$32.95**

**Fettuccine with Salmon:** Salmon, Asparagus and Mussels in a Garlic Cream Sauce **\$27.50**

### Dessert Menu

\$6.50

**Vanilla Crème Brule with Berries**  
Creamy Custard Topped with Glazed Caramelized Sugar

**Chocolate Salted Caramel Soufflé Cake (Warm)**  
Chocolate cake with creamy salted caramel center

**Tiramisu**  
Espresso-soaked lady fingers and Mascarpone cream, dusted with cocoa Powder

**New Orleans Bourbon Bread Pudding (Warm)**  
Caramel Toffee Sauce

**Apple Torte**  
Fresh Apples combined with cinnamon butter & brown sugar in a shortbread crust

\$4.95

#### Flavors of the Day

Sherbet, Ice Cream, Sorbet, Milk Shakes

June 22



## New Menu!

### Lunch Menu

11 a.m. to 2 p.m.

**GF Potato Skins \$14.00**

Cheddar, Tomatoes, Bacon, Scallions, and Sour Cream

**Wings 6Pc \$13 12Pc \$22**

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

**Breaded Chicken Tenders with Sauce \$9.95**

Honey Mustard or Ranch

**Fried Breaded Green Beans \$8.50**

**Avocado Toast with Smoked Salmon \$14.95**  
Toasted Sourdough with Dill Sprig

**GF Curried Chicken Lettuce Cup \$13.95**

Minced Chicken, Water chestnuts, Mushrooms and Green Onions on Butter Lettuce

**Roasted Meatballs \$9.95**

BBQ Sauce, Teriyaki or Buffalo Sauce

**Angus Beef Sliders \$12.95**

2 Angus Beef with Tomato Relish

**Southern Crab Cakes \$13.95**

2 Panko Crusted with Cayenne Remoulade

**Calamari \$13.95**

Lightly Dusted Rings and Tentacles with Parmesan Parsley

**Soup of the Day Cup \$5.50 Bowl \$7.50**

**V Lunch 3 Egg Omelet with Fruit \$10.95**

Choice of Peppers, Mushrooms, Spinach or Tomatoes.  
Choice of Toast  
Ham, Bacon, or Cheese Add \$2.50, Bay Shrimp \$4

**GF Entrée Caesar Salad \$10.95**

Romaine, Cherry Tomatoes, Parmesan and Croutons  
Add Chicken \$4 Salmon \$6 Prawns \$6

**V Asian Salad \$14.25**

Chopped Cabbage, Carrots, Edamame, Peanuts, Fried Won Ton Skins, Bean Sprouts with a Sesame Ginger Dressing. Add Chicken \$4 Add Prawns \$6

**Cobb Salad \$14.25**

Mixed Greens, Tomato, Cucumber, Hard boil Egg, Olives, Avocado Bacon and Feta Cheese  
Add chicken \$4, Prawns \$6 or Salmon \$6

**Shrimp Louie \$16.25**

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

**V Strawberry and Orange Spinach Salad \$14.95**

Red Onions, Candied Walnuts With Raspberry Walnut Dressing Topped with Feta Cheese  
Add Grilled Chicken \$4

**Half Stuffed Avocado with Chicken Salad \$14.95**

Tomato, Cucumber and Hard Boiled Egg

**V Quesadilla \$13.95**

Pico de Gallo, Sour Cream Guacamole,  
Add Chicken or Beef \$4

**V Asian Stir Fry Vegetables Over Rice \$12.95**

Vegetables over Rice with Ponzu Sauce, Add Chicken \$4 Salmon \$6 or Prawns \$6

**V Egg Foo Yung over Rice \$12.95**

Chinese Omelet with Green Onions, Cabbage, Bean Sprouts  
Add Bay Shrimps or Minced Chicken or Both \$4

**Fish and Chips \$14.95**

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

**Street Tacos \$13.95**

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

**V Ralph's Burritos or Bowl (No Tortilla) \$12.95**

Cilantro Rice, Black Beans, Lettuce, Pico De Gallo, Cheddar, and Guacamole, Topped with Spanish Sauce, and Sour Cream,  
With Steak, or Chicken \$4

**Sandwiches and Such with choice of Sides**

**Sides: \$5.50**

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

**Hot Dog \$9.95**

Toppings: Onions, Tomatoes & Red Onion Relish.  
Cheddar add \$2.50

**Burger \$13.95**

Angus Beef with LTO and Side Dish  
Or

**V Impossible Burger \$14.95**

Plant Based Meat with Lettuce, Add Avocado, Bacon, or Cheese \$2.50

**Bahn Mi Style Beef Sandwich \$14.95**

Jalapenos, Bean Sprouts, Basil, Carrots, Cilantros  
Red Onions on Hoagie Loaf

**Roast Beef French Dip Au Jus \$14.95**

Hoagie Loaf with Provolone Cheese, and Sauteed Onions

**Reuben \$14.95**

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

**Croque Monsieur Ham & Cheese Sandwich \$13.95**

Ham, Swiss Cheese, Dijon, and Bechamel Sauce  
Grilled Sourdough

**Shrimp Roll on Hoagie with Side \$16.95**

Bay Shrimp, Celery, Green onions and Dill Aioli

**Villages BLT Sandwich with Side \$14.95**

Bacon, Lettuce and Tomato, Turkey and Avocado  
Served on choice of Bread

**Open Faced NY Steak Sandwich with Side \$17.95**

On Grilled Brioche, Topped with Buttermilk Onion Strings

**Pesto Grilled Chicken Sandwich on Telera Roll with Side \$15.95**

Provolone and Tomato with Arugula

**Deli Sandwich LTO with Side \$13.50**

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

**½ Deli and Soup or Salad \$12.95**

**V Veggie Melt with Side \$15.95**

Herbed Garlic Aioli, Grilled Veggies, including Bell Pepper, Zucchini, Onions and Portabella packed into Hoagie Roll with Mozzarella Cheese

Gluten Free Bread Available \$2

**Naan Flatbread Pizzas**

**V Cheese Pizza \$11.95 Pepperoni Pizza \$12.95 V Margarita Pizza \$12.25**

**Combination Pizza \$14.95**

Sausage, Pepperoni, Mushrooms, Onions, & Peppers

Gluten Free Pizza Crust Available \$ 2.00

GF Gluten Free V Vegetarian

## Single Diners' Night

Let's Dine Together!

Every Wednesday at The Clubhouse



*Shared Table*

Bring your favorite wine to share with no corkage!  
Free Corkage will be applied with purchase from the Lighter Side and Dinner Entrees from the Dinner Menu.

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

Every Wednesday at 6 p.m.

# No Corkage

## Wednesday

Dinner service

Main Dining Room Only

Bring your favorite bottle of wine\* and your friends any and every Wednesday at The Clubhouse. One-bottle limit per two guests.

\*No Corkage will be charged with purchase from Dinner Menu, Lighter Side, and Entrée items. One-bottle limit per two guests. Standard size bottles only.

# 555

## Bistro Happy Hour

\$5 House Cocktails

\$5 House Wines

\$5 Draft Beers 16oz

2 to 5 p.m. Tuesday to Sunday

All day on Monday

Prices subject to service charge and tax



## New Comcast appointments available

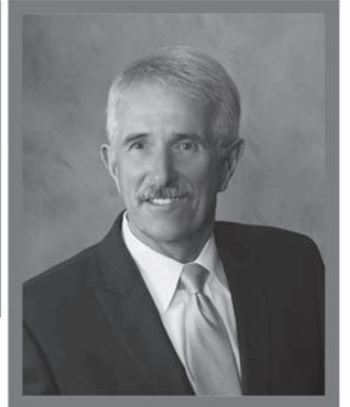
Comcast representative Eddie Castaneda, The Villages interim Account Manager, is offering to host **Virtual Customer Events** to discuss your questions regarding your bills and Xfinity products from the comfort of your home. Select the Monday or Tuesday of your choice: July 5, 11, 12, 18, 19, 25 and 26. and then choose the time for your one-on-one appointment between 11 a.m. and 3 p.m. from the scheduling page <https://calendly.com/ruhullah-payendazadah/xfinity-virtual-q-a>

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

## Estate Planning Attorneys

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

Call us to schedule your Free Consultation!



### Del Ponte & Hirz

Attorneys at Law

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

**(408) 294-4525**

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

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

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



**The Clubhouse Patio**

Monday July 4<sup>th</sup> 2022 11am to 5pm

DJ Music by Ed Knott

BBQ Grille

Hamburgers and Hot Dogs

Full Bar and Beverages

House Charges Only

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# COMMUNITY ACTIVITIES

The following events are sponsored by the Community Activities Department. Please telephone 408-223-4643 for additional information.

## Sign up for our Follow the Seagull Tour

On Wednesday, August 10, join Craig Smith and your fellow Villagers on an informative tour of San Francisco and the 49-Mile Drive. The bus tour will begin at City Hall and continue to Union Square, Chinatown, Little Italy, The Crooked Street, Fisherman's Wharf, Ghirardelli Square, Presidio National Park, Golden Gate Bridge, Sea Cliff, and palace Legion of Honor. After lunch, sights will include the Great Highway, San Francisco Zoo, Golden Gate Park, and Laguna Honda.



We will depart from Cribari Center East parking Lot at 8:15 a.m., with an estimated return time of 5 p.m.

Cost: \$107 per person includes round trip transportation, lunch and Craig Smith tour.

Registration begins Monday, July 5 and ends Friday, July 22 in Building B. The office is open Monday through Friday, 8:30 a.m. to noon, and 1 p.m. to 4 p.m.

Lunch is at Beach Chalet and includes entrée, salad, dessert and soft drinks/non-alcoholic beverages, coffee, tea. Lunch entrée choices:

Park Burger – Oak-Grilled Chuck Brisket Blend, Horseradish Aioli, Little Gem Slaw, French Fries

Oak Grilled Fresh Catch – White Fish with New Bay Spice, Avocado Relish, Lemon Aioli, Artisan Roll, Green Salad

Fried Chicken Sandwich – Buttermilk Brined Crispy Chicken Breast, Jalapeno Slaw, Spicy Aioli, French Fries

## Sign up for Line Dance classes

Community Activities is accepting registration for the next session of line dancing with instructor Deana Megginson in the Montgomery Multi-Purpose Room. Classes are designed for those who have had considerable line dance experience. For questions regarding specific dance levels, please contact Deana at 408-238-1180.



**Class Schedule:** Each class is from 10 a.m. - 11 a.m.

**Advanced Beginners** - Tuesdays July 18 – August 23 (six classes)

**Intermediate** – Mondays, August 1 – September 5 (six classes)

**Improvers** – Thursdays, July 28 – September 1 (six classes)

**Advanced** – Fridays, August 12 – September 16 (six classes)

The cost is \$15 per person. Register in Building B. Registration Deadlines: Advanced Beginner – July 15, Intermediate – July 22, Improvers – July 22, Advanced – July 29.

## Master Calendar time

The annual Master Calendar process will begin soon. The Master Calendar process is the way that Board Recognized Organizations and Board Appointed Committees reserve their meeting and event spaces for the following calendar year. Forms will be available the week of August 1. Board Recognized Organizations and Board Appointed Committees can submit their date requests for use of Club Facilities for 2023 in August. Please contact the Community Activities office with your organization's or committee's primary contact person and contact information. We need current contact information to send the appropriate person the electronic Master Calendar packet. Please call us with any concerns at 408-223-4643 or email Mary Tatum at mtatum@the-villages.com

FY 21/22 HCF Irrigation Use Compared to FY 19/20 HCF Irrigation Use				
District	FY19/20 Jul19-Apr20	FY20/21 Jul20-Apr21	FY21/22 Jul21-Apr22	21/22 vs 20/19 Use 15% Less
<b>Cribari</b>				
Residential	18,800	20,704	16,990	
%	41%	43%	47%	
Irrigation	27,489	27,670	19,328	-30%
%	59%	57%	53%	
<b>Total Cribari</b>	<b>46,289</b>	<b>48,374</b>	<b>36,318</b>	
<b>Montgomery</b>				
<b>Combined</b>	<b>37,149</b>	<b>39,342</b>	<b>27,960</b>	<b>-25%</b>
<b>Heights</b>				
Residential	2,275	2,456	2,183	
%	27%	30%	35%	
Irrigation	6,006	5,755	4,013	-33%
%	73%	70%	65%	
<b>Total Heights</b>	<b>8,281</b>	<b>8,211</b>	<b>6,196</b>	
<b>Hermosa</b>				
Residential	5,771	5,887	4,903	
%	23%	24%	26%	
Irrigation	19,331	19,111	14,014	-28%
%	77%	76%	74%	
<b>Total Hermosa</b>	<b>25,102</b>	<b>24,998</b>	<b>18,917</b>	
<b>Verano</b>				
Residential	7,149	6,948	6,150	
%	29%	30%	34%	
Irrigation	17,095	16,314	11,902	-30%
%	71%	70%	66%	
<b>Total Verano</b>	<b>24,244</b>	<b>23,262</b>	<b>18,052</b>	
<b>Del Lago</b>				
Residential	7,743	7,814	6,349	
%	54%	47%	46%	
Irrigation	6,517	8,697	7,597	17%
%	46%	53%	54%	
<b>Total Del Lago</b>	<b>14,260</b>	<b>16,511</b>	<b>13,946</b>	
<b>Highland</b>				
Residential	8,908	9,849	8,358	
%	31%	37%	43%	
Irrigation	19,444	16,774	11,297	-42%
%	69%	63%	57%	
<b>Total Highland</b>	<b>28,352</b>	<b>26,623</b>	<b>19,655</b>	
<b>Glen Arden</b>				
Residential	4,229	4,868	4,352	
%	46%	53%	59%	
Irrigation	5,006	4,348	3,055	-39%
%	54%	47%	41%	
<b>Total Glen Arden</b>	<b>9,235</b>	<b>9,216</b>	<b>7,407</b>	
<b>Olivas</b>				
Residential	8,307	8,505	6,813	
%	22%	23%	24%	
Irrigation	28,795	29,131	21,082	-27%
%	78%	77%	76%	
<b>Total Olivas</b>	<b>37,102</b>	<b>37,636</b>	<b>27,895</b>	
<b>Fairways</b>				
Residential	1,244	1,059	1,075	
%	31%	27%	42%	
Irrigation	2,750	2,887	1,473	-46%
%	69%	73%	58%	
<b>Total Fairways</b>	<b>3,994</b>	<b>3,946</b>	<b>2,548</b>	
<b>Sonata</b>				
Residential	4,693	4,640	3,919	
%	34%	39%	46%	
Irrigation	9,284	7,250	4,519	-51%
%	66%	61%	54%	
<b>Total Sonata</b>	<b>13,977</b>	<b>11,890</b>	<b>8,438</b>	
<b>Valle Vista</b>				
Residential	2,946	3,080	2,585	
%	24%	23%	21%	
Irrigation	9,495	10,451	9,713	2%
%	76%	77%	79%	
<b>Total Valle Vista</b>	<b>12,441</b>	<b>13,531</b>	<b>12,298</b>	
<b>Association (Less Montgomery)</b>				
Residential	72,065	75,810	63,677	
%	32%	34%	37%	
Irrigation	151,212	148,387	107,993	-29%
%	68%	66%	63%	
Assn less Montg	223,277	224,197	171,670	-23%
<b>Total Association</b>	<b>260,427</b>	<b>263,539</b>	<b>199,630</b>	<b>-23%</b>

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



# CLUBS & EVENTS

## Republican Club throws highly successful luau *Take New Oil and Acrylic Painting Class*

By Cathy Pope

The Republican Club welcomed 70 members and guests to a fun-filled, Hawaiian-themed evening at Foothill Center. Each attendee received a flower lei as they entered a colorfully decorated space with jumbo parrots, palm trees, and pineapple centerpieces wearing tropical sunglasses. Many guests wore beautiful Hawaiian attire. At the end of the evening, one lucky person at each table won the centerpiece.

President Burt Lancaster opened the meeting with the invocation, followed by the Pledge of Allegiance, and the singing of "God Bless America." After Burt's remarks, we all enjoyed a delicious meal by Golden Harvest catering.

Our guest speaker, Peter Coe Verbica, who is in a runoff for State Board of Equalization, District 2, reminded us that one who holds that position is "ultimately a representative and advocate for the California taxpayer." Mr. Verbica is a fifth generation California native. Henry Coe State Park was donated in his great grandfather's memory, and he shared a fascinating and educational slide presentation with photos of his lineage as far back as the 1800s.

Thank you, Club members, for coming, and we extend a very warm welcome to our new members. And, to the many volunteers who made this evening so special, a big thank you! Let's keep the good times rolling!



**Peter Coe Verbica with Republican Club President Burt Lancaster**



**Left to right: Betty Wegner, Cheryl Allmen, Patricia Cohen-Hadria, Cathy Pope, Jean Corrigan, Gayle Chase, Melanie Dougall, Wendy Werner**

## Take New Oil and Acrylic Painting Class

Jane Hink is offering a class to all Villagers in "Painting in Oils and Acrylics" on Mondays, July 11 to August 1 from 10 a.m. – 12:30 p.m. in the Cribari Center Art Room.

Jane Hink has been painting since fifth grade when she was taught oils by an SJSU art professor. She studied with Richard Diebenkorn at the College of Arts & Crafts in Oakland. Jane has taught nine classes for Villagers, sponsored by The Villages Arts & Crafts Association.

Her specialty is California landscapes and seascapes. She demonstrates in easy layers. She discusses colors and blending and then shows how to paint the background. Students go to their own stations and paint the background while Jane circulates and helps individuals. Then Jane shows how to add features such as trees. Students add the tree to their paintings while Jane gives individual critique. This process continues until all elements are added to make a complete painting.



Register for this structured class so that you too can paint in oils or acrylics! Register by emailing [barb.gottesman@gmail.com](mailto:barb.gottesman@gmail.com). Make your check out to Jane for \$75. Deadline is July 3. Her materials list for this four-weeks class is posted on our website, [villagesartsandcrafts.org](http://villagesartsandcrafts.org)

## Join Walking/Chair Dancing for Wellness

Join the LSAL Fitness Club, where fitness is fun. We meet Tuesdays 11:30 a.m. – 12:30 p.m. and Thursdays 10 a.m. – 11 a.m., in the Cribari auditorium. Come Walk, Chair Dance and train to improve your balance, flexibility, strength and overall-wellbeing and prevent falls. The class is open to all fitness levels and is ideal for chronic health problems, mobility issues, and those recovering from health challenges. Each one is encouraged to work at their own pace and sit down and rest as needed. Sign up in class. First class is free!

## Village Dancers to celebrate '60s in July

By Bernice Toy

Dancing can be one of the short-cuts to happiness. Get your go-go boots ready! The Village Dancers, a part of The Villages Music Society, Inc., will learn a fun '60s choreography in July. Follow my lead, as I direct you in choreographed routines so you are exercising your body and mind at the same time.

Choreography links movements together to create a routine that includes formation changes and attitude. Each month we learn a different dance style—giving club members an opportunity to experience different music and movement. One or more of these fellow dancers may be a future friend. Come join in the dance! For more information check the Village Dancers page on the Music Society website at [villagesmusicsociety.org/village-dancers](http://villagesmusicsociety.org/village-dancers). Or contact me at [Bernice.Toy@gmail.com](mailto:Bernice.Toy@gmail.com). There is no fee to join The Village Dancers. Donations to The Village Dancers and to the Villages Music Society are welcomed.



**The Village Dancers get ready to switch to '60s Choreography.**



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## VMS brings music, entertainment to Villages

By Pamela Pierson

Besides the recent Daddios Big Band concert, the Villages Music Society (VMS) is setting up two other music shows for Villagers in Cribari Auditorium this summer. In July, singer/songwriter Dave Coldren will come to us to play pop music and more, and in August the Dear Darling trio from Sacramento will grab our attention.

First up on Saturday, July 16, from 7-9 p.m., singer/songwriter Dave Coldren will play a medley of favorite and original songs on our grand piano. He invites us to sit back and relax and to join him in singing tunes of the '60s-'80s and more. On Saturday, August 6,

Dear Darling from Sacramento takes the Cribari stage at 1 p.m. with a joyous meld of jazz, folk, classical, and pop. The trio of Natalie Hagwood (cello and voice), Casey Lipka (bass and voice), and Hannah Jane Kile (guitar and voice) create uplifting vocal harmonics with a jazz-folk vision.

The VMS, founded in 1984, and incorporated in 2006, seeks to provide a broad variety of quality music experiences, programs, and activities to enrich the lives of the Villagers. Officers include Pamela Pierson, president; Gary Hill, vice president; Eric Pierson, treasurer; and Roberta Wolfe, secretary. Member VMS clubs, whose representatives serve on the VMS board, include the Villages Concert Band, Village Voices, Piano Open Studio, Villages Handbell Ensemble, Opera Lovers, Harp Connection, and Village Dancers. The Village Dancers became a part of VMS last month. Go to [villagesmusicsociety.org](http://villagesmusicsociety.org) to get more information, to volunteer, to suggest entertainers to invite to the Villages, or to donate to the cause of bringing music to the Villages.

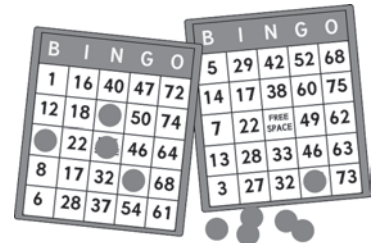


The Daddios Big Band entertaining Villagers on June 15. Photo by Eric Pierson

## Next Bingo is July 6

The next Villages Medical Auxiliary afternoon Bingo is Wednesday, July 6. Come to Cribari Auditorium at 3 p.m. to buy and choose your cards. Each bingo card is \$1 or 6 cards for \$5. Play starts at 3:30.

All money collected is returned to the winners. Bingo is just one of many services offered to Villagers by the VMA. Join in the fun, win some prizes and enjoy free cookies and coffee.



## Global Village: Art of Living Workshop Part 3—'Optimizing Health'

By Pradeep Sonawala

"Adding Years to life, Life to Years," this series of three presentations by experts from the Art of Living Foundation, and sponsored by the Global Village Club, will conclude on **Wednesday, July 6** (originally scheduled for May 4) in the Cribari Conference Room from 7 to 8:30 p.m. with the third workshop, "**Optimizing Health with a Daily Routine.**" There is no fee for this in-person meeting. As per VGCC and SCC guidelines face masks are not mandatory, but are encouraged.

In the first workshop, "Beyond Breath," we learned two techniques that can quickly release stress and lower anxiety, consequently improving blood circulation, which activates parasympathetic nervous system and relaxes the brain and makes a person feel calm and centered.

In the second workshop, "Beyond Meditation," we learned that during the stage when the mind transcends the barrier of time and space, we experience a state of blissfulness. A lot has been written about this, suggesting that by deploying mindfulness and concentrating or focusing on breathing, one can experience that state. After attending "Beyond Meditation," one resident, Kumar Shah of Village Verano said, "The Guided Meditation by the presenters was truly transcendental and enlightening. It was a unique and exceptional experience for me."

The third and final workshop will be on "Optimizing Health with Daily Routine." The experts will discuss what is an unhealthy lifestyle and how we can, with simple daily practices, increase a sense of well-being and promote peace and happiness. We will be introduced to basics of Ayurveda, an ancient Eastern Science of life which emphasizes importance of connection with nature and connecting to rhythms of nature. Do not miss this presentation.

About the Speakers: **Ashwani Dhall and Sunanda Gadagottu**, advanced yoga and meditation teachers with Art of Living Foundation (AoLF), personally present interactive and thought-provoking ideas. AoLF is a non-profit organization established in 1986 in Bangalore, India. It is now proliferated in 156 countries offering educational and humanitarian services. Since 2004, both speakers have taught beginner and advanced meditation workshops to varied audiences in San Jose. They champion the use of meditation as a tool for leading a purposeful and dynamic life, guiding people towards stress-free living and self-fulfillment.



## Beginning Ceramics Class with Diane Finley

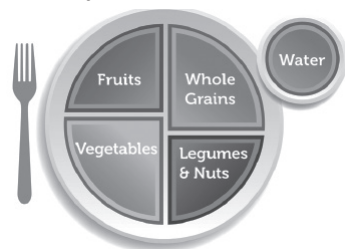
Take a fun class to learn the basics of hand-building and slab work with clay. No experience necessary! This is a four-week class for beginners starting Wednesday July 20 through August 10 from 1 p.m. – 3 p.m. in the Ceramic's Room in Cribari Center. All materials are supplied, just register and we'll make some clay projects for you to take home. Make sure you can attend all classes, as there are no make-up dates.



The total cost is \$95 (Arts & Crafts Members) or \$100 (Non-Members). Class is limited to six students, so register today and reserve your place. For more information, visit [villagesceramics.com](http://villagesceramics.com) or register with Diane at [dianefinley1@gmail.com](mailto:dianefinley1@gmail.com)

## Come learn about plant-based lifestyle

The Sustainable Villages Club invites you to their first **plant-based lifestyle** group meeting. What is a plant-based lifestyle? We will be watching the acclaimed documentary, "Forks Over Knives." Learn how to improve your health and the health of our planet.



Mark your calendars: **Sunday, July 24 from 2 p.m. to 4 p.m.** at Montgomery Center. RSVP by Friday, July 8 to Mary at [mary@mary-mackey.com](mailto:mary@mary-mackey.com). Don't miss out! Bring your questions. See you there!

## Keep your spirits up with Jazzercise

By Barbara Tommaney

Did you know that physical exercise (Jazzercise) can prevent depression? Studies have examined the correlation between exercise, moods, and psychological well-being. Most have concluded that physically active people are happier and less prone to anxiety and depression than less active people. We know that physical activity improves our heart health and makes us stronger. Now add in the psychological benefits of exercise, of keeping our minds young and nimble, and you have an unbeatable combination. We are so fortunate in The Villages to have a Jazzercise class at our fingertips. We meet three times a week, Monday, Wednesday, and Friday, from 8:30 - 9:30 a.m. in the Cribari Auditorium. The cost is reasonable, only \$45 per month, charged to your house account. You can try us out for a first free lesson. Any questions, email Kathy at [km\\_schlosser@yahoo.com](mailto:km_schlosser@yahoo.com).

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## Variety of medical equipment available from VMA

By Barbara Tommaney

How long have you lived in The Villages? In that time have you ever borrowed medical equipment from the VMA? If you are unfamiliar with this service, permit me to educate you.

We've got: Ice Machines, shower stools, and tub safety rails. Walkers with two wheels, three wheels, and four. Ramps to assist you to roll up to your door. We have knee scooters and wheelchairs for transport and home. There are bed rails and bed trays and bedside commodes. If you need a cane of any description or height, or crutches to help you stand upright.

A complete catalogue of available equipment can be viewed at the VMA office located in Cribari Center, next to the Post Office. The VMA provides a valuable service to all Villagers. And you can borrow any of these items at absolutely no cost. Just call the VMA office at 408-238-4230 and a VMA volunteer will deliver the requested item to your home.

## Dog Club to meet in September

The Villages Dog Club is cancelling its July and August events. The next event will be September 17, 2022 at Williams Street Park. "Bark In The Park" is the largest family friendly dog festival, with all day outdoor fun.

### ADVERTISEMENT

#### Real Estate –

#### More homes are coming onto the market, but demand is still high.

The market is slowly turning out there. Yesterday in Santa Clara county, 718 new listings of homes for sale came on the market and only 361 went into contract. 402 lowered their listing price and 62 transactions fell out of contract. This is just a snapshot of 1 day, a Wednesday, but these stats are very telling of the trajectory of home sales. Very different than what we experienced at the beginning of the year. Night and Day.

#### The Villages is one of a kind.

Despite all the above stats, the Villages follows the beat of a different drum. When a buyer looks for a home in the Villages, they are usually very specific on what they want in their forever home. Possibly they have to move fast due to the sale of their home outside the Villages. If their specific Village home comes on to the market at the time they need to move, they are sometimes willing to pay more for the home. My recent sale is an example. Sure, I made it look beautiful with new paint, floors and staging, but I think that is was the combination of excellent floorplan, no stairs and end location with the beautiful interior that brought in 4 offers on the property.

Though I do feel lucky, it is not luck. It is teamwork with my sellers to present a fantastic home that is perfect for more than one buyer. After the hard work is done, Magic! The stars line up.

#### How I spent my Weekend.

I went to an auction for a staging company that was going out of business. The biggest bidder was a stager from San Francisco. She purchased super modern furniture like velvet couches lined in Chrome. Nothing warm and fuzzy for SF staging. I am not sure that trend will last long.

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## Quilters Club attends annual Quilt Camp

By Gwen Bindon

Thirteen Village Quilters met at St. Francis Retreat Center in San Juan Bautista on June 19 - 23 for the annual Quilt Camp. In a lovely setting above San Juan Bautista, campers unpacked sewing machines and projects and got to work. In addition to personal projects, Quilters made many charity quilts for hospital neonatal care units, Project Linus children's quilts, and many blocks for another quilt for the beds at the retreat center.

The campers support and advise each other on the projects, enjoy the chef's efforts and the uninterrupted time to work on the quilts.



Left to right: Marilee Kline, Gabriel Ondine, Ann Frischmuth, Gwen Bindon, Roberta Pabst, Marti Blinde, Nancy Chesterton, Sharon McConnell, Colette Johansen, Jean Gillette, Alice Pratte, and Lorraine Navone. Not pictured: Judith Kernoff.

## The VMA wants your used golf cart!

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

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

The donated carts are available for Villagers to purchase. Contact the VMA office (408-238-4230) to donate your old cart or put your name on the waiting list to buy a cart.

The VMA also accepts donations of cars.

### EPC — we are making it easy...

Being prepared for an emergency is an urgent reality, but knowing what to do for the **first critical 72 hours** and how to best prepare can be daunting. That is why we are going to make it easy for you. The Emergency Preparedness Committee (EPC) is bringing in significant community resources to help at a safety/emergency preparedness fair on **August 27** from 1 p.m. to 4 p.m. **Save the date!** Help us help you!





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My name is Kim Silverman and I live here in the Villages like you. I am a practicing Life Coach and Hypnotherapist and I've been helping Villagers like you since I moved into the Villages in 2019.

I see clients both in person at my home office as well as over Zoom. I work with all ages from 10 years old up.

I've helped clients improve their games, from pickleball to golf, through changing their mindset and letting go of what holds them back from success.

I've helped clients to rid their bodies of pain, to stop smoking, and with weight management, to help them return to their natural energetic and healthy self.

Currently, I'm helping other Villagers overcome anxiety, stress, and depression. My services can help with overcoming the fear of dying/transitioning, finding your new purpose when switching from work-life to retirement, changing habits and beliefs, releasing mental blocks, letting go of childhood issues, and setbacks.

**I recently became a best-selling author and will be holding a book signing event on July 11th in the Fairway room at the Clubhouse from 3pm-6pm. Stop by to purchase my book for \$29.99 and receive a free gift. This book is the perfect gift for your friend or loved one! I will be signing your book and can address it to whomever you choose.**

Refreshments will be served!



## FROM THE VILLAGES LIBRARY

By Sherle Frost

**“That Summer” by Jennifer Weiner:** Daisy Shoemaker can’t sleep. With a thriving business, volunteer work, and a beautiful home, she should be content. But her teenage daughter is difficult; her husband is distant, her work is trivial, and she has no real friends. While Daisy tries to identify the root of her dissatisfaction, she’s also receiving misdirected emails meant for someone named Diana Starling. While Daisy’s driving carpools, Diana is chairing meetings. While Daisy’s making dinner, Diana’s making plans to reorganize corporations. Diana’s glamorous, sophisticated, life is miles away from Daisy’s existence. When an apology leads to an invitation, the two women meet and become friends. But their connection was not completely accidental. Who is this other woman, and what does she want? Fiction, 2021

**“Black Cake” by Charmaine Wilkerson:** In present-day California, Eleanor Bennett’s death leaves behind a puzzling inheritance for her two children, Byron and Benny: a traditional Caribbean black cake, made from a family recipe with a long history, and a voice recording about a headstrong young swimmer who escapes her island home under suspicion of murder. The heartbreaking tale Eleanor unfolds, the secrets she still holds back, and the mystery of a long-lost child, challenge everything the siblings thought they knew about their lineage, and themselves. Can Byron and Benny reclaim their once-close relationship, piece together Eleanor’s true history, and fulfill her final request to “share the black cake when the time is right”? Large and Regular Print, Fiction, 2022

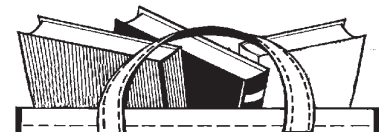
**“A Flicker in the Dark” by Stacy Willingham:** When Chloe Davis was twelve, six teenage girls went missing in her small Louisiana town. Her father was arrested as a serial killer and put in prison. Chloe and her family were left to try to move forward. Twenty years later, Chloe is a psychologist in private practice in Baton Rouge, getting ready for her wedding. She finally has a fragile grasp on the happiness she’s worked so hard to get. Sometimes, though, she feels her own life is as out of control as her patients. And then a local teenage girl goes missing, and then another, and that terrifying summer comes crashing back. For the second time in her life, is she about to unmask a killer? Mystery, 2021

**“Still Life” by Sarah Winman:** Tuscany, 1944: As Allied troops advance and bombs fall around deserted villages, a young English soldier, Ulysses Temper, finds himself in the wine cellar of a deserted villa. There, encounters Evelyn Skinner, a middle-aged art historian in Italy to salvage paintings from the ruins. They find a kindred spirit amongst the rubble, and set off on a course of events that will shape Ulysses’ life for the next four decades. As Ulysses returns home to London, he carries his time in Italy with him. When an unexpected inheritance brings him back to where it all began, Ulysses knows better than to tempt fate, and returns to the Tuscan hills. Large Print Fiction, 2021

**“Criminal Mischief” (Stone Barrington #60) by Stuart Woods:** After a dangerous adventure has him traveling up and down the coast, Stone Barrington is looking forward to some down time at his Manhattan abode. But when an acquaintance alerts him to a hinky plot being hatched across the city, he finds himself eager to pursue justice. After the mastermind behind it all proves more evasive than anyone was expecting, Stone sets out on an international chase to places he’s never gone before. With the help of old friends—and alluring new ones—Stone is determined to see the pursuit through to the end, even if it means going up against a foe more unpredictable than he has ever faced. Mystery 2021



The Villages Library is open Monday through Friday, 9 a.m. to 3 p.m., and Saturday 9 a.m. to 1 p.m.



### LIBRARY USED BOOK SALE

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

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### **Ask the ABOD...** (Continued from page 3)

Our property insurance does cover any fires or water damage (such as due to broken pipes) which are caused by an earthquake.

It was clear that earthquake insurance is very expensive for very little coverage. It would have required a further increase in Association assessments on top of already large increases due to increases in water, all other insurance costs, and labor. The ABOD determined that purchasing an Earth Movement and Flood policy this year was not in the best interests of the Association and its members.

Association Property Insurance does not cover your personal property, nor your housing costs if you are displaced from your home and has caps on coverage for betterments and improvements (e.g., upgraded cabinets and flooring and marble countertops), so members need to have their own policies for those items and any loss assessments (Special Assessments). Each owner is encouraged to contact their own insurance agent for more information.

For more information, please refer to the June 16, 2022, Villager Article "The Villages Association Insurance Coverage Update". Also available is The Villages Association Insurance Guidelines for Condo/Villa Owners, which includes The Summary for Owners available on the Resident Portal of The Villages website and in Business Administration Building A.

## **Villages Insurance Program Change— No Earthquake or Flood Coverage**

### **Frequently Asked Questions:**

**Q.** Does the Property insurance policy cover loss from a fire which is caused by an Earthquake?

**A.** Yes. Loss due to a fire continues to be covered as a result of an earthquake.

**Q.** Does the Villages insurance cover owners' personal property, loss assessments and/or housing costs?

**A.** No. These are not covered by the Villages insurance program regardless of whether the loss is caused by an excluded peril like earthquake or a covered peril like fire. Please consult with your personal insurance agent to determine your coverage options for these items.

**Q.** If an Earthquake causes damage to common interest property, how will repairs for that property be funded?

**A.** Article 8 of The Villages Association CC&Rs specifies how the Association is to proceed. Since the Association has no earthquake insurance then there will be no quake insurance proceeds to be distributed. However, resulting fire or water damage would be covered under Association Property Insurance. (For the exact CC&R language, please refer to the CC&R document which is available on the Resident Portal or at the Business Office, Bldg. A).

Section 8.1.1 effectively states that in the case of damages less than \$10,000 per damaged Villa the Board (a) shall contract to repair or rebuild the damaged portions of the common area, and (b) may contract to repair and rebuild the damaged Villas or distribute the insurance proceeds (if any, from Property Insurance, e.g., due to fire or water damage) to the owners of the affected Villas to repair and rebuild. In the event such insurance proceeds are insufficient to repair and rebuild, the Board shall levy a Special Assessment against all Association owners on an equal basis, unless the Board determines that other sufficient Association funds are available (e.g., a Loan or Reserve Funds).

Section 8.1.2 effectively states that if the cost of repair or rebuilding exceeds \$10,000 per damaged Villa, then a complicated set of steps and decisions need to be made by the Board and unit owners whether to repair, rebuild, or sell their Projects. If repairs or rebuilding are made, then Reserve funds from the District where each damaged condo is located will be used to help fund the repairs or rebuilding the damaged units in that Project. Any deficiency of funds will be paid by a Special Assessment against all Association owners on an equal basis. If a Project is sold, then the proceeds of the sale will be distributed to the Villa Owners in that project.

**Q.** If an Earthquake leaves my unit uninhabitable and I have a mortgage, am I still responsible for paying the mortgage?

**A.** Yes.

## **Welcome New Residents! New Resident Orientations to Resume**

There will be a New Resident Orientation on Wednesday, July 13 at 3 p.m. at The Villages Clubhouse. This event is for new residents that have moved in since March 2020 and provides new residents with valuable information regarding community amenities, governance, rules, architectural control requirements, clubs and organizations, and other important information. Space is limited, so get your reservation by calling 408-223-4674.

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

## **THE CLUB**

### **Club Board President's Message—June 28, 2022**

Hello, Villagers! I want to welcome everyone to the first monthly meeting of the FY23 Club Board of Directors. In particular, I want to extend a warm welcome to our newest Directors, Liz Kung and Garry Ashby. Congratulations on your elections to the Club Board!

I am very pleased to have been named as President of the Club Board for this fiscal year and take seriously the responsibilities of the position. My sincerest thanks to my fellow Club Board Directors for their support of me in this role. I know the entire Club Board looks forward to continuing the momentum from the past year to create another outstanding year for the Club Board. We are very happy to continue our positive engagement with the fabulous Villages senior staff, and most importantly with our Interim General Manager, Julia Meadows. Thank you, Julia and Team, for your support of the Club Board and all you do for The Villages!

Every day since I first visited The Villages in 2014, I am still amazed at the physical beauty, the peacefulness and yet vibrant atmosphere once you pass through the front gate. I hope each of you feel the same way. The level of engagement of Villagers in the wide variety of activities available here is exciting! We've emerged from the depths of the COVID-19 pandemic lockdowns over the past two years and are busier than ever. Record numbers of Villagers are active with clubs, bocce ball, pickleball, exercise classes, golf, and other amenities. The Villages is a true treasure of a property, a precious jewel to be cared for with loving hearts and hands, and competent minds. I know the Club Board is dedicated to addressing these challenges.

By the end of today's Club Board meeting, we will be launching into FY23. All Club Board Advisory Committee liaison positions will be confirmed and we will commence on defining FY23's Club Board Goals and Objectives. The Club Board looks forward to addressing the upcoming fiscal year with courage, compassion, and results.

The biggest challenge we face immediately as a Club Board is to hire a new General Manager for The Villages. We have commenced on our hiring journey with the highly respected executive recruiting firm, Kopplin, Kuebler, & Wallace, and we look forward to interviewing several top-notch candidates very soon. We are committed to keeping everyone informed about our progress and will continue to publish updates in *The Villager* newspaper.

The next largest set of challenges for the Club Board is addressing our aging Club facilities and buildings while also investing in new and compelling amenities to keep busy Villagers even busier in both mind and body. It's not just about taking care of today, it's about the investment plan for the future of The Villages.

The Club Board appreciates hearing the views and ideas of Villagers and we commit to continue to listen to you and address your questions with our "Ask the CBOD" communications channel. We encourage you to write to us!

Finally, thank you to everyone and let's all have a very happy and safe Fourth of July celebration this weekend!

—Leslie Lambert, Villages Golf & Country Club President

## **Proposed Changes to VGCC Rule 1.14 Golf Facilities**

At the May 31, 2022, monthly meeting the Board approved to publish for 30-day notice proposed changes to Rule 1.14 Golf Facilities prior to formal approval consideration at the July 26, 2022, monthly meeting.

The proposed changes are:

- To include the existing play times of Par-3 course golf clubs (Shonis and Ironmen) into the Rule. These were inadvertently omitted previously.

- To include the existing play time of the Pinseekers "long 9" golf club on Friday morning into the Rule, except when these conflict with a resident tournament. These were inadvertently omitted previously.

- To change the Swingers' play time from 8:30 a.m. to 8:45 a.m.

- To give the Director of Golf, with the consent of affected golf clubs, authority to change play times without the need of a Rule change for every change in a play time. Current play times will be posted in the Pro Shop.

- To delete the provision in 8.E requiring the issuance of a black house number to golf carts using the golf course. This is redundant and already covered in the Golf Cart Rule, 1.05. This does not change the current requirement of a Public Safety-issued black house number – it only means that if Rule 1.05 is changed, then Rule 1.14 8.E will not also have to be changed as a separate Rule change.

Approval consideration of the proposed changes will be on the Board's July 26, 2022, monthly meeting agenda. Response to the proposed rule changes may be made by one or more of the following methods: 1) Participation in the discussion of the changes at the June 28, and July 26, 2022, board meetings, 2) via e-mail (jmeadows@the-villages.com) with comments sent to the General Manager's office at least seven days prior to the board meeting, or 3) via written comments to the General Manager's office (Business Administration Building A) delivered at least seven days prior to the aforementioned board meetings.

~~Strikethrough~~ text is removed from the current Rule.

Underlined text is added to the current Rule.

(Continued on page 27)



# RELIGION

## CATHOLIC COMMUNITY

### ‘Simplify! Simplify! Simplify!’

By Barbara F Zahnerv

God willing, when you read these words, my husband Rich and I will be en route to Oberammergau to see the Passion Play. Right now, clothes, shoes, and just-in-case stuff jumble our bed as I choose what to pack. In Sunday’s Gospel (Luke 10:1-12:17-20), the Disciples set out on their first preaching mission. Jesus urges simplicity and trust. Leave your extra sandals, cloak, and purse at home. Trust Your Father—Abba—to provide. Jesus as leader of his enthusiastic team gave the gentle warning that seasoned preachers, teachers, and leaders sound to newbies: Joy will come. So will sorrow. Keep your eye on the goal. Continue for the long haul. Take yourself lightly.

Fr. Leo Rock, S.J., a clinical psychologist, once said to Bellarmine students, “I have alphabet soup after my name,” including SJ, MDiv, and Ph.D. Yet now, three words carry me: ‘God loves me.’” Then Fr. Rock repeated those three simple profound words, stressing a different one each time. “God loves me. God loves me. God loves me.”

Try it yourself. When your spirit is burdened with indecision, sorrow, or rumination-- Stop. Breathe. Whisper aloud: “God loves me. God loves me. God loves me.” Simple. Profound. Simply Profound. Peace be with you. Connect with you when we return—maybe over a simple breakfast with joy! (See below.)

Come to Mass this Sunday and bring a friend!

**Sunday Mass Cribari:** 8:15 a.m. **First three Fridays** each month: **Rosary** 8:30 a.m., **Mass** 9 a.m. St. Francis of Assisi Masses: 1-408-223-1770 or parish website (sfoasj.com) for times. **Homebound Communion**s, Marilyn Rodman 408-274-4521. **Mass intentions**, Jean Gillette 408-270-572

**Simple Joy over Breakfast:** Join the Women of Faith Prayer Group, headed by Marilyn Rodman, on Aug. 21, in the Fairway Room at the Club, following 8:15 Mass at Cribari. Mini-Breakfast buffet: \$17 + tax/service. For info and reservations: **Margaret Lam**, 408.580.6140 or margaretilam@gmail.com (Note the three Ls in Margaret’s email.)

## SEARCH THE SCRIPTURES

Search the Scriptures is meeting at **10 a.m., July 25 at Foothill Center**. We usually meet on the second and fourth Monday of each month. Any questions, contact Everett Jacobson at 408-629-7210 or Ron Speer at 408-223-2025.

St. Francis of Assisi Sunday Mass times:		
Saturday.	4:00 p.m.	Chapel
	5:30 p.m.	Chapel (Vietnamese)
Sunday.	8 a.m.	Chapel
Sunday.	8:15 a.m.	Villages
	9 a.m.	Gathering Hall
	10 a.m.	Chapel
	11 a.m.	Gathering Hall
	12 p.m.	Chapel
	2 p.m.	Chapel (Spanish)
	4 p.m.	Chapel (Vietnamese)
	6 p.m.	Chapel

## EPISCOPAL

### ‘Independence and Independent’

By The Very Rev. Julia McCray-Goldsmith, Dean of Trinity Cathedral

Honestly, there’s nothing wrong with being dependent. All of us depend on someone, at least some of the time. But the lesson of Independence Day—happy Fourth of July, Villagers!—is that it’s important to choose our dependence. Or as Bob Dylan prosaically sang it, “you gotta serve somebody.” So who will it be? The powerful American witness to the world is that we won’t depend on or serve a far-away monarch who chooses to exploit our labor or natural resources. But political independence isn’t a one-and-done kind of affair. We who value democracy need to defend our freedom and independence every day; with our advocacy, our votes, and our commitment to justice for all.

This week the Episcopal Church remembers the prophetic witness of attorney and priest Pauli Murray. Born in Baltimore in 1910, her fight for her own education was a rather lonely (and quite independent) struggle. But she prevailed, graduating as Valedictorian of Howard Law School in 1944. Her legal work supported the civil rights efforts of such luminaries as Eleanor Roosevelt, Thurgood Marshall, John F. Kennedy and Ruth Bader Ginsburg. Her steady Christian faith enabled her to practice a thoroughly American commitment to freedom of thought and self-expression. In 1977, Pauli Murray became the first black woman to be ordained as an Episcopal priest. I am proud to be a dependent on—and a descendant of—her courage.

Please join us for worship on Sundays at 10 a.m. at Montgomery Center. Everyone is welcome.

## COMMUNITY CHAPEL

### ‘The Illusion of Independence’

By Pastor Bill Hayden

The wonderful thought of being solely independent is not a reality because we are too needy. Really, think about it...what would real independence look like? The Webster Dictionary defined independence as freedom from control, influence, support, aid or the likes of others.

Each year as a country, we celebrate our Independence from the former British rule on the 4th of July, established in 1776. America wanted to be governed by self-rule and not by external influences...what a good and noble idea!

Today, we are more dependent upon the global economy and affairs of other countries than ever before. Through the exchange of goods and services, we have come to depend on the resources of other countries to keep our economy thriving. After almost 246 years we are blessed to have our country intact and governed by self-rule. How long this will remain, only God knows.

In my opinion, we are faced with four realities. The very first is we live in a world that has been dramatically broken by sin (rebellion against God). The world that we live in is not the world that God purposed for us to dwell in. Every day mankind is tempted to disregard the consequences of his actions for self-gratifications.

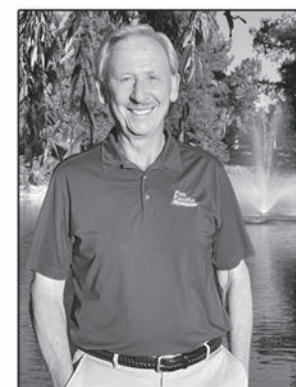
Secondly, even though we are the children of God, we lack the power in our own strength to fight a spiritual battle over sin and temptation. Each day as we face our vulnerability and weakness, we should be praying. We should pray for purity of thought and God’s wisdom to recognize the enemies’ tricks, and for strength to stand for what is right. With prayer we humbly acknowledge that in our flesh wrong doesn’t always appear to be wrong to us. We don’t see as God sees, the beginning and the end of a thing.

The third reality is as God’s children we rest in the knowledge that we are never ever alone even though we live in a fallen world. God helps us through every temptation thrown our way, providing for our security and needs. When we go through our times of testing, He will not leave us comfortless even when we fail.

Finally, the more we know about the Lord, the more we want to depend upon Him.

John 15:15 ESV *I am the vine; you are the branches. Whoever abides in me and I in him, he it is that bears much fruit, for apart from me you can do nothing.*

Join us each week at 10 a.m., Pastor Bill will deliver his Sunday Morning Sermon Message on video. You can experience his sermon via our Villages Community Website at Villagescommunitychapel.org or YouTube



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# SPORTS NEWS

## PICKLEBALL

By Anahid Gregg

Do you know Steve Simler? Steve moved here last year after being exposed to The Villages when growing up through friends of his parents (his mother played in tennis tournaments here!). When they were ready to downsize, The Villages was a natural choice, especially since their two children and three grandchildren are nearby. They felt it was important to be in an active community.



Steve Simler and friend

Growing up, both Steve and his wife Valerie were athletic; Steve played tennis in High School and on the SJSU college team. Valerie, who he met while at SJSU, was an athlete in her own right; recruited for her gymnastics ability. Shortly after moving here, Steve and Valerie began playing Pickleball, and were quickly hooked. Earlier this year, he was “volunteered” to lead the group play sessions for Pickleball, joining our Board.

In addition to Pickleball several times a week, he’s also active in other sports. His favorite is racquetball, although he can also be found playing bocce, tennis or golfing twice a week. His philosophy is these are his “go go go” years—he wants to stay active as long as possible. His inspiration is his mother, who continued playing tennis until late in her life.

Anyone who knows Steve and his love of diverse learning and exploring intellectual pursuits would not be surprised at his career path. He began his career at Lockheed, as an engineer and expanded to computer science, programming, system engineering and project management. After leaving Lockheed, he worked with startups, and still continues to mentor engineers he worked with.

Despite a busy life, Steve finds great joy in collaboration and creation. He’s created and published games, which can still be found online. Not only is he an innovator, but he is a mean game-player, who is always up for a challenge. His favorite thing to do is not act his age.

## MEN’S CLUB

By Doug Moore, douglas.moore865@gmail.com

**Evergreen Invitational Update:** A big thank you to all the members who have signed up for this year’s Evergreen Invitational Tournament. We are officially a sell-out and are now taking waitlist entries. As in past years, teams have dropped out so being on the waitlist has led to many playing opportunities. Entry forms are still available on the Men’s Club website and the Pro Shop. And thanks to all our sponsors and team members for making the Evergreen the premiere golf event for our Villages community.

### August 20 - Senior Net Championship

**Golf Thoughts:** A woman went to the local newspaper office to have the obituary for her recently deceased husband published.

The obit editor informed her that there was a charge of 50 cents per word.

She paused, reflected, and then she said, “Well then, let it read: ‘Fred Brown died.’”

Amused at the woman’s thrift, the editor told her that there was a seven-word minimum for all obituaries.

She thought it over and after a few seconds she said, “In that case, let it read, ‘Fred Brown died. Golf clubs for sale.’”

Remember to visit our website at [villagesgolfers.com](http://villagesgolfers.com) for the latest Men’s Golf Club information.

## SHONIS

By Fran Schumaker

Last Tuesday, June 21, was a banner day for the Shonis. First, we had our two clubs + a putter game. It was a real challenge to play with only three clubs in our bag. Betty Hall was the triple winner of the game. Not only did she have the low net of 21, but she had the low gross of 34 and a birdie on hole #8. Congratulations Betty for a game well played.

After our game, we moved on to our General Bag Lunch Meeting at Montgomery Center. At the top of the agenda was the announcement of the winners of our Eclectic Tournament and a celebration of last week’s hole in one winner, Sue Park.

Congratulations to our awesome Eclectic winners.

Our overall low net winners were Nancy Canepa and Peggy White. They each had 10.

Our overall low gross winner was Ae Jung Sin with a 26.

The rest of the winners were:

**Flight One:** Ae Jung Sin - net 12, Teddy Morse - net 14, Bonnie Evans - net 15

**Flight Two:** Sharon Lingofelter - net 11 (second overall low net), Jonna Robinson - net 13, Julianna Wahlgren - net 14

**Flight Three:** Nancy Canepa - net 10, Peggy White - net 10, Deborah Strauss - net 14, Fran Schumaker - net 15

A big thank you to Eclectic Chairpersons, Kathy Tanaka and Deborah Strauss, for doing such a wonderful job with the tournament.

After the business of the day was concluded, we all enjoyed cake together to celebrate Sue Park’s “Hole in One.” Thank you to Betty Stednitz for bringing the delicious cakes.



At left: Eclectic winner - low gross, Ae Jung Sin. At right: Eclectic winners - low net, Peggy White and Nancy Canepa

## PINSEEKERS

By Jim White

The Women’s 18 Hole Association Invitational Tournament has filled the course with Flamingos and other tropical delights, it was, for sure, an Island Festival. As a result, no golf for Pinseekers on Friday, June 24.

On Wednesday, June 22, the Pinseekers held their annual meeting and luncheon and enjoyed their meals paid for by the Pinseekers treasury. Secretary, Jack Bindon, gave his final report, as did outgoing treasurer, John Mueller. A new Board of Directors was elected: President, Lee Thompson; Vice President, Ron Speer; Secretary, Jim White; Treasurer, Jack Bindon; Event Chair, Dick Frey. We also welcomed eight new members who have joined since June 2021.

The outgoing Board of Directors: Mario Silva, President; Leighton Horio, Vice President; John Mueller, Treasurer; Jack Bindon, Secretary; and Events Chair, Dick Frey were warmly thanked for their leadership.

Our 2021-2022 “Club Champion” plaque and a bottle of Livermore Valley Red Wine was awarded to Don Lee. Ron Speer won a golf bag donated by Larry Chin in our door prize raffle. Jack Bindon once again won the “low putt trophy” for the least number of putts in the month of June. Member Larry Chin donated a second golf bag to be awarded to the winner of one of our future events. A big thank you, Larry, for your generosity.

Friday, July 1, we return to regular play starting at 7:54 a.m.; as of “deadline” we still have five of our 20 tee time allocation unfilled. A note to all Pinseekers, July 1 begins our new journey to the Pinseekers Champion Award for the July 2022 to June 2023 “mini tourney” year.

As a parting shot, golfers add the most strokes to their gross score when they are inside 100 yards. “Drive for Show, Putt for Dough!”

### Men’s 18 Hole Golf Club Senior Net Championship

**When:** Saturday, August 20, 2022

**What:** Individual Low Net Tournament and lunch at the Gazebo catered by High 5. (Lunch is for Tournament. Players only. Sorry, no Guests/Spouses)

**Format:** Individual Low Net Competition

**Signup:** August 6 through 18. Sign up with the Pro Shop either as a team, or individually, and the Pro Shop will pair you with other players to form a team.

**Handicaps:** 100 percent of August 18 Handicap

**Flights:** Flighted by Age, depending on the number of players

**Tee Times:** 8 a.m. Shotgun. Coffee and Donuts from 6:45 to 8 a.m.

**Cost:** \$46 – This includes green fees and sweeps





# TENNIS TALK



# IRONMEN

**By Sherry Benz**

The Tennis Club welcomes our 2022 new members: Sandra Adams, Chandra Bhople, Daniel Biondi, Istvan Boszormenyi, Abe Chen, Jayme Dickson, Lila Esfahani, Brett Foreman, Monica Frazier, Peter Groot, Steve Hollard, Surander Loomba, Gene Mariani, Shirley Mariani, Susanna Wagner, and Marianne Wojcik. Our Club is growing and now has 252 active members.

The skill level of these members range from tennis professional to Jump Start participants who have never played the sport. They would love to meet you on the court and, rest assured, there are benefits to playing with an experienced player and benefits to playing with a beginner. Be courageous and try both!

We can all learn by playing with an experienced player, especially someone who understands the game and is genuinely interested in seeing you improve. They can offer valuable advice (when asked!), model good skills and court positioning, and be gentle and encouraging.

Sometimes people avoid playing with beginners, but it is important to remember that every expert was a beginner at one point. Playing with beginners helps them learn but, more importantly, helps them develop a love for the game through your acceptance and encouragement. Your chance to be a meaningful mentor.

The contact information for all members is available on the "Our Courts" website. Give someone a call!

And, we don't want to forget our new social members who want to participate in the endless Tennis Club fun!: Sarah Allen, Barbara Clurman, Robert Diaz, Mary Lou Guzman, Todd Horvatic, Debbie Keys, Marilee Kline, Doug Koenig, Janet Knapp, Ravi Krishnaswami, Lois Locatelli, Patrick McMordie, Katy Obringer, Rohini Ravi, Lee Rye, and Sarah Yang. Welcome social members ... you number 56 and we love socializing with you.

Congratulations to Phyllis' 4.0 USTA team. They made it to playoffs! Stay tuned for the schedule.

Hope you all come out for the Tennis Club Mixer, scheduled for July 15 at 4 p.m. Contact Helen Varenkamp for information (hvarenk@sbcglobal.net or 408-622-6882) and watch your emails for registration.

It's not too early to mark your calendars for our annual Golf Tournament on August 14.



**Making of a champion—Gail Tuft with grandson Clayton**

# SWINGERS

**By Bev Murphy**

Tuesday, June 21, the first day of summer turned out to be a very warm morning for the Swingers who came out to enjoy a round of golf. This was a "no sweeps" day, but we recorded a couple of chip-ins. Congratulations to Renee Woodard for a chip-in on hole 17 (Renee said "again" so #17 looks like it could be Renee's favorite) and Carol Zaccheo for two chip-ins on holes 3 and 5.

Eight Swingers participated in Team Play at San Jose Golf & Country Club on Tuesday, June 21. Laura Swenson was the Team Play Captain for the day, and it was a hot one. Our club finished last for the day, and last for the final team play day of the season. Our thanks go out to Renee Woodard and Laura Swenson for their hard work organizing Team Play for 2022.

We held our second Twilight Tournament on June 17, the theme being "Happy Days." Congratulations to the winners! There were some creative costumes, and the winner of the best costume was Melinda Stephens. Thank you to Gisele Barber and Pat Smith for organizing the tournament. They both did a great job! Thank you to the Pro Shop staff for their hard work, and to the Food and Beverage staff for serving a great dinner.

**Upcoming Events:** Stanford Open Day July 14, Swingers/18 Hole Ladies Mixer July 19, Eclectic Tournament (sign up now, and Twilight Golf July 22.

**Away Games/Exchanges:** TPC Stonebrae Country Club's 9-Hole Invitational July 13, and San Jose Golf & Country Club's Neuf Troux Invitational July 19.

Remember to RSVP to Debbie Moore, honbun865@gmail.com or mobile 408-768-8306 for Pam Leonard's hole-in-one party at Foothill Center on July 21 at 4 p.m. Everyone is welcome to attend, but we need to know how many ladies for food.



**Swingers Team Play at San Jose Golf & Country Club on June 21, 2022. Left to right: Jeannie Omel, Judy Gergurich, Kathy Warren, Mary Wagle, Laura Swenson, Maureen O'Neil, Debbie Morre, and Kathleen Pennington.**

**By Bill Travis**

The Ironmen are in morning play, gathering every Thursday morning at 10 a.m. with a shotgun start, sweeps, birdie pool, and closest to the pin. This Thursday, June 23, 2022, it was sunny and warm and we had another great turnout. **The results of today's play are as follows:**

**First place** there was a five-way tie among Jack Bindon, Doug Herring, Victor Hong, Patrick McMordie, and Lee Thompson each with a net score of 27.

**Second place** there was a two-way tie between Jim Schlosser and Mario Silva each with a net score of 28.

**Third Place** there was a two-way tie between Dave Hathaway and Bob Pritchard each with a net score of 29.

**Lowest gross score for the day:** Sang Nam with a gross score of 30.

**There were three birdies today:** Sang Nam had two of them, one on hole 3, and one on hole 5; and Dave Hathaway on hole 7.

**Closest to the pin:** Not in play today.

**Deep thoughts:** "Golf, like measles, should be caught young, for, if postponed to riper years, the results may be serious... A lifetime of observing my fellow-creatures has convinced me that Nature intended us all to be golfers. In every human being the germ of golf is implanted at birth, and suppression causes it to grow and grow 'til — it may be at 40, 50, 60 — it suddenly bursts its bonds and sweeps over the victim like a tidal wave. The wise man, who begins to play in childhood, is enabled to let the poison exude gradually from his system, with no harmful results." - Sir P.G. Wodehouse, English author and humorist



**Men's Golf Club Invites  
Your Participation at the  
July 14-16, 2022**

## 52nd Evergreen Invitational

**Format:**

Member/Guest: Two-man teams, three-day event  
Modified Stableford Scoring  
Friday, July 15- 1 BB per team  
Saturday, July 16 - 2 BB per team  
6 flights with top places paid in each flight

**Details:**

- Signups: \$700 per team includes . . .
- Friday, Welcome Breakfast and 9 a.m. shotgun start
- Saturday, Breakfast, 9 a.m. shotgun start, 4 p.m. Open Bar at The Clubhouse 5 p.m. Awards Banquet
- Tee prizes provided complimentary at registration
- 2 rounds of golf, range balls both days
- Lunch (On-course Friday & Saturday)
- On course beverages (Friday and Saturday)
- Saturday Awards Banquet
- Putting and strong drive contests
- Major hole-in-one prizes on all Par 3s

**Optional Contests:**

- Horse Race on Thursday at 3 p.m. (sign up on entry form)
- Vegas Circles (On-course wagering)
- Skins Game

**Limited to 72 teams, First Come, First Served**

Signup: Forms available on Men's Club website (villagesgolfers.com) or at the Pro Shop Applications accepted at the Pro Shop. (Must be a member of the Villages Men's 18-hole Golf Club and all players must have an active NCGA GHIN number.)



# 2022 Women's 18 Hole Invitational Golfing Away in Margaritaville

By Phyllis Mueller

The 18 Hole Women Golf Group had 148 golfers braving the soaring heat for two days of fun, eating, playing golf and socializing with our guests and new friends. Our **Golfing Away in Margaritaville** was a great success and many are still recovering! Thanks are due to the many involved in this once-a-year event. We actually had a hole in one on #6 by Donna Quartaro! A goodbye retirement from the committee by Kathy Apgar who has logged many hours working on all our Invitationals! Who will do Skins next year? The Pro Shop looked great in their "island shirts" and were very helpful with last minute problems!

Remember it **takes a Village** and we certainly have a great one!



Overall Winners! Sue Welton, Reine Fedor, Paula Sugimoto. Not pictured: Elsa McLaughlin.



Villages Pro Shop Staff.



Flight One Low Gross winners: Angie Um, Janelle Salvatierra, Anne Schwerin, Cathi Mickow.



Flight Two Low Gross winners: Lilly Hagan, Beverly Rees, Renee Woolard, Bernita Holm.



Flight Low Gross winners: Karen Harsany, Margo Jordon (not pictured), Deborah Adams, Barbara Travis.



Flight One Low Net winners: Susie Q Conklin, Helen Varenkamp, Kathleen Holt, Fay Serrano.



Flight Two Low Net winners: Suejane Han, Karen Davidsen, Marion Whittaker, Linda Ellis.



Flight Four Low Gross winners: Sherry Britt, Maziebelle Rice, Pat Sear, Chris Honda.



Flight Three Low Net winners: Kim Cray, Gail Tuft, Debbie Moore, Patti Miller.



Donna Quartaro got a hole in one on #11!



Flight Four Low Net winners: Sharon Yamate, Marlee Puppo, Asako Nakamura, Karen Machida.



# 2022 Women's 18 Hole Invitational Results

**Overall Low Net Winners:**  
 OLN McLaughlin, Whelton, Fedor, Sugimoto 235

**Flight 1 - "Salt Shakers"**  
 LG Salvatierra, Um, Schwerin, Mickow 297  
 1LN Varenkamp, Conklin, Holt, Serrano 243  
 2LN Strong, Ford, LeCompte, Hoyt 249  
 3LN Besmehn, Ross, Esfahani, Highe 251  
 4LN Daughtry, Schneider, Brown, Treanor 254

**Flight 2 - "Flip Flops"**  
 LG Woolard, Hagan, Rees, Holm 338  
 1LN Davidsen, Han, Whittaker, Ellis 249  
 2LN Apgar, Adams, Quartaro, Iversen 253  
 3LN Sharps, Yoshioka, Shigemoto, Nabeta 254  
 4LN Wagle, Bronk, Swenson, Berry 258

**Flight 3 - "Parrot Heads"**  
 LG Harsany, Jordan, Travis, Adams 335  
 1LN Tuft, Crary, Moore, Miller 241  
 2LN O'Neill, Zinn, Samdahl, McQueen 252  
 3LN Hallock, Pons, Schramm, Bringel 255  
 4LN Gray, Grammer, Preeshl, McCarthy 255

**Flight 4 - "Tank Tops"**  
 LG Sear, Honda, Rice, Britt 354  
 1LN Nakamura, Machida, Puppo, Yamate 244  
 2LN Zaccheo, Cook, Gallegos, Chu 244  
 3LN Amundson, Lohbeck, Goff, Quement 244  
 4LN Shimada, Nakasora, Minami, Kimura 255

**Margaritaville Derby Winners**  
 Win - Emily Li and Laura Atherton  
 Place - Suzanne Fazzio and Marie Dorish  
 Show - Kitty Ohtaka and Hiroko Takasaki

**Putting Away in Margaritaville Winners**  
 1. Pam Schramm and Pat Bringel  
 2. Jan Kiernan and Marilyn Payne

### Friday Contests

**Long Drive / Guests / #17**  
 Flight 1 Erika Kirchenbauer  
 Flight 2 Paula Sugimoto  
 Flight 3 Pat Bringel  
 Flight 4 Kathy Kumura

**Long Drive / Members / # 8**  
 Flight 1 Helen Varenkamp  
 Flight 2 Paula Sugimoto  
 Flight 3 Carol Zaccheo  
 Flight 4 Elsa McLaughlin

**Closest to the Pin /Guests / #4**  
 Flight 1 Alex Breitman 14' 3"  
 Flight 2 Kim Crary 10' 2"  
 Flight 3 Reine Fedor 19' 3"  
 Flight 4 Carol Zaccheo 28' 2"

**Closest to the Pin /Guests / #11**  
 Flight 1 Missy Arington 3' 6"  
 Flight 2 Debbie Ford 15' 17"  
 Flight 3 Tamara Ursenbach 4' 8"  
 Flight 4 Gloria Fields 27' 1"

**Closest to the Pin /Guests / #11**  
 Flight 1 Millie Ann Schwerin 8"4"  
 Flight 2 Jan Kiernan 9' 7"  
 Flight 3 Barbara Nilsen 4' 8"  
 Flight 4 Lila Esfahani 17' 5"

**Closest to the Jose "Curvo" Line**  
 Guest - Shirley Nakasora / 6"  
 Member - Gail Tuft / 5"



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**Kathy Apgar retires From Invitational Committee. Diana Hallock Presents Gift!**



**Putting Contest winners Pat Bringel and Pam Schramm.**



**Horse Race Winners Laura Atherton and Emily Li.**



## SENIOR RESOURCE SERVICES

### Will you owe income tax on the sale of your home?

SRS has received several inquiries asking if income tax will be due on the sale of a home. The answer is "Perhaps."

This article gives you the basic formula for calculating the gain on a sale of a personal residence so you can collect the data needed for your tax return. It is a general article and does not include exceptions to general tax rules. Compiling the information should reduce your professional fees but does not remove your need for professional expertise. **The basic formula is:**

Sales price  
Less selling expenses  
Less cost of home  
Less cost of improvements to home  
Less \$250,000 gain exemption (single) **or**  
Less \$500,000 gain exemption (joint)  
Taxable gain on sale or nondeductible loss

Start with the escrow statement for your sale for your sales price and selling expenses. The selling expenses will be the realtor commissions and all those other charges for documents, mailings, signatures, home warranty and on and on. It seems like everyone has their hand out for another \$100. Do not include property taxes or HOA monthly fees.

Then move on to the escrow statement for the purchase of your home. To the purchase price add any expenses you paid for documents etc.

If your home was owned with your now deceased spouse, you get to use the fair market value at his/her date of death as the original cost of your home. As the SRS handout titled "What to do when your spouse dies" states: Get appraisals for any real estate including home. This is the time to use that appraisal—or to frantically get one based on the death date.

Now here's the calculation that causes many Villagers problems. Add up the cost of improvements and betterments to your residence. Basic repairs do not count. For example, replacing a water heater is a repair, but installing a hot water circulating system is an improvement. Painting is a repair; removing the popcorn from the ceilings and replastering is a betterment. Hopefully through the years you kept these invoices and threw them in the big envelope you got from the title company with the escrow statement. If not, start digging through your checkbook to trigger your memory.

You would be finished with the formula at this point except there is a wonderful income tax law for the sale of a personal residence. You may reduce the gain on the sale by \$250,000 if you file a single return and \$500,000 for a joint return. You must have owned the property and used it as your personal residence for two out of the last five years. This exclusion started in 1997 and has not been adjusted for inflation. Let's just say it is a more exciting rule if you are selling a home in Ohio than if you are selling a home in Palo Alto.

Are you interested in more details? Go to [irs.gov](https://www.irs.gov) and search for Publication 523 titled "Selling your Home." It includes detailed worksheets to assist you.

*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](mailto: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 Request:**

### Are you an attorney?

SRS is updating its list of attorneys who specialize in estates and trusts. Are you a Villager who would like to be added to the list? Or are you an extremely satisfied client of an attorney who lives close to The Villages and whom you could ask about inclusion on the list? Villagers would appreciate an estate attorney who would be willing to make house calls.

Please leave a message at the SRS office at 408-239-5253.

## FROM THE PRO



By Scott Steele, PGA Head Golf Professional

#### Upcoming Golf Schedule

Sunday, July 3 – Men's Guest Day – Men may bring up to 3 guests for \$60 each - \$10 Discount

Monday, July 4 – Holiday Schedule – Open Tee Times at 7 a.m.

Thursday-Saturday, July 14-16 – Men's Evergreen Member-Guest Invitational

**2022 Men's Evergreen Invitational**—The 54th Annual Men's Evergreen Member-Guest Invitational is upcoming on July 14, 15 and 16. This three-day extravaganza promises again to be the highlight of the Men's Club annual golf calendar! Because Thursday, July 14 is a modified day, the Women's 18-Hole Association will have their play day on Wednesday, July 13.

#### Evergreen Week:

Wednesday, July 13 – 18-Hole Women's Association 8:30 a.m. Shotgun – Open Play at 11:30 a.m.

Thursday, July 14 – Men's Club only tee times – Evergreen practice rounds – Horserace 3 p.m. – **18-hole course closed**

Friday, July 15 – Evergreen Invitational Day 1 – **both courses and driving range closed all day**

Saturday, July 16 – Evergreen Invitational Day 2 – **courses closed until 4 p.m. – range open 10 a.m.-dusk**

**2022 Couples' Invitational**—Join us on Sunday, August 28 for the inaugural Villages Couples Invitational! This promises to be a fabulous day of golf, friends, family and camaraderie and a great way to finish the member-guest invitational season with class. Invite a "couple" of guests and enjoy what will be a great new event at The Villages. **Event Details:** 1 p.m. Shotgun. 2 Nest Best Ball Format – every participant must have a valid USGA Handicap Index, no exceptions. Dinner & Awards to Follow Golf. Fabulous Tee Prizes for all Participants. Purse money for winning teams. Entry Fee TBD. **Signup starts Tuesday, July 5.**

#### Pro Shop Merchandise

**Villages Logo Golf Bag Promotion**—Purchase a Villages Logo Golf Bag and Receive a free round of golf!

**New women's apparel from SWING and San Soleil**

**New men's and women's apparel from Bermuda Sands**

**New men's and women's apparel from Puma Golf**

**New golf shoe styles available for men and women from Skechers**

**Bushnell Tour V5 Shift Rangefinder** - Size, speed and accuracy evolved with a new generation of tech — featuring PinSeeker with Visual JOLT, BITE Magnetic Mount, and next level clarity and brightness — plus patented slope compensation that will change your game.

**Vice Golf Balls** - Style meets performance! Stock up on golf gear that gives you the best bang for your buck. Golf balls engineered in Germany, feature sophisticated technology and unique design. Available in White, Neon Blue, Neon Red, Neon Green and Drip Lime

**Srixon Z-Star Diamond Golf Balls** - The Z-Star Diamond is a completely new offering from Srixon. With a blend of greenside control and long-game distance, the new Z-Star Diamond also delivers the unique benefit of increased spin on mid- and long-iron shots.

**Tour-X Results Ladies Beginner Sets** – Complete beginner set for women – Comes complete with a Stand Bag & Rain Cover, Driver, 3-wood, 5-hybrid, 7-iron, 8-iron, 9-iron, Pitching Wedge, Sand Wedge and Mallet Putter – **Only \$299.99**

#### Tips from the Pro

Are you hitting it fat? This means the club is hitting the ground behind the ball. This is the worst miss as the ball goes nowhere. The simple solution is to move the bottom point of your swing more forward.

Here are some quick tips:

1. Move the ball back in your stance – playing the ball too far forward can lead to fat shots
2. Keep your head still - consciously avoid head motion that's downward or to your right.

Many people move their head a little downward and to the right in response to the target-ward thrust of the body

3. Make sure you shift your weight well forward on the downswing. Hanging back on your back foot and tilting the shoulders back will lead to fat shots

4. Think about making a divot IN FRONT of the ball...the bottom of the swing arc should occur after contact with the ball – ball first, ground second

**Here is a practice drill...place a scorecard 2-3 inches behind your ball; focus on the front of the ball and try to miss the scorecard when you swing. Be sure to feel like your club and your weight is forward/left at impact.** Let me know how these tips work. To sign up for a lesson, email [ssteele@the-villages.com](mailto:ssteele@the-villages.com)



# SCOREBOARD

## About PG&E Public Safety Power Shutoffs (PSPS) outage alerts

If you are a PG&E account holder, you do not need to sign up for a "PSPS outage alert." If we expect your address to be impacted by a PSPS outage, we will send you automated call, text and email alerts starting two days before the shutoff (if possible) and each day until power is restored.

### Notification process

We know PSPS events are disruptive and you need information as early as possible to be prepared. We will send alerts by email, phone call or text as early as possible, including the estimated power shut off and power restoration times, so customers can be ready for a PSPS.

Weather forecasts can change, shifting the shutoff timing or the number of affected customers. Because of this, in some cases we may not send the first notification until the same day your power is shut off.

Customers receive alerts through email, phone calls or text throughout a PSPS event:

- PSPS Watch notifications are sent both two days before and one day before power is shut off, when possible, with estimated power shutoff and restoration times.

- A PSPS Warning notification is sent when it has been officially decided to shut off power. This notification is typically sent several hours before power is shut off.

- PSPS Update notifications are sent while power is shut off with any revised estimated restoration times.

- PSPS Power Restored notification is sent when power is restored to your home or business.

### Medical Baseline customers

If you are a Medical Baseline customer, you may receive additional phone calls or an at-home visit to ensure your awareness and safety, and we ask that you confirm you have received our notifications.

### Vulnerable status

Apply for Vulnerable Customer status if you, or someone in your household, has a serious illness or condition that could become life threatening if electric or gas service is disconnected. You'll receive extra

*(Continued on page 27)*

## BOCCE

### Spring Round Robin 2022 Week #6 Monday, June 20

10 a.m.	Agitators 10-2	Holy Rollers 5-7
	Infirmity Bunch 4-8	Take No Prisoners 5-7
12:30 p.m.	Goombahs 5-7	Troppo Vino 2-10
	Bocce Loopies 10-2	Bocce Queens 7-5
3 p.m.	Bloodbath Beyond 5-7	Fireballs 9-3
	Friskies 6-6	Deboccery 4-8

### Wednesday, June 22

10 a.m.	Otto Amici 5-7	La Bocce Vita 10-2
	Bocce Busters 7-5	Roll Us Away 2-10
12:30 p.m.	Palominos 6-6	Happy Friends 11-1
	Too Much Fun Club 6-6	Pallino Pranksters 1-11
3 p.m.	Team Mikki 2-10	Palino Pals 6-6
	Merry Bocce Band 7-5	Team Fun Club 9-3

### Thursday, June 23

10 a.m.	Ladybugs Bullfrogs 8-4	Bocce Wizards 5-7
	Kombocce 6-6	What'a Matter You 5-7
3 p.m.	Roadrunners 9-3	Eliminators 4-8
	Sidewinders 6-6	Rolling With It 5-7

## MEXICAN TRAIN DOMINOES

### Wednesday, June 22

Shirley Bellavance	140
Mary Delaney	235
Sandi Gardiner	300

### Friday, June 24

Joe Pessah	132
Tony Rivera	143
Joanne Cooke	212
Shirley Bellavance	242

## BRIDGE

**Monday, June 20:** 1. Jonna Robinson - Lorrie Scott 2. Mary LeGrand - Louann Partridge 3. Jan Kiernan

**Friday, June 24:** 1. Ray and Cathy Struck 2. Roger Lassen - Bonnie Taylor 3. Lorrie Scott

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



# INTERO

A Berkshire Hathaway Affiliate

## JUST SOLD

2 Bedroom + Office | 2 Bath | 1,781 SQ.FT  
**The Villages Golf & Country Club - Verano Villages**  
 Pam Schramm SOLD AT \$1,350,000  
 pschramm@intero.com  
 925.336.7535 7355 Via Laguna, San Jose, CA  
 DRE # 02134984



# LANDSCAPE & MAINTENANCE

## MAINTENANCE SCHEDULE

### Cribari

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

5250-5319 and 5384-5399—Landscape maintenance and weed control, 7/4-7/8.

Pine trees—Bark beetle treatment throughout the district in progress.

5067-5072—Tree removals in progress due to dead/safety hazard.

### Del Lago

3301-3315—Landscape maintenance and weed control, 8/1-8/5. Turf clover weed spray throughout the district, in progress.

### Estates

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

8876-8897—Landscape maintenance and weed control, 7/4-7/8.

### Fairways

4001-4024—Landscape maintenance and weed control, 7/25-7/29.

### Glen Arden

7698-7752, 7753-7787 (odd)—Landscape maintenance and weed control, 7/11-7/15.

7769,7767,7765,7763,7761 and 7759—Dry rot repairs in progress.

### Heights

8480-8505—Landscape maintenance and weed control, 7/4-7/8.

Pine trees—Bark beetle treatment throughout the district in progress.

8476-8507—Concrete repair week in progress.

Asphalt street maintenance district wide in progress.

### Hermosa

8005-8032, 8100-8121 and around lower Chardonay Lake area—Landscape maintenance and weed control, 7/4-7/8.

Pine trees—Bark beetle treatment in progress throughout the district.

8342 rear—Dead tree removal in progress.

Riesling Way—Dry rot repairs in planning.

8400-8401—Sewer lateral repairs in progress.

Pinot Noir—Curb repairs in progress

Asphalt street maintenance district wide in progress.

### Highland

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

7574-7598, 7661-7701 and Findhorn Ct.—Landscape maintenance and weed control, 7/4-7/8.

Pine trees—Bark beetle treatment throughout the district in progress.

7685, 7687,7711,7713,7715,7880,7882,7883,7884,7886,7887&

7889—Rear wood 2x6 deck surface repairs- In progress.

### Montgomery

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

6079-6126 and 6137-6183—Landscape maintenance and weed control, 7/4-7/8.

Pine trees—Bark beetle treatment in progress throughout the district.

6222 creek side—Dead tree removal in progress.

M. Lane Lake—Dead tree removal in progress.

6204-6222—Preventative roof maintenance in progress.

6246-6271—Preventative roof maintenance scheduled to start 7/11.

### Olivas

8740-8752, 8769-8807 and Foothill Center—Landscape maintenance and weed control, 7/25-7/29.

Pine trees—Bark beetle treatment in progress throughout the district.

### Sonata

2000-2024 and 2032-2064—Landscape maintenance and weed control, 7/25-7/29.

### Valle Vista

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

9001-9014 and 9034-9036—Landscape maintenance and weed control, 7/25-729.

9012—Concrete repair in progress.

### Verano

7001-7060 and 7395-7404—Landscape maintenance and weed control, 7/25-7/29.

Pine trees—Bark beetle treatment in progress throughout the district.

### Association

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

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

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

Irrigation repairs in progress throughout the Villages.

Supplemental deep watering injections to stressed Redwood trees and others in progress throughout the districts.

Annual turf merit grub control treatment application in progress throughout the Villages.

Flower Beds—Pro chip mulch installation throughout the Villages, in progress.

### Club Centers

Redwood trees supplemental deep root watering injections in progress throughout Club properties.

Annual turf merit grub treatment application in progress throughout Club Properties.

Flower Beds—Pro chip mulch installation throughout the Villages in progress.

Pine trees—Bark beetle treatment throughout the Club centers in progress.

Montgomery Center—Dead tree removal in progress.

Driving range parking lot—Dead tree removal in progress.

Tennis Courts—Installation of two drinking fountains in planning.

## Maintenance Project Notice:

All work scheduling is subject to weather delays and availability of contractor labor and materials. Contractor may start several days ahead or behind plan schedule, pending field and weather conditions. As needed, we update schedules accordingly via FastLane. For your safety, please be aware of and stay clear of project and staging areas. Access is typically restricted in the work areas. Look out for cautionary signage and other measures. Parking facilities and street frontage may be in use on a temporary basis for vehicle, material and equipment staging. Debris, dust, noise, odor and visual inconveniences may result from a project. Thank you for your cooperation and understanding.

## THE DACs

### Montgomery District Advisory Committee

Fiscal Year 2022/2023

Effective July 1, 2022, here is your newly-appointed Montgomery District Advisory Committee (DAC). Please address all questions or comments to DavidRaskinMontgomeryDAC@gmail.com

David Raskin  
Carol Hoffman  
Barbara Clurman  
Pam Watson

Susan Dyer  
Shannon Bergman  
Kellen Perry  
Larry Dillon  
Jack McCarthy

Chairman  
Landscaping Sub-Committee, Social Sub-Committee Liaison  
EPC Liaison/Zoom director  
Landscape Sub-Committee Chairperson, Decoration  
Sub-Committee Chairperson  
Secretary  
Newsletter Publisher  
Battery Recycling Program  
Associate Member  
Associate Member

Please join us for our first DAC meeting August 1 at 10 a.m. at Montgomery Center

## Maintenance Services

## Customer Service Line:

**408-223-4670**

## Maintenance Emergencies and/or Advice

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

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



**Proposed Changes Rule 1.14...**

(Continued from page 18)

**FY23 Annual Street Maintenance Project for June and July 2022**

This project provides for the repair and maintenance at select road segments at The Villages. This includes asphalt roadways and parking facilities. Designated areas undergo repairs and surface treatment processes on a six-year rotating schedule. For FY23 (this summer 2022), the six-year rotating schedule is targeted at Village The Heights, Village Hermosa and Village Verano. The planned scope of work and work areas and tentative schedule are as follows:

For June and July, American Asphalt will be on-site for the Streets Maintenance Project. The work will occur primarily at Village The Heights, Village Hermosa and Village Verano. Additional repairs may be completed at other locations. Access will be restricted in work area. Parking facilities and/or street frontage may be in use for vehicle, material and equipment staging. The general schedule is as follows (subject to change and weather permitting):

**Asphalt Repairs**

- Hermosa
- Verano (North/South)

**Weeks of June 27 and July 4**

June 27 and June 29 and June 30 and July 1 July 5 and July 6

**Asphalt Repaving**

- Hermosa (Winery Ct.)
- Verano (Via Cantares and Via Calzada)

**Weeks of June 27 and July 4**

June 27 to July 1 July 5 and July 6

**Asphalt Sealcoat**

**Weeks of July 11 and July 18**

**Striping**

**Weeks of July 18 and July 25**

Please note the following:

- For concrete repairs, expect limited restricted access, following contractor traffic control. We anticipate vehicles will be able to pass through construction areas.
- For asphalt repairs, expect limited restricted access, following contractor traffic control. We anticipate vehicles will be able to pass through construction areas.
- For asphalt repaving processes, streets will be closed between 7:00AM and 6:00PM. Access is restricted due to contractor equipment processes. Before work commences, you may park along adjacent streets for access. We plan to open streets up at 6:00 PM.
- For seal coat processes, streets will be closed between 7:00AM and 6:00PM. Access is restricted due to contractor equipment processes. Before work commences, you may park along adjacent streets for access. Weather and drying conditions permitting, we plan to open streets up at 6 p.m.
- Please be aware of detour and construction signage, restrictions, and closures.
- Work hours are planned between 7:00 AM and 6:00 PM. Please be prepared for inconveniences. Saturday work may be authorized.
- Debris, dust, noise, odor and sight inconveniences may result from this project. There will be inconveniences to neighboring districts (Village Montgomery).
- Contractors will use electrical power and water from common utilities, as needed.
- Use of parking facilities and roadways may be used on a temporary basis.
- Debris will be removed on each workday. We will do our best to minimize damages.
- For safety reasons and work crew needs, parking may be restricted along streets.
- We ask for your assistance with protecting your personal property (including vehicles, golf carts, etc.).
- Please ensure that all pets are secured.
- Updates will be posted in the Villager and Fast Lane and/or delivered to specific sets of homes. For unforeseen reasons, the schedule may be subject to change.
- We are alerting the US Postal Service and City of San Jose Fire Department of planned work.
- We are coordinating work and emergency access with Public Safety.

Thank you for your cooperation and support as we complete this important work for The Villages community.

**3. Golf Play Daily Status**

B. The Daily Golf Play Schedule is as follows:

**Monday** – Open Play Shotgun at 12 p.m. (1 p.m. DST)  
**Tuesday** – Swingers 8:30 8:45 a.m. Shotgun – 11 a.m. Open Play Shonis Par-3 Course 9:30 a.m. Shotgun (10:30 a.m. winter)

**Wednesday** – Men’s Club 7 a.m. – 11:30 a.m. Open Play  
**Thursday** – 18-Hole Ladies 8:30 a.m. Shotgun – 11:30 a.m. Open Play Ironmen Par-3 Course 10 a.m. Shotgun (2 p.m. winter)

**Friday** – Open Play 7 a.m. except for Resident Tournaments “Long Nine” course Pinseekers 8 a.m. (six tee times), except when in conflict with a Resident Tournament.

**Saturday** – Open Play 6:42 a.m. (Sunrise winter months) except for Resident Tournaments

**Sunday** – Open Play 6:42 a.m. (Sunrise winter months)  
**Holidays** – Open Play 6:42 a.m. (Sunrise winter months)

The Director of Golf has the authority to change the above times, by agreement with all affected golf clubs, without needing a Rule change. See the list of daily play times posted in the Pro Shop for the current daily play times.

**8. Golf Carts**

E. Resident owned golf carts must be registered for golf by Public Safety in accordance with Rule 1.05, Golf Cart/LSV Vehicle Registration, and must pass all golf course access requirements. Once registered for golf, the cart will be issued a black house number.

**Slice of Humor**



There was one little boy in the teacher’s class who really struggled to learn.

One day the teacher asked him who signed the Declaration of Independence, and of course he didn’t know.

The teacher asked him every day for a week but still he couldn’t give the right answer.

Finally, in desperation, she called the boy’s father to come and see her. She said to him, “Your boy won’t tell me who signed the Declaration of Independence.”

The father said to his son, “Come here, boy, and sit down.”

The boy duly did as he was told and then his dad said to him, “Now if you signed that stupid thing, just admit it so we can get out of here!”

**Business Card Ads Call Adrienne**

**at 408-223-4657**

**PG&E outage alerts...**

(Continued from page 25)

notifications, including doorbell rings if notifications are not acknowledged, to make sure you’re aware of a potential PSPS outage.

**PSPS Address Alerts for Non-PG&E Account Holders**

To sign up for Public Safety Power Shutoffs (PSPS) Address Alerts for an address where you do not have a PG&E billing account, go to the PG&E website (pge.com) to sign up at this link: pgealerts.alerts.pge.com . You’ll have to enter the service address and find the Meter ID.

Get a phone call or SMS text from PG&E if power shutoffs may be needed to help prevent a wild-fire.

Sample uses: your work, your child’s school, your parents’ house, mobile home parks, rental units where the landlord pays for gas or electric.

Account holders for this address receive PSPS alerts automatically.

**Unable to find an address?**

If your address doesn’t appear in the drop-down choices on the web page, it means we can’t match it to the addresses in our system. For assistance, call 1-800-743-5002.

To unsubscribe from automated call address alerts, call 1-800-896-9654 using the phone number you enrolled.

To unsubscribe from SMS text address alerts, text UNENROLL to 97633.

*The William Jefferies co.*  
**Lisa Gault**  
 Phone: 408-202-1959  
 Villager Real Estate agent



Gaultlisa@gmail.com BRE #01194339

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



# CLASSIFIED ADVERTISING

## To Place a Classified Ad

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

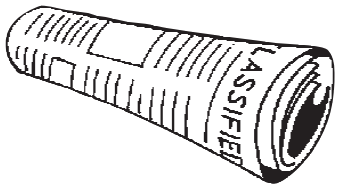
Ad copy is due Monday at 4 p.m.

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

## Villages Business Directory

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

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



## REAL ESTATE

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

**Olivas Home For Sale**  
**8623 Vineyard Ridge Pl**  
 2BR / 2BA 1,415 SQFT  
 Single Story, Corner Lot  
 2 Car Garage,  
 In-House Laundry  
 South Facing Private Patio  
 Call Brian for Info:  
 408-499-9561  
 DRE#014267785

7/21

## Real Estate (Continued)

### FOR SALE BY OWNER

**8123 Cabernet Court at The Villages**  
**\$859,000**  
**2 BR/2BA + Den Townhouse in a Gracious setting, with patio surrounded by lawn.**  
**Extra large double garage with built-in storage, Excellent condition with new carpets.**  
**For more information, Please call Raydean: 650-400-7198**  
**Principals only please Do not disturb tenants**

7/7

## Housing Wanted

**Rental wanted ASAP**  
**2 bedrooms, Ground floor.**  
 Current Villager Resident, non-smoker.  
 Call or Text: Sue  
 408-533-3487

7/7

## SERVICES

## Appliances

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

7/21

## Awnings

**ABBY'S AWNING SERVICES**  
**Awning cleaning, repair, recover and new**  
 Serving Villagers for 25+ years  
 Barry: 408-264-0807  
 Contractor's License#1045290

9/22

## Carpet Cleaning

### CARPET CLEANING

**SUP-R-KLEEN Carpet Cleaning**  
 Tile & Grout  
 Furniture  
 Wood Floors  
 Carpet Stretching  
 Licensed - Insured  
**408-449-6185**

7/7

**Ferguson Carpet / Tile / Upholstery Cleaning**  
 References  
 Licensed  
 408-369-8595  
 Truck Mount  
 Steam Cleaning

8/25

## Computers

**COMPUTER REPAIR**  
**600+ Villages clients**  
 35+ yrs experience  
 RESIDENT  
 Peter: 408-981-6920

6/1

**COMPUTER SERVICE**  
**All Problems Solved**  
 GUARANTEED  
 Villages References  
 Raj: 408-644-5016

6/30

## Computers (cont.)

### 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  
 Computereperts.com

7/7

## Draperies

**The Drapery Lady**  
**Custom Draperies, Blinds, Shades & Shutters.**  
 Over 25 Years Experience  
 408-981-1874

10/13

## Estate Planning

**MARSALA LAW FIRM**  
**You've worked hard for what you have.**  
 Preserve it for your loved ones with a will, trust or estate plan.

(650) 600-1735  
 www.sanjoselivingtrust.com

7/28

## Heating & A/C

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

6/30

## Housecleaning

**Pink Ladies House Cleaning**  
 408-717-2327  
 Weekly, Biweekly, Monthly  
 Free Estimates  
 Licensed, insured

1/5

**Lucy's House Cleaning Professional Work**  
 Very Trustworthy  
 24 years of experience  
 (Villagers' references available)  
 Licensed, Free Estimates  
 408-315-0469

7/14

## Jewelry & Coins

**CASH PAID**  
**Gold/Costume Jewelry, Sterling, Diamonds, Coins, Stamps**

Tom 1-408-607-7142

7/7

## Landscape

**3S Gardening-Landscaping**  
**Lawn, Tree Maintenance**  
 Plants, Flowers.  
 Joseph  
 408-209-8206

1/5

## Moving/Storage

**ZORN**  
**MOVING & STORAGE**  
 408-227-1744  
 jameszorn@yahoo.com  
 Agents for National Van Lines

7/21



**Painting**

**PAINTING**

**KAPPEN PAINTING  
10% VILLAGER SPECIAL**

Friendly, Professional Service  
Interior/Exterior  
Popcorn Removal, Drywall  
28 Years Experience  
Lic #726051

REED: 408-219-1330  
RKAPPEN@SBCGLOBAL.  
NET

7/21

**PAINTING**

**FAITH PAINTING  
408-281-7500**

7 min. from the Villages

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

Beat Any Reasonable Price!!  
25+ Years Experience  
License No. 651686

www.faithpainting.com

7/21

**JAMES PAINTING  
Villages Resident**

Lic.No.500613,C33  
408-210-0859

jamespainting7@comcast.net  
Villages References

6/30

**McNerney's  
Painting Service  
Interior/Exterior**

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

6/30

**Piazza Painting  
408-674-6333**

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

8/18

**Plumbing**

**A.L. Plumbing  
Honest, reliable &  
friendly service.**

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

7/21

**Remodeling**

**Revamp your Home with  
Posey Design and  
Construction**

Proudly serving  
the Village for 20+ years  
Offering painting, remodeling,  
design services and more  
Contact us for a free estimate  
P: 408-315-6998  
E:michelle@poseydc.com

Licensed and Insured  
Lic#10332242

7/7

**Senior In-Home Care**

**SENIOR  
IN-HOME CARE**

**Caregivers  
CARE - ON - CALL**

Bonded and Insured  
All Caregivers  
Certified, Experienced,  
Supervised  
Affordable Rates  
Hourly, Live-in  
Free Assessment  
References Available  
408-857-1872

12/29

**CAREGIVERS AVAILABLE  
LIVE-IN / HOURLY**

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

10/27

**Certified Nurse Assistant /  
Caregiver**

15 years experience  
Live-in/Hourly  
Villages References  
Jocelyn: 408-781-4336

6/30

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

**SENIOR  
IN-HOME CARE**

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

08/11

**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**

7/21

**True Home Senior Care**  
**Licensed, Bonded, Insured.**  
Hourly, Live-in Caregivers  
Free Assessment  
408-333-5605  
408-333-5609

7/7

**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

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

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

7/28

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

**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

11/3

**Home Care Services  
Hourly, Live-In Caregivers/  
CNA's**

Experienced, Devoted,  
Passionate.  
Free Assessment  
Contact: Vivian  
vivian@kadamay.com  
408-708-7178

6/30

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

Licensed, Bonded,  
experienced CAREGIVERS  
We offer COMPETITIVE  
RATES for live-in/hourly.  
408-677-3682  
408-613-7189

7/14

**Caregiver  
408-991-4150**

408-380-9358

Hourly/Live-in/Overnight  
Reliable

Bathe/Shower, Drives, Cooks

7/14

**CNA Male Caregiver  
Available**

**Hourly/Live-in**  
Experienced  
Good Cook  
Certified Caregivers, Insured  
Hardworking  
Renel: 408-417-7788

7/28

**Private Personal care  
assistant/caregiver**

15 years in The Villages,  
Excellent Referrals  
Stay In/Hourly  
Mila  
408-660-6459

7/7

**Shoe Repair**

**Andy's Shoe Repair**  
2850 Quimby Road  
Suite 100  
408-270-0850

11/24

**Transportation**

**SMART SENIOR  
RIDE SERVICE**  
AIRPORT, ERRANDS  
DOCTORS APPOINTMENTS

Gene: 408-835-7355  
408-966-7703  
genemune@yahoo.com

5/18

**NANCY: 408-396-6603**

**Villages Resident**  
Airports,  
Appointments, Errands.

6/30

**Remy: 650-776-8850**

**Joe: 650-279-7814**

Villages Resident  
Airports, Doctors  
Appointments,  
Dependable

6/30

**Window Cleaning**

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

Screens \$200  
408-393-3177

7/21

**McKee Window Cleaning  
Experienced, Honest**

Insured, Licensed  
Rick McKee: 408-761-4803

8/18

**ITEMS  
FOR SALE**

**Garage Sale  
10am - 3pm**

Saturday, July 2nd  
6320 Whaley Drive  
Furniture, Decorative items,  
Kitchen items, Artwork,  
Sewing machine, and more.

6/30



## ITEMS FOR SALE CONT.

**30X80 inch Wood Desk,  
Three file drawers.**  
Large Desk Chair  
\$100  
Janet  
408-499-7853

7/7

**Brand New Bat-Caddy  
\$150 below dealer price**  
Top-of-the-line models  
917-225-5500

7/7

**Schwinn Journey 4.5  
Elliptical Machine -**  
Good Condition  
\$100

**Trek Navigator Mens Bicycle**  
\$50.00  
Roger:  
408-239-3547

7/7

## CARS, RVs, GOLF CARTS

**96' Yamaha golf cart,  
1.5 yr old batteries.**  
Runs good, includes charger,  
extra set of rims/ tires  
and rain cover.  
\$1,500  
Larry 408-464-6709

6/30

**Price Reduction!**  
**2018 30ft Keystone**  
Cougar 5th Wheel, Model  
268RLSWE—Loaded!  
**2017 Ford F-150 XLT**  
SuperCab with hitch to  
tow trailer. Loaded!

\$36,000 each, or both \$70K  
Paul: 408-532-3033  
prminer@comcast.net

6/30

**2013 Toyota Corolla LE,  
73K, Excellent Condition**  
CASH ONLY

\$15,000  
Call or text: Sue  
408-533-3487

7/7

## OBITUARY

**Su'Ann Marquette**  
February 17, 1942 – May 3, 2022



Su'Ann Marquette passed away on May 3, 2022.

Su' Ann moved to The Villages in 1999 with her husband John and settled in Hermosa Village. She loved living in The Villages and met some of her best friend's there—Donna, Margo, and Nancy. They had so much fun together from shopping, lunches, and social events.

The family appreciates the support of their neighbors during this challenging time.

To view the full obituary, please visit [www.lastingmemories.com](http://www.lastingmemories.com)

### *Remember someone with a memorial gift to VMA*

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

### *Remember 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](http://www.evfsj.org)

### *Support the advertisers who support our publications!*

When you choose to use the services and/or purchase the goods of an advertiser in *The Villager*, Villages Telephone Directory or Resource Guide, tell them that you saw their advertisement in one of our publications.

## Attention Villager Advertisers!

Effective June 24, 2022 the price of Display, Insert and Classified advertising in The Villager will increase.

Please see new price schedules on this page and page 31 for pricing details.

New pricing will begin with the June 29 edition of The Villager. Prepaid, previously booked advertising will remain at the contracted price until the end of the contract term.

For questions or more information contact Adrienne Reed at **408-223-4657** or email: [areed@the-villages.com](mailto:areed@the-villages.com)

## The Villager Insert Advertising

The Villager accepts advertising to be inserted in The Villager newspaper. Inserts are pre-printed materials, no bigger than 7x11 inches, placed inside the fold of the newspaper after it is printed.

Proposed inserts need to be submitted to the Villager for approval a minimum of eight (8) days prior to the Thursday distribution date. It is highly recommended that this takes place before the printing of the inserts. Content is reviewed under the rules and guidelines established by The Villages Golf and Country Club, The Villages Association and the Villages Homeowners Corporation.

### Cost and Requirements

**\$417** Current Villages Directory  
advertisers save 15%  
Price may vary according to weight

**Quantity: 3000** per issue

**Size: 7-inch x 11-inch** (max.)  
Larger items will need to be trimmed or  
folded prior to submitting for insertion

Inserts must be boxed, with sample insert, along with the Inserts Label (link at bottom of page,) on the exterior of each box and delivered to the Villager office by 4 p.m. on Monday the week of contracted distribution along with full payment and a signed contract.

### For More Information:

**Adrienne Reed**

The Villager Display Advertising Representative

[areed@the-villages.com](mailto:areed@the-villages.com)

**408.223.4657**

The Villager Newspaper

5000 Cribari Lane

San Jose, CA 95135

1. The Villages retain the right to review and approve all advertisement. No advertisement may contain: copy that is misleading, indecent, sexually explicit, libelous, unlawful or infringes on the rights of a third party.

2. The advertiser is solely responsible for any legal liability arising out of or relating to the advertisement.

3. Advertiser and/or advertising agency assumes all liability for advertisements published/distributed (including illustrations, text, claims, etc.) and agrees to assume any and all responsibility for claims occurring there from against The Villages. We assume no responsibility for errors or omissions. The Publisher assumes no financial responsibility for errors or omission of copy.

Inserts Label available at: [thevillagesgcc.com/insert\\_label/](http://thevillagesgcc.com/insert_label/)







Where else can you find **rates this good?**

14-Mo CD

**1.50%**<sup>\*</sup>  
APY

Balances of \$1,000+

22-Mo CD

**1.75%**<sup>\*</sup>  
APY

Balances of \$1,000+



Luther Burbank<sup>®</sup>

***Savings***

**956 The Alameda, San Jose  
888.602.1861**

**Member FDIC** \*Annual percentage yields (APYs) are accurate as of publication date and may change at any time without notice. Minimum \$1,000 balance to open and obtain APY. New money requirement (excludes money on deposit with Luther Burbank Savings). Early withdrawal penalties apply. Fees may reduce earnings. At maturity, the account will automatically renew for the same term at the standard CD rate in effect on the maturity date. Offer may be discontinued at any time. Retirement plans not eligible. Business Accounts excluded. Contact us for details. ©2022 Luther Burbank Savings