



The Villager

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October 27, 2022

The News this Week

- **An introduction by the new GM**
(See article on page 1)
- **Board Meetings Report**
(See items on pages 1, 4 & 5)
- **CBOD President's Message**
(See article on page 3)
- **ABOD President's Message**
(See article on page 3)
- **Club Nominating Committee**
(See article on page 7)

Trips, Classes & Events

See page 12

Channels 26 & 27

Community TV channel:

CHANNEL 27: Currently playing

- Fitness Center
- Earthquake Insurance
- Welcome to our Website
- Coyote Town Hall
- Aerial views of The Villages
- Fitness videos

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



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Theresa Ostrander – an introduction to me

My mother is a beautiful writer, a storyteller on paper. She taught my sisters and me to write at a very early age. When we were young, my mother asked us to just write—regardless of our penmanship, the subject or the audience. Each week she sat us down to write stories and compose letters (mostly a scrawl at this age) to our grandparents and members of our family serving in the military abroad.

Over the course of my career, I have written a good deal of professional articles, journal pieces, and educational position papers. I have been a ghost writer for others. I also write creatively for pleasure.

One of my high school friends started a private chat group that I joined a few years ago called, "Tell Me More." The idea is to unclutter our minds, to write freely every day for ten minutes and no more. Get your thoughts on paper is the focus.

I find this freestyle type of writing to be the most vulnerable, introspective and thoughtful. When I was asked to write for all of you today, I thought I would take the same approach. I wanted to share a little of me with you. Ultimately no matter what I write here today, it will only be a beginning, a glimpse of who I am as a person. One of the most exciting things for me during my tenure here as the General Manager is getting to better know each other. I enjoy a quiet conversation or a stroll and the accompanying chatter that will build the base of our understanding one another.

I believe in reaching consensus and common ground, and this starts with a conversation. I believe in being a responsive communicator regardless the medium, the situation, or the person. I suppose today you should know I am, and will be, a responsive, timely, thoughtful and creative communicator.

I look forward to getting to know you over time.

—Theresa



Winter golf course walking schedule begins November 6

See page 20



Veterans Day Tribute on November 11

All Villagers, especially military veterans, are invited to attend this year's Veterans Day Tribute, sponsored by the Villages Veterans Club, at Cribari Auditorium on Friday, November 11, starting at 1:30 p.m.

The featured speaker will be retired Major General Kent Hillhouse, highly decorated combat veteran who served in the US Army (Armor). Come join us in song and celebration.



Operating Financial Commentary for the Month of September 2022

Club Operating Statement Review

For the month of September 2022

Total revenue was \$11,800 (1 percent) unfavorable to the budget of \$1,171,700. The most significant unfavorable to budget revenue category was directory income (actual \$0 vs. budget of \$12,000), due to timing. Other notable unfavorable to budget revenue categories were guest room rentals (actual \$0 vs. budget of \$6,600— not open yet), green fees (5 percent less than budget) and resident activities (61 percent less than budget, offset in expenses). The most significant favorable to budget revenue category was food sales, with a positive variance of \$11,700, or 6.9 percent (actual \$181,700 vs. budget of \$170,000). Other noteworthy favorable to budget revenue categories were other income (\$14,100 actual vs. budget of \$10,000), partially due to timing of T-Mobile rental income, golf cart rentals (\$11,900 actual vs. budget of \$9,000), and interest/late fee income (actual \$6,000 vs. budget of \$3,200).

Total expenses were \$77,300 favorable to budget, or 6.6 percent less than the budget of \$1,174,300. The most significant favorable to budget expense category was employee expense, with a positive variance of \$107,300, or 14.2 percent (actual \$645,700 vs. budget of \$753,000) with continued job openings in the Restaurant, Community Activities, Janitorial, Public Safety, Facilities, as well as the General Manager position. Other notable favorable to budget expense categories for the month were as follows: 1) tree trimming (actual \$3,200 vs. budget of \$9,700) due to timing on the golf course, 2) resident activities expense (actual \$6,900 vs. budget of \$12,600) offset with lower revenue, and 3) Comcast expense (actual \$83,700 vs. budget of \$92,400) due to new contract less than budget. Highlights of unfavorable to budget expense categories were the following: 1) food cost of sales (actual \$63,300 vs. budget of \$51,900) due to higher food sales volume, 2) electricity expense (actual \$29,900 vs. budget of \$18,700) due to increased rates, 3) professional fees (actual \$18,000 vs. budget of \$10,300) due to HR consultant (offset in salaries), and 4) pest control (actual \$5,000 vs. budget of \$900) with increased goose control expenses on the golf course.

The net positive operating budget variance for the month of September was \$65,500. See table below.

	September 2022 Club Operating Results		
	Actual	Budget	Variance
Revenue	\$1,159,900	\$1,171,700	\$ -11,800
Expenses	\$1,097,000	\$1,174,300	\$ 77,300
Net	\$ 62,900	\$ -2,600	\$ 65,500

(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. Letter authors are limited to one published Pulse letter per month. 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.

3 Pulse letters received this week.
0 Pulse letters not meeting Pulse Letter Guidelines.
3 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.

All Pulse letters that are published are retained by the Communications Advisory Committee (CAC) for a period of 12 months. Rejected Pulse letters are not shared with anyone outside the CAC, management or Club Board and staff liaisons for the reason of confidentiality.

I submitted a Pulse letter about a month ago pertaining to the proposed CC&R changes. I had an issue with Section 9.1.4 exclusion of door jambs.

I was informed the Villages Association would address this concern in a section of *The Villager* titled "The Association" and a future town hall meeting to clarify the changes would be held.

So far, no meeting and the CC&R measure proposed has not passed.

I propose the CC&R be resubmitted with changes required by state law separated as Part (A) and those changes submitted by the Association as part (B). Hold an in-person Villages Town Hall meeting to discuss part (B).

Beginning 2023, California (AB1410) will allow all members of the Association to comment on social media even if its critical of the Association.

With the current cancel culture phenomenon, the addition of (AB1410) will help protect everyone view.

Understand what you are agreeing to is crucial to your senior well-being.

—William Swintek

To attract potential homeowners and to share important information with current residents a digital electronic sign placed somewhere at the entrance of The Villages seems timely. The current use of banners can only announce one event whereas a digital display can display several messages and events on a continuous programable basis. Look to the left and you observe the pickleball courts and to the right the tennis courts.

In addition, The Villages strives to improve amenities and update practices to keep property values competitive. An attractive display will announce to all who enter—The Villages is an active updated senior community. Come live, work and play with us.

—Maxine Amundson

With respect to the digital sign at the entrance there seems to have been a lot of misinformation. So as the originator of the proposal, here are the facts:

First the display size recommended is the same size as your sixty-inch TV—not some gigantic thing. The purpose of the display would be to improve communications by highlighting special events and emergency information in simple, easy to read format. The display would be fully programmable so more than one event could be addressed at a time. It would only be on during daylight hours.

The display would replace the time-dated paper/plastic signs that we currently tie between two cement pillars.

If you're interested to see proposed display in action, simply drive to the Evergreen College next door and look at the entrance way.

—George Welch

More BOARDS & COMMITTEES and
COMMUNITY NOTICES on pages 4, 5, 7, 23 & 27

IN MEMORIAM

Susan Mukuno Ahlgrim

June 20, 1949—October 11, 2022

(Please see obituary in the Classified Advertising section)

Memorial service will be held Sunday, November 6
at 1:30 p.m. in Cribari Auditorium.

Clifford White, Jr.

December 16, 1936—October 15, 2022

(Please see obituary in the Classified Advertising section)

Memorial service will be held mid-November.

DEADLINES

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

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

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

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, Jac Fitzenz at 408-223-7749, Thomas Moore at 408-887-5322, and Patricia Reardon at 408-914-2432.

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
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Villager Personnel:

Theresa M. Ostrander	Publisher
Mary Majerle-Tatum	Director of Community Activities
Scott Hinrichs	Managing Editor
Kory Tran	Associate Editor
Jerry Marquez	Design Editor
Adrienne Reed	Advertising Customer Service

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BOARDS & COMMITTEES

Club Board President's Message—October 25, 2022

Hello, Villagers! Fall weather has arrived and we're all enjoying the nice weather. While temperatures are more moderate, still little to no rain, and that continues to put pressure on our water usage across the entire Villages property. The Villages is doing well with its water conservation activities, meeting the targets and restrictions set by the State of California, yet our ornamental grass areas are showing stress and turning brown. Let's all continue to conserve water and hope for a very rainy winter!

Very exciting news for The Villages as we announce our new General Manager, Theresa Ostrander! Theresa began her journey with The Villages this week and has immediately jumped into all the details, meeting her staff—with a combined tenure of over 200 years with The Villages—and, she'll be scheduling several meet-and-greet events in the coming weeks where you will have a chance to get to know her. Theresa brings a wealth of knowledge from her experiences in municipal administration, construction management, common interest development portfolio management, and executive management of several businesses. Please join me in expressing a very warm welcome to General Manager Theresa Ostrander!

I would like to express my sincerest thanks to everyone who was involved in the search and interview processes that have brought Theresa onboard. The members of the Ad-Hoc GM Search Committee, Teddy Morse, David Cook, Julie Wash, Judy Owen, Richard Zahner, and Bob Krattli have dedicated hundreds of hours over the past six months to conduct this successful search. This outstanding team, comprised of members from all three boards, is an amazing group of people. I am very proud to have had the privilege to work with them. I also want to thank the members of The Villages Senior Staff, plus the Directors of all three Boards, who also participated in the hiring process. It has truly taken a village to accomplish this goal!

Most importantly, and with utmost gratitude and sincerest thanks, I would like to recognize Julia Meadows for her outstanding leadership and tremendous accomplishments as the Interim General Manager for The Villages. Julia has tirelessly led The Villages Team through several challenges over the past six months, and recently celebrated her 26th work anniversary with The Villages. Julia, we are all indebted to you for your outstanding service to The Villages. Mere words cannot express how grateful we are and how much you mean to The Villages. We are all better for your leadership and are more grateful than you will ever know. We have been graced by your kindness and your grit. We are all better for the opportunity to work alongside you during this time. Thank you, Julia Meadows!

Finally, the Club Board is also extremely grateful to The Villages Senior Staff for their support of Julia Meadows during this time, and for their continued positive engagement with the entire Villages community. The Club Board recognizes the heavy workload you're all carrying and appreciates the extra efforts and highest levels of professionalism exhibited by the entire staff. Thank you, Julia, and Team, for your support of the Club Board and all you do for The Villages!

—Leslie Lambert, Villages Golf & Country Club President

Association President's Report—October 25, 2022

Welcome to the October 2022 Villages Association Board Regular Monthly meeting.

It is my pleasure today to welcome The Villages' new General Manager, Theresa Ostrander. After a comprehensive, nation-wide search, the GM Search Committee was very pleased to select an outstanding leader, and for her to accept the job. She just started on the job yesterday. As Theresa gets to know us over the next few weeks, let's all give her a warm welcome, and give her the time to meet with Staff and the Boards before inundating her with requests. She will quickly be visible and communicating with Villagers in many venues, so please be patient.

As we are at the start of our Association Budgeting process, I want to encourage the Ad Hoc Water and Fire Safety Committees to bring forward their initial proposals for landscaping and structure changes. The Association Board will want to include funds in next year's Budget for the first steps for each Village – such as fire safety surveys, and mitigation and landscape alterations in response to the damage caused by the drought and resulting water usage restrictions as well as fire safety concerns. Unfortunately, these projects are not currently funded in the Reserves Plan, so the Board will need to be prudent about how much and how quickly the projects can be undertaken and impacts on member assessments.

The CC&Rs vote is quite important for all condo owners to bring our governing documents up to date. If you have questions or concerns, please ask me or any other Association director for clarifications. Unfortunately, there is a significant amount of misinformation on social media. You can rest assured that voting for the amendment will NOT increase your HOA assessments, will NOT make you responsible for the city water or sewage pipelines, nor make you responsible for doorjamb. The CC&R amendment is needed and benefits all Association members, so please vote!

Our Villages Management team, staff, and landscape partner BrightView, continue to perform at an outstanding level in dealing with these unprecedented challenges due to the drought, water conservation regulations, and fire safety concerns. Please give them your continued support.

Best regards,

—David Cook Villages Association President

GOVERNANCE MEETINGS

THE DACs

Valle Vista DAC to meet November 3

Valle Vista will hold a DAC and social meeting at Foothill Center on Thursday, November 3 from 4 p.m. to 5:30 p.m. We will review the consultant's report (Carol Rice, Wildland Resources Management) on Valle Vista defensible space including Valle Vista fire safety recommendations.

Montgomery DAC to meet November 7

The Montgomery DAC will host a meeting on Zoom on Monday, November 7 from 6 to 8 p.m. Meeting ID is 851 8359 5741 and the Passcode is 217333.

Del Lago to meet November 10

On Thursday, November 10, the Village del Lago DAC will hold a quarterly meeting at the Montgomery Center at 9:45 a.m. The guest speaker will be Mitzi Macon, President of Villages Medical Auxiliary (VMA).

BOARD MEETINGS

Association

- The Villages Association Board of Directors Monthly Board Meeting is Tuesday, November 15, at 9:30 a.m. via Zoom
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, November 15, 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

Homeowners

- The Villages Homeowners' Corporation Quarterly Meeting is Thursday, December 1, at 9 a.m. in Montgomery Center.

Sonata DAC to meet November 17

The quarterly Sonata DAC Meeting will be held on Thursday, November 17 at 9:30 a.m. at Vineyard Center.

Operating Financial Commentary...

(Continued from front page)

Year-to-date (three months), revenue is \$60,000 favorable to budget, 1.7 percent higher than the budget of \$3,512,000. Year-to-date, expenses are \$250,000 favorable to budget, 6.9 percent less than the budget of \$3,646,000. **The year-to-date net positive operating budget variance is \$310,000.** See table below for detail by department. The monthly solar lease payments and contribution to the balloon payment fund (to be paid in September 2023) are being funded from a portion of the FY22 Operating surplus. The year-to-date total for these two items is \$62,000.

The Villages Golf and Country Club Summary Club Operating Budget FY23 For Three Months ended September 30, 2022

Department	Revenues (\$)			Expenditures (\$)			FY 23 Net (\$)
	Actual	Budget	Variance	Actual	Budget	Variance	Variance
G&A	281,000	265,000	16,000	160,000	246,000	86,000	102,000
Maintenance Admin	45,000	45,000	0	36,000	41,000	5,000	5,000
Golf Course/Pro Shop	786,000	785,000	1,000	824,000	831,000	7,000	8,000
Community Activities	244,000	296,000	-52,000	218,000	282,000	64,000	12,000
Community Centers	199,000	200,000	-1,000	208,000	204,000	-4,000	-5,000
Public Safety	318,000	318,000	0	310,000	330,000	20,000	20,000
Pools	59,000	59,000	0	52,000	51,000	-1,000	-1,000
Clubhouse/Restaurant	1,048,000	952,000	96,000	1,006,000	997,000	-9,000	87,000
All Other	592,000	592,000	0	582,000	664,000	82,000	82,000
Totals	3,572,000	3,512,000	60,000	3,396,000	3,646,000	250,000	310,000

G&A has posted a \$102,000 net positive variance mostly due to reduced employee expense with the vacancy in the General Manager position, as well as higher than planned income. Clubhouse/Restaurant shows an \$87,000 net positive variance due to favorable food and bar sales. All Other shows an \$82,000 net positive variance due to favorable water expense, Comcast expense, and repair and maintenance. Public Safety has posted a \$20,000 net positive variance due to less than planned employee expense with two open positions. Community Activities shows a \$12,000 net positive variance from favorable employee expense, offset by less than planned income. Golf Course/Pro Shop shows an \$8,000 net positive variance from savings in employee expense and tree trimming (timing), offset by more than planned water and electricity expenses. Community Centers have a \$5,000 net negative variance from higher than planned electricity expense, offset by less than planned intra-company cost transfers.

Association Operating Statement Review

For the month of September 2022

Revenue was \$100 (0.01 percent) unfavorable to the budget of \$1,014,200 due to less than planned laundry concession fees, offset by more than planned third party assessments.

Expenses for the month were \$27,200 (2.6 percent) unfavorable to the budget of \$1,060,400.

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

- Planting Expense, \$5,900 (50.9 percent) less than budget (actual \$5,700 vs. budget of \$11,600)
- Repair & Maintenance, \$3,300 (15.1 percent) less than budget (actual \$18,600 vs. budget of \$21,900)

Significant **unfavorable** to budget expense categories for the month were the following:

- Insurance Expense, \$37,800 (15 percent) more than budget (actual \$290,300 vs. budget of \$252,500) due to impact of 2022 property insurance renewal effective May 30, 2022
- Electricity Expense, \$1,400 (9.6 percent) more than budget (actual \$16,000 vs. budget of \$14,600)

The net negative operating budget variance for the month of September was \$27,300. See table below.

September 2022 Association Operating Results

	Actual	Budget	Variance
Revenue	\$1,014,100	\$1,014,200	\$ -100
Expenses	\$1,087,600	\$1,060,400	\$ -27,200
Net	\$ -73,500	\$ -46,200	\$ -27,300

Year-to-date (three months of operations), total revenue is \$3,043,800, or .04 percent (\$1,200) more than the budget of \$3,042,600. Year-to-date, operating expenses are \$3,250,000, or 4.3 percent (\$147,600) less than the budget of \$3,397,600. The positive budget variance is attributed to savings in water expense, repair and maintenance, planting expense and irrigation maintenance, offset by more than planned insurance and electricity expenses. **The year-to-date net positive operating budget variance is \$148,800.**

Association Board Voting Record for October 25, 2022

Association Voting Record for October 25, 2022										
Agenda Items	Board Members*								Comments	Costs
	DC	DH	RH	JW	GP	MS	SG			
1 Status Report from Inspectors of Elections on CC&Rs Amendment Vote Ballot Returns	Y	Y	Y	Y	Y	Y	Y	Y	The Board approved extension of the ballot return deadline to the CC&Rs Amendment Vote with a new ballot return deadline of December 12, 2022, at 8:00 a.m. Special Open Meeting to count ballots will be scheduled and noticed.	\$0
2 Status Report on Contingency Plans for Association Lakes due to Water Restrictions	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	The Board reviewed Landscape Manager Juan Heredia's memorandum summarizing the various options and contingency plans for potable water usage lakes of The Villages Association if the City of San Jose Water Use Restrictions move to Stage 3.	\$0
3 Status Report on Ad Hoc Water Conservation Committee Recommendations	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	The Board reviewed Landscape Manager Juan Heredia's response to the Ad Hoc Water Conservation Committee Recommendations.	\$0
4 Status Report on Ad Hoc Fire Safety Committee Recommendations	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	The Board reviewed Director of Facilities Tom Muniz' and Landscape Manager Juan Heredia's memos in response to the Ad Hoc Fire Safety Committee Recommendations.	\$0
5 Association Meeting Format	Y	Y	Y	Y	Y	Y	Y	Y	The Board approved to continue to meet via teleconference with a provision for members to attend the teleconference from the Foothill Center.	\$0
6 District Advisory Committee (DAC) Resignations	Y	Y	Y	Y	Y	Y	Y	Y	The Board accepted with appreciation the following DAC resignations: The Heights DAC - Arthur Yu and Montgomery DAC - Jack McCarthy.	\$0
7 Review to Approve - AC Solar Conditionally Approved Application: 3328 Lake Albano Circle	Y	Y	Y	Y	Y	Y	Y	Y	The Board conditionally approved the installation of solar systems on common area sloped roof located at 3328 Lake Albano Circle 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
8 Approval Consideration to Transfer Funds for Partial Payment on Outstanding Loan for 2022 Property Insurance Premium	Y	Y	Y	Y	Y	Y	Y	Y	The Board approved the transfer of \$250,000 from the Association's Operating Fund to the Reserve Fund for the partial payment on the outstanding loan of \$2,720,000 used to help pay the 2022 property insurance premium renewal in June 2022, with a balance of \$2,470,000 to be paid back by June 30, 2023.	\$250,000
9 Approval Consideration to Vote to Ratify the Monthly Review of Accounts per Civil Code §5500	Y	Y	Y	Y	Y	Y	Y	Y	The Board approved to ratify the monthly review of accounts as presented.	\$0
Total APPROVED Expenditures this meeting										\$250,000

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

Homeowners' Operating Statement Review

For the month of August 2022

September 2022 Non-Estates Operating Results

	Actual	Budget	Variance
Revenue	\$3,900	\$3,902	\$ -2
Expenses	\$3,723	\$3,961	\$238
Net	\$ 177	\$ -59	\$236

Non-Estates revenue was short of budget by \$2 (rounding) at \$3,900 for the month. September expenses were \$238 favorable to budget, 6 percent less than the budget of \$3,961, due to less than planned legal fees (\$112) and insurance expense (\$126). **The net positive operating budget variance for the month of September was \$236.**

Year-to-date (three months of operations), total revenue is \$11,701, short of budget by \$5 (rounding). Year-to-date, operating expenses total \$11,169, less than budget by \$714 (6 percent). The positive budget variance is attributed to savings in insurance expense and legal fees. **The year-to-date net positive operating budget variance is \$709.**

September 2022 Estates Operating Results

	Actual	Budget	Variance
Revenue	\$16,003	\$16,003	\$ 0
Expenses	\$16,463	\$17,112	\$649
Net	\$ -460	\$ -1,109	\$649

Estates revenue for the month tracked budget at \$16,003. September expenses were \$649 favorable to budget, 3.8 percent less than the budget of \$17,112, mostly due to less than planned irrigation maintenance and planting expense. **The net positive operating budget variance for the month of September was \$649.**

Year-to-date (three months of operations), total revenue is \$48,011 higher than budget by \$2 (rounding). Year-to-date, operating expenses total \$53,078, less than budget by \$5,244 (9 percent). The positive budget variance is attributed to savings in water expense and irrigation maintenance. **The year-to-date net positive operating budget variance is \$5,246.**

Club Board Voting Record for October 25, 2022

	October 25, 2022 Monthly Meeting	Board Members*							Comments	Costs
	Agenda Items	LL	JO	BK	RZ	GA	LK	BW		
1	Quarterly Projects Review	N/A	N/A	N/A	N/A	N/A	N/A	N/A	The Board did a quarterly review of the Club projects, discussed the status of various projects and took the following option as noted below.	\$0
2	Project Request for Broadcasting Services on Channel 26/27	C	C	C	C	C	C	C	By consensus the Board agreed not to approve moving forward with this project.	\$0
3	Project Requests for Cribari Auditorium - 1) Door with Stairs to Stage; 2) Lighting; and 3) Storage	N/A	N/A	N/A	N/A	N/A	N/A	N/A	By consensus the Board agreed to table until after November 1 tour of the facility; these projects scheduled to be on the November 15 board meeting agenda.	\$0
4	Project Request for Third Bocce Court, Asphalt Cart parking and Walkway	Y	Y	Y	Y	Y	Y	Y	The Board approved to engage the services of Brook Construction Management LLC to prepare drawings based on the sketches from the Bocce Club, obtain the necessary City permits, and to obtain construction quotes, all for a sum not-to-exceed \$7,500; costs to be funded by the Operating Fund.	\$7,500
5	Project Request for Dog Park	N/A	N/A	N/A	N/A	N/A	N/A	N/A	It was reported that this would come back to a future board meeting.	\$0
6	Project Request for Montgomery Multi-Purpose Room Improvements	N/A	N/A	N/A	N/A	N/A	N/A	N/A	The Board agreed to look at the items requested during the November 1 tour.	\$0
7	Project Request for Electronic Entrance Sign	N/A	N/A	N/A	N/A	N/A	N/A	N/A	Per request of submitter placed on hold for a future meeting.	\$0
8	Project Request for Permanent Shade for Bistro	N/A	N/A	N/A	N/A	N/A	N/A	N/A	On hold pending consideration to combine this project with proposed Pro Shop remodel project.	\$0
9	Resubmittal of Project Request to Relocate Dust Collector at Woodshop	N/A	N/A	N/A	N/A	N/A	N/A	N/A	On hold pending November 1 tour; to be brought back to next quarterly review.	\$0
10	Resubmittal of Project Request for Direct Access to Glue Room from Woodshop.	N/A	N/A	N/A	N/A	N/A	N/A	N/A	On hold pending November 1 tour; to be brought back to next quarterly review.	\$0
11	Project Request for Ice Machine for All Resident Use	C	C	C	C	C	C	C	By consensus, the Board approved project and to apply to EVF for funding once costs are known.	\$0
12	Project Request for Architect for Design for Refurbishment of Pro Shop	C	C	C	C	C	C	C	By consensus, the Board approved to table for a future meeting; management to work on refining scope.	\$0
13	Project Request for Building Management System for Club Buildings	Y	Y	Y	Y	Y	Y	Y	The Board approved \$15,000 (Operating Fund) to hire an energy engineering company to conduct a detailed survey and recommend alternatives for energy conservation, efficiency, and control.	\$15,000
14	Sunshades/Blinds for Fairway Room at Clubhouse	Y	Y	Y	Y	Y	Y	Y	The Board approved project and to apply to EVF for funding (\$17,545.01)	\$0
15	Approval Consideration of FY 23/24 Budget Development Timeline	Y	Y	Y	Y	Y	Y	Y	The Board approved the Club Budget Development Timeline for Fiscal Year 2023/2024 as presented.	\$0
16	Approval Consideration to Accept Quarterly Review of Accounts Per VGCC Bylaws 8.2.7	Y	Y	Y	Y	Y	Y	Y	The Board accepted the quarterly review of accounts as presented.	\$0
Total APPROVED Expenditures this meeting										\$22,500
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										

CALENDAR OF EVENTS

Friday, October 28

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 MMP
 10 a.m. Quilters PR
 1 p.m. Bridge Club at Villages RED
 1 p.m. Table Tennis Play 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

Saturday, October 29

9 a.m. Open Sewing PR
 9 a.m. Table Tennis MMP
 10 a.m. Ukulele Singing SEQ
 10 a.m. Concert Band Ticket Sale RED
 2 p.m. Ceramics Open Studio CER
 3 p.m. Halloween Potluck A

Sunday, October 30

7:15 a.m. Catholic Choir CR
 8:15 a.m. Catholic Mass A
 9 a.m. Ceramics CER
 9 a.m. Table Tennis Social MC
 9 a.m. Chapel Choir SEQ
 9 a.m. Table Tennis MMP
 10 a.m. Chinese Club Autumn Fest. GP
 10 a.m. Quilters Sewing PR
 10 a.m. Community Chapel Services A
 11 a.m. Chapel Fellowship CR
 1 p.m. Concert Band Concert A

Monday, October 31

8:30 a.m. Jazzercise A
 9 a.m. 18 Hole Women Board Meet. PR
 9 a.m. Chinese Morning Exercise P
 9 a.m. Game Day RED, SEQ
 10 a.m. Line Dance Class MMP
 10 a.m. Total Body Fitness A
 10 a.m. Watercolor Class AR
 10:30 a.m. Grief Support CR
 12 p.m. Ceramics Open Studio CER
 1 p.m. Knitting and Stitchery PR
 1:30 p.m. Table Tennis MMP

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)

5:30 p.m. Village Dancers A
 6:30 p.m. Duplicate Bridge RED
 7:30 p.m. Hiking Club FC

Tuesday, November 1

8:30 a.m. Men's Ex Golf Committee 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
 10 a.m. Men's Social Club CH
 10:30 a.m. VMA Program CR
 11:30 a.m. Live Stronger Longer A
 12 p.m. Ceramics Open Studio CER
 1:30 p.m. Table Tennis MMP
 2 p.m. Veteran's Club FC
 2:30 p.m. Chapel Choir CR
 7 p.m. Astronomy Club FC
 7 p.m. Catholic Council MC

Wednesday, November 2

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 SEQ, RED
 9 a.m. Women Long 9 Golf Board VC
 10 a.m. Critique / Open Studio AR
 11:30 a.m. Dippy Dolphins MC
 1 p.m. Table Tennis Play MMP
 3 p.m. New Resident Orientation CH
 3:30 p.m. VMA Bingo A
 6:30 p.m. Duplicate Bridge RED
 6:30 p.m. Mexican Train Dominoes MC
 6:30 p.m. Village Dancers Concert VC
 7 p.m. Global Village Community CR
 7 p.m. Village Voices FC

Thursday, November 3

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
 10 a.m. Line Dance Class MMP
 10 a.m. Live Stronger Longer A
 12:30 p.m. Chapel Small Group PR
 1 p.m. Table Tennis Play MMP
 1:30 p.m. Ukulele Club MC
 1:30 p.m. Opera Lovers VC
 2 p.m. Matinee Theatre Auditions A
 3 p.m. AC Homeowners CR
 4 p.m. Valle Vista DAC FC
 7 p.m. Catholic Choir VC
 7 p.m. Italian Club Board PR

Friday, November 4

8:30 a.m. Catholic Mass CR
 8:30 a.m. Jazzercise A
 9 a.m. Chinese Morning Exercise P
 9:30 a.m. Open Studio AR
 9:30 a.m. Chapel Music Committee F
 10 a.m. Line Dance Class MMP
 1 p.m. Table Tennis MMP
 6 p.m. Chinese Club Line Danc FC
 6:30 p.m. Mexican Train Dominoes MC



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



Programs for November 2022

Aging in Place: Nita Bhatt, an occupation therapist and certified ergonomist will discuss how to make lifestyle choices to live a healthy life, safely. November 1 at 10:30 a.m. in Cribari conference room. Call to register at 408-238-4029.

Hearing Aid Clean & Check: Hearing Life will again provide this service on November 15 from 10 a.m.-12 p.m. in Cribari conference room. Please call to register for a time 408-238-4230.

Support Groups

Grief Support Group: Chaplain Dale Poland, M.Div, BCC - from Hospice of the Valley- Sutter Health is conducting this support group on Mondays, October 24 – December 12, in the Patio Room from 10:30 a.m. – noon. Please call 408-238-4029 with any questions.

Caregiver Support Group: Thursday, November 17 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 or call 408-784-3325.

Parkinson's Caregiver Support Group: Meet with other caregivers of those with Parkinson's. Thursday, November 17 from 10 a.m. to 11 a.m. in Montgomery Center.

Please check out vmavillages.org



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

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

Earthquake Insurance

Daily
2:00 & 8:00

Welcome to Our Website

Daily
3:15 & 9:15

Coyote Town Hall

Daily
4 & 10

Aerial Views of The Villages

Daily
5:30 & 11:30



Club Events & Notices



Network:
Villages Public
Password:
villages

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

Why your vote is needed to ratify the CC&Rs Amendment

According to state law, any amendment to the CC&Rs must be ratified by you, the members. A majority of households must vote in favor of approving an amendment. That means, to approve the CC&R amendment we need 1,155 yes votes (a simple majority of the 2,309 households in the Association). As of September 27, we had received only 1,146 ballots back from villa owners. The Board decided to extend the election for another month, ending December 12, 2022, at 8:00 a.m. and to make extra efforts to get out the vote.

Please vote. If you have not voted yet, please do so. If you don't vote, it is the same as voting no. If you misplaced your ballot, please contact Susan Schubert to acquire a new ballot. (Susan Schubert: 408-223-4430, sschubert@the-villages.com)

You need the CC&R amendment ratified. The amendment eliminates inconsistencies between state law and the CC&Rs; it eliminates confusion due to inconsistencies within the CC&Rs, and it changes some insurance threshold values to ones that are realistic in today's economy.

Additionally, if we are unable to ratify the CC&R amendment with your vote, we will have to repeat the election. It has already cost you over \$10,000 and 60+ hours of Staff time. A new election will cost an additional \$10,000 and additional Staff time. The dollars come out of your pocket, and the Staff time applied to the election is Staff time that is not working for your other needs.

There has been a lot of misinformation written on social media about this amendment. In truth, the CC&R amendment will not increase your assessments; it will not make you responsible for sewer lines; it will not make you responsible for doorjamb, and it will not change the power of attorney that already exists. (Note: You signed an acknowledgement during your escrow or rental process that grants the Association Board power of attorney to carry out the provisions of the CC&Rs. This does not change in the CC&R amendment. The words, "Power of Attorney", are simply part of the title of the CC&Rs, and, consequently, part of the title of the amendment.)



**Association CC&Rs Vote
EVERY VOTE COUNTS!
VOTE NOW!**

**Call 408-223-4430 or visit Building A
for replacement ballot package.**

From the EPC: Wake-up call!

When the 5.1 earthquake hit 9 miles from here this week, windows did not shatter—this time. This should be a wake-up call for residents to ensure they are prepared for the next time, which could be stronger. You can find all you need to prepare on the EPC website at: thevillagesepc.com

Club Board Seeking Interested Villagers to Serve on Nominating Committee

The Villages holds elections each year to fill open positions on the Club Board. A key step in building a slate of qualified candidates involves establishing a Nominating Committee. The Nominating Committee's purpose is to identify and solicit qualified candidates for elections as members of the Club Board of Directors.

The Club Board is looking for interested Villagers to join this year's Nominating Committee. The Nominating Committee consists of 3-7 resident members who will identify qualified candidates, create awareness within the community of the need for qualified candidates, and assist interested potential candidates in understanding the election process, plus the scope and responsibilities of a Club Board Director.

The Club Board President, with approval of the Board, appoints a standing Nominating Committee each year. If you are interested in serving on this most important committee to help identify future leaders for The Villages, please contact Club Board President Leslie Lambert at Leslie_cbod@yahoo.com or 408-440-4421.

EPC Annual Drill: What we learned

By Arlene Versaw

Is your "OK" sign down? If you are one of the 75 percent of residences who displayed your sign – **thank you**. What might seem an insignificant action actually is the foundation of emergency response and the drills that test our readiness.

But if you did not have your sign up, it means that your Area Representative had to determine your current welfare, and in 95 percent of the cases during the drill, they did so. The balance of houses not contacted reflects a shortage of Area Reps to cover all Village residences.

Bob Dolci, EPC co-Chair, was pleased that the drill covered more scenarios than in previous years, and was even more pleased in the performance of the amazing team of volunteers who collectively make EPC's existence possible. While not everything ran perfectly, some training opportunities were clearly identified and will be addressed.

A highlight of this year's drill was the new communications team in action and how well the other leaders at the Emergency Operation Center followed procedures.

Kudos to Bob Dolci and to his co-Chair Diane Finley for the leadership they provide throughout the year. A special thanks to co-Chair Shel Shumaker, who was in charge of volunteer training. Dolci wrapped up a post-drill session by also acknowledging key volunteers from previous years who helped build the foundation of EPC's existence: Adrien and Paula Fournier, Bill Pomeranz, Duane Jones, Simon Cintz, and countless others.

In a real emergency, ideally the status of every residence should be checked. But for that to happen, all Area Representative positions need to be filled. So please consider helping. The time commitment is minimal; the rewards maximal. Contact Vera Buescher at 408-531-9758 for more information or to throw your hat in the ring. And don't forget the EPC website and its wealth of information on how you can be prepared for the inevitable emergency at thevillagesepc.com.



Villages Golf Committee 2023 members needed

The Villages Golf Committee (VGC) is accepting applications for 2023. The mission of the committee is to represent The Villages' community by endeavoring to maintain the aesthetic values, functionality and playability of both courses and practice areas to enhance the residents' golfing experience and to meet the expectations of the majority of golfing residents.

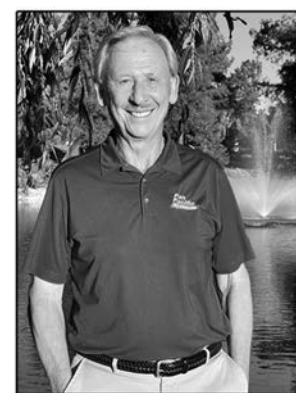
As a standing committee of the Club Board, this seven-voting member committee meets the second Thursday of each month at 3 p.m. The committee advises the Club Board on golf maintenance, enhancements and programs.

Application forms are on the Residents' Portal. The deadline to apply is Thursday, December 1, 2022. Questions? Contact Committee Chair Bill Johnston at 530-368-2425.

New resident orientation event scheduled for November 2

There will be a New Resident Orientation on Wednesday, November 2, at 3 p.m. in The Villages Clubhouse. This event is for new residents who have recently moved in 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 and reservations can be made 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 FastLane email blasts for information about future sessions.

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



Larry Underwood
Your Villages neighbor & RV guide
(408) 757-8444
larryu@panpacificrv.com

**Pan Pacific
RV CENTER**

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**Travel Trailers, Toy Haulers,
Fifth Wheels & Motorhomes**



THE CLUBHOUSE

For Information:
408-223-4687

2800 Villages Fairway Drive, San Jose CA 95135

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

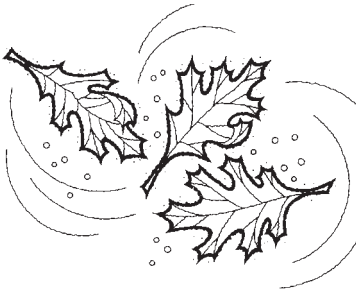
WHAT'S COOKING?

theclubhouse@the-villages.com
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,
call 408-
370-8553**

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

The Clubhouse Curbside service charge is 15 percent. The service charge for the Indoor and Patio Dining is 18 percent.



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

Clubhouse is open for full service

The following details will be in effect at the Clubhouse:

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

- **Patio and Bistro Dining** reservations for the patio are for 6 or more persons.
- **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.
- 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 7 a.m. to 2 p.m.

All-Day Menu: 7 Days 11 a.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
Lunch: 11 a.m.–2 p.m.	Lunch: 11 a.m.–2 p.m.	Saturday Breakfast: 7 a.m.–11 a.m.
Bistro Menu: 2 p.m.–8 p.m. Last Seating	Bistro Menu: 2 p.m.–8 p.m. Last Seating	Sunday Breakfast: 7 a.m.–2 p.m.
	Dinner Menu: 5 p.m.–8 p.m. Last Seating	Lunch: 11 a.m.–2 p.m.
		Bistro Menu: 2 p.m.–8 p.m. Last Seating
		Dinner: 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 10/31 to 11/6

Monday	October 31	Cream of Cauliflower
Tuesday	November 1	Chicken Noodle
Wednesday	November 2	Wonton
Thursday	November 3	Beef and Rice
Friday	November 4	Seafood Chowder
Saturday	November 5	Chef's Choice
Sunday	November 6	Chef's Choice

Bistro Menu 2p-8p

Appetizers

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 Smoke 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

Entrée Caesar Salad \$11.95
Romaine, Cherry Tomatoes, Parmesan, Croutons
Add Grilled Tofu \$3, Chicken \$4, Salmon \$6, Prawns \$6

Cobb Salad \$14.25
Mixed Greens, Tomato, Cucumber, Hard boil Egg, Olives, Avocado Bacon and Feta Cheese
Add Grilled Tofu \$3, Chicken \$4, Prawns or Salmon \$6

V.Asian Salad \$14.25
Cabbage, Carrots, Edamame, Peanuts, Fried Won Ton Skins, Bean Sprouts with Sesame Ginger Dressing
Add Grilled Tofu \$3, Chicken \$4, Prawns or Salmon \$6

V Strawberry and Orange Spinach Salad \$14.95
Red Onions, Candied Walnuts with Raspberry Walnut Dressing Topped with Feta Cheese
Add Grilled Tofu \$3, Chicken \$4

Add or Sub Tofu to Menu Items as Marked

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 Grilled Tofu \$3, 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
Tofu, 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 Red Sauce and Mozzarella

Add Arugula Topping \$2, Gluten Free Crust \$2

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

V Veggi Pizza \$14.95
Onions, Broccoli, Zucchini, Mushrooms, Peppers Arugula

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

V Vegetarian GF Gluten Free

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

Weekly Specials

For the week of 10/31 to 11/6

Lunch Specials:

Monday 10/31 to Sunday 11/6 11 a.m. to 2 p.m.

Chicken Tostadas: Two Crispy Tortillas, Chicken, Beans, Shredded Lettuce, Tomatoes, Onions, Sour Cream and Avocado **\$16.95**

Meatball Sandwich: On a French Roll with Marinara Sauce and Provolone Cheese. Choice of Side. **\$16.95**

Dinner Specials:

Tuesday 11/1 to Sunday 11/6 5 p.m. to 8 p.m. (Last Seating)

Mediterranean Chicken: Sautéed Chicken Breast with Artichoke, Tomatoes, Onions and Goat Cheese with Choice of Sides. **\$23.95**

N.Y. Pepper Steak: 10-oz. N.Y. Steak with Peppercorns and an Oyster Mushroom, Bacon and Scallion Sauce with Choice of Sides. **Market Price**

Dessert Menu

\$6.50

Vanilla Crème Brulée 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

Dinner Menu

Tuesday - Sunday 5pm to 8pm 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

Chicken Carbonara Over Linguini \$24.95
With Prosciutto and Peas in a Garlic Cream Sauce

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

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 Wilton Scallions

Cajun Prawns & Andouille Sausage \$28.95
with Creole Sauce

V Sesame Balsamic Grilled Tofu Steak \$21.95

Lunch Menu

11am to 2pm

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 \$11.95
Romaine, Cherry Tomatoes, Parmesan and Croutons
Add Grilled Tofu \$3, 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 Grilled Tofu \$3, Chicken \$4, Prawns \$6

Cobb Salad \$14.25
Mixed Greens, Tomato, Cucumber, Hard boil Egg,
Olives, Avocado Bacon and Feta Cheese
Add Grilled Tofu \$3, Chicken \$4, Prawns 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 Tofu \$3, 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 Grilled Tofu \$3, Chicken \$4 Salmon or Prawns \$6

V Egg Foo Yung over Rice \$12.95
Chinese Omelet with
Green Onions, Cabbage, Bean Sprouts
Add Bay Shrimps or Chicken or Both \$4

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

Street Tacos \$13.95
Grilled Tofu, 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 Grilled Tofu \$3, Steak, or Chicken \$ 4

Add or Sub Tofu to Menu Items as Marked.

Sandwiches and Such with choice of Sides Included

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 \$15.95
Jalapenos, Bean Sprouts, Basil, Carrots, Cilantros
Red Onions on Hoagie Loaf
Sub Grilled Tofu for Beef \$14.95

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 \$16.95
Bay Shrimp, Celery, Green onions and Dill Aioli

Villages BLT Sandwich \$14.95
Bacon, Lettuce and Tomato, Turkey and Avocado
Served on choice of Bread

Open Faced NY Steak Sandwich \$17.95
On Grilled Brioche, Topped with Buttermilk Onion
Strings

Pesto Chicken Sandwich on Telera Roll \$15.95
Provolone and Tomato with Arugula
Sub Grilled Tofu for Chicken \$14.95

Deli Sandwich LTO \$13.50
Choice of Bread, Turkey, Ham, Chicken Salad or
Tuna Salad

½ Deli and Soup or Salad \$12.95

V Veggie Melt \$15.95
Herbed Garlic Aioli, Grilled Veggies, including Bell
Pepper, Zucchini, Onions, and Portabella packed
into Hoagie Roll with Mozzarella Cheese

Naan Flatbread Pizzas All with Red Sauce and Mozzarella

Gluten Free Bread Available \$2

Add Arugula Topping \$2

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

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

V Veggi Pizza \$14.95
Onions, Broccoli, Zucchini, Mushrooms, Peppers and Arugula

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 5 p.m.

no corkage will be charged...

Wednesdays & Thursdays

Dinner Service Only

Bring your favorite bottle of wine* and your
friends any and every Wednesday or
Thursday 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

Available now!



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Chicken is Here!

Call Curbside: 408-370-8553
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Orders Need to Be Placed Early for Evening Pickup

Orders Taken from 11 a.m. to 2 p.m.
Orders are Picked Up from 5 p.m. to 7:30 p.m.

\$14 Plus Service Charge and Tax.



Villages Clubhouse Rotisserie Chicken Price comparison

New Seasons 2-lb chicken average priced at \$9.99
\$10.92 including tax. \$0.34 ounce

Lucky's Market 2-lb chicken average priced at \$8.99
\$9.83 including tax. \$0.307 ounce

Villages Clubhouse 4-lb chicken average priced at \$14
\$17.60 Including tax and service charge. \$0.275 ounce



Even with the service charge our Villages rotisserie chicken provides the best value. Look for other Rotisserie Items to be featured in the future.

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—and download the current and past editions to your computer.

Stay in touch with essential developments on Fast Lane!

Because of the rapid and frequent developments in our world that directly affect our community during this crisis, keeping informed is essential. And now more than ever, it is important to be up on the latest developments in your community. Get those vital updates by signing up for Fast Lane, The Villages email newsletter. It is both quick and easy and you can do it online or over the phone. To sign up or get more information, contact Communications Coordinator Ken Patterson at 408-223-4681; kpatterson@the-villages.com, or on the Villages Resident Portal: resident.thevillagesgcc.com

There are currently six editions of The Fast Lane: Wednesday (general announcements and board-recognized events), Friday (Board and Committee meeting information), Saturday (Maintenance Services), The Clubhouse & Bistro every Monday, The Pro Shop Tuesday, and Community Activities every Thursday.



The Clubhouse

BUY ONE APPETIZER
GET ONE FREE

Appetizer Special!

2 p.m. to 5 p.m.

Monday through Friday

For a limited time buy one appetizer
and receive the second one for free!*

*Item must be of equal or lesser value.
Service charge and taxes still applied to all items.
For dine-in customers only.

Attention diners:

We want your opinion!

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

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



COMMUNITY ACTIVITIES

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

Building B walk-in hours

The Community Activities office in Building B is open for walk-ins Monday to Friday 8:30 a.m. – noon and from 1 p.m. to 4 p.m.

Fitness Center schedule updates

Please note the following schedule changes for the Fitness Center. On Saturday, November 5 the Fitness Center will be unavailable all day due to carpet cleaning. It will reopen at 5 a.m. on Sunday, November 6.

On Thursday, November 24 there will be no Fitness Center Safety Demonstration due to the Thanksgiving holiday. Demos will be offered for the rest of November at the regularly scheduled times; Thursday nights at 7 p.m. and the second Saturday of the month at 9:30 a.m. Reservations are required. To sign up for a demo, please visit the Fitness Center Demonstration page under the Reservations menu option when logged into the Resident Portal or contact the Community Resource Center at 408-754-1336. Instructions on how to locate and create an account on the Resident Portal are available upon request.

Ramses the Great trip coming soon

Coming soon, join us as we explore an exhibit over 3,000 years in the making: "Ramses the Great and the Gold of the Pharaohs"! Over 181 Egyptian treasures for our viewing pleasure at the de Young Museum in San Francisco. Stay tuned for more information.

Card Rooms holiday schedule changes

The holiday season, special events, and upcoming maintenance projects will affect the availability of the card rooms through the beginning of 2023. The card rooms include the Redwood Room, the Sequoia Room, and the Terrace Room Lounge*. Their typical drop-in schedule is from 9 a.m. to 10 p.m. Monday through Thursday and from 9 a.m. to 5 p.m. on Friday. In addition to posted signs, please see the below list of dates on which the schedule will be changed, or the rooms will be unavailable. Please contact Community Activities with any questions.

- November 4, 2022 (Friday) the rooms will be closed to setup for the Holiday Faire and will return to the normal drop-in schedule on Monday, November 7.

- November 24, 2022 (Thursday) the rooms will be closed for Thanksgiving and will return to the normal drop-in schedule on Friday, November 25.

- November 28, 2022 (Monday) through December 8, 2022 (Thursday) the rooms will be closed for electrical panel work and will return to a partial drop-in schedule on Friday, December 9.

- December 9, 2022 (Friday) the rooms will be available until 12 p.m. to setup for the Crafters Boutique and will return to the normal drop-in schedule on Monday, December 12.

- December 26, 2022 (Monday) through January 6, 2023 (Friday) the rooms will be closed for mechanical work and will return to the normal drop-in schedule on Monday, January 9. *

*Please note: Beginning January 1, 2023, the Sequoia Room will no longer be a drop-in space; the room will become a reservable meeting room seven days a week to accommodate the growing need for meeting spaces.

Three pools to close October 31

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

HIKING CLUB SCHEDULE

Bring water, snacks, poles, and lunch, as necessary. Wear layer clothing appropriate to the current weather. In addition to scheduled hikes, the following hikes occur regularly: **Every Wednesday and Saturday** – Villages hill hike with Russ Glines at 8:30 a.m. from Foothill Center. **Every Monday** – at Clubhouse parking lot, meet at 8:20 a.m., leave at 8:30 a.m. to walk around golf course with Terri Vivoli and/or Cheryl Allmen.

Fall potluck and beach walk, November 2: Jane Ruona (408-394-0062) is again, graciously offering her seascape condo in Aptos (see website for more info). All are welcome whether you are a short casual stroller, rambler, or a long hiker. Bring a dish or appetizer to share and drinks for our fall potluck and beach walk. Cameras and binoculars are also suggested as there is a good chance to see shorebirds, dolphins, sooty shearwaters and maybe even whales. The hike is over flat sand and suitable for all levels. Round trip drive is approximately 82 miles. We meet at Cribari at the normal time of 8:30 a.m. for directions and car rides for those who need it.

Rambler Lite Hike, November 2: Village Montgomery. Meet at the restaurant. Select your leader.

Rambler Hike, November 9: Pam Thompson will lead a loop hike through The Villages starting out at Cribari Center at 9:30 a.m. then up Fairway Drive and then down Villages Parkway to the Bistro for a bite to eat! (Don't forget to bring your Villages card)

Rambler Lite Hike, November 9: Larkspur Court off of San Felipe Road. Meet at the parking lot next to our entry gate. Select your leader.

Rambler Hike, November 30: Gary Lohr will lead a hike from the old B of A parking lot to San Felipe and then "over the hill" to New Seasons Market. Have a cup of coffee and return to The Villages. Meet at the B of A lot at 9 a.m. and depart at 9:10 a.m.

What's Happening in ARTS & CRAFTS?

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

November 2 - November 16: Wednesday Critique Studio with expert Villages artists. 10 a.m. – 12 p.m. in the Art Room. Free.

Saturday, November 5: Holiday Faire. 10 a.m. – 2 p.m. in Cribari Center. Contact dianefinley@outlook.com for a contract.

November 7: Monthly Membership Meeting, Announcements by President Jan Alleman, presentation by Poetry in Art group, led by Colleen Mirassou. Cribari Conference Room, 1:45 pm.

November 10 – December 8: "Acrylic Painting" with Dorothy Douquet.. 4 Thursdays, 10 am – 12:30 pm (skipping Thanksgiving). All materials furnished, \$75. Register at barb.gottesman@gmail.com

December 5: "It's a Wrap" gift wrapping party with Dorothy Douquet. 4:30 – 6:30 p.m. Paper, ribbons, tape, tags furnished. Light refreshments.

Open Studio in Art Room: Fridays, beginning at 10 a.m. with Jane Hink. Mondays and Tuesdays with Pat Andrade, 2 – 5 p.m.

Ceramics Room has open studio days for approved members only. Hours posted at villagesceramics.com

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

RESIDENT EXCURSION PARTICIPATION GUIDELINES

The Community Activities office offers a wide variety of activities for the enjoyment of the Villages residents. *Please check your personal calendars prior to committing to an event, class or trip. Once registered for an activity, you are respon-*

sible for the cost of the activity. All sales are final.

Registration is limited to residents only for the first two weeks.

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

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

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

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

CLUBS & EVENTS

Join Red Cup Brigade's 'VWT' tonight

By Doug Moore, villagesrcb@gmail.com



The Red Cup Brigade's first event, which will be a "VWT" (Villages Whiskey Tasting) will be held Friday, October 28!

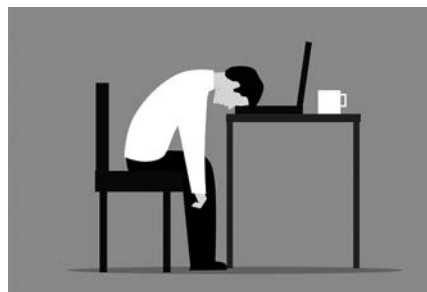
Please bring your own favorite bourbon, scotch or whiskey (for you to consume) and to share your thoughts and tasting notes with others.

The RCB Board members, consisting of Ted Briscoe, Kyle Finley, Mike Tuft, Doug Moore and Mickey Wagle will host the "VWT."

We will have extra red cups just in case you don't have one. We sincerely hope to see you all at our inaugural event on **Friday, October 28** at the Gazebo with the kickoff at 5 p.m. to sunset. **Be there!** (Please make sure to bring bottled water to stay hydrated.)

'Office Hours' show will go on—in December

By Nancy Keane



The show is back! The VAT board has met and with the help of the Community Activities Office, we have found an open weekend at Cribari to perform our postponed show "Office Hours." The play will open on Friday night, December 16 at 7:30 p.m., and there will be matinees on Saturday, December 17 and 18 at 2:30 p.m. Ticket information will be in an article coming soon.

We thank everyone for your understanding and support with this unfortunate situation, but our cast is ready to entertain you now before your Christmas holidays!

VMA: Aging in Place—Stay on Your Feet, Stay Balanced, Stay in The Villages

By Barbara F. Zahner

Shockingly—every second of every day, an older adult (age 65+) suffers a fall in the U.S.—making falls the leading cause of injury and injury death in this age group. By the time you finish reading this article, 180 of us seniors will slip, slide, tumble, and fall. Yikes! Ouch! Oh, no!

However, per the CDC, falls are not a normal part of aging. You can keep on your feet and avoid the risk of a fall. Take steps to stay safe and independent longer. Join Nita Bhatt, OT on Tuesday, November 1 from 10:30-11:30 a.m. in the Cribari Conference Room to learn what you can do to stay balanced. In a one-hour interactive presentation, Nita will cover: Lifestyle choices to learn an active and healthy life; Safety and Fall Prevention; and Pain Management.

A licensed Occupational Therapist and also trained in ergonomics, Nita describes herself as "passionately helping seniors live their lives to the fullest potential for 25+ years." Nita's commitment to balance involves both heart and head. In the past Nita has participated in clinical trials for musculoskeletal pain management and for safety and fall prevention. During her presentation, she will include the results of her successful clinical research. To help you practice Nita's pointers, she will provide a handout.

For more information, contact Bonnie Grim, MS, VMA Service Coordinator at Bgrim@sequoialive.org or 408-238 4029. You can also visit vmavillages.com



Nita Bhatt, OT

Opera Lovers: See Verdi's 'La Traviata'

On the first Thursday of the month—November 3—at 1:30 p.m. in Vineyard Center, Opera Lovers, a part of The Villages Music Society, Inc. will present Verdi's "La Traviata" with Renée Fleming, Rolando Villazón and Renato Bruson. The afternoon is free and open to all Villagers. For information call Bonnie Preston (408-531-1513) or Mary Stradner (408-887-3293).

This lavish period production of one of the world's best-loved operas was filmed live at the Los Angeles Opera, conducted by James Conlon. The tragic love story of the courtesan Violetta and her young admirer Alfredo Germont is set to some of the most popular music in all opera, including the irresistible Brindisi (drinking song) and Violetta's thrilling Act One finale "Sempre libera." The celebrated cast of soprano, Renée Fleming, tenor Rolando Villazón, and baritone Renato Bruson will leave us all awestruck. The approximate run time is two hours and 20 minutes.

The Opera Lovers is a part of The Villages Music Society, Inc. For more information, visit VillagesMusicSociety.org



Calling all Bakers

Your sweet treats are needed for The Villages Arts & Crafts Holiday Faire Bake Sale. Get your apron on and start baking your favorite sweet treat. We need cookies, brownies, breads, cakes, candy...whatever is your specialty. Bring loads of delicacies and don't worry about packaging them—we'll do that. You can drop off your donation on Friday, November 4 in the Terrace Room at Cribari from 2 p.m. – 5 p.m. We'll have a team to meet you and thank you for your generosity. All these goodies will be sold at our annual Holiday Faire Bake Sale Saturday, November 5. For more information, contact Suzanne Ferris at sferris@stanford.edu



Walking/Chair Dancing helps slow the aging process

Walking/Chair Dancing class members who consistently attend our Anti-Aging Workouts often get stronger and feel younger than those who live sedentary lifestyles. By joining the LSAL Fitness Club, you will learn how to live a healthier, more abundant, and possibly longer life. The class is open to everyone, so bring friends and join us. We meet Tuesdays from 11:30 a.m. – 12:30 p.m. and Thursdays from 10 a.m. – 11 a.m. in the Cribari Auditorium. The first class is free. Sign up in class.



Piano Open Studio to present free Autumn Matinee Concert

Piano Open Studio will present its Autumn Matinee Concert on Sunday, November 13 at 2:30 p.m. in Cribari Auditorium. A reception will follow the performance in the Cribari Conference Room. Our piano concerts are free, no tickets required.

As the red, gold, and brown leaves create a fragrance of spice in the air, our hearts will be filled with the magic of melody. You will be entertained with a selection of music genres—early romantic classical, Broadway show tunes, bygone popular love songs that emerged from the 1930s and '40s.

Pianists are Larry Broderick, Karen Carlson, Charlotte Dickson, Celeste DiGenova, Ciel Duke, Vera Johnston, and Tom Stocky.



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Pickleballers shed tears of joy for latest EVF donation

In the rush to get the pickleball courts approved and constructed two years ago, one key item was omitted—a shed to store important items like the ball machine. The Evergreen Villages Foundation (EVF) recognized this need and has stepped up to provide a generous donation to purchase a 4' x 6' shed.

Garry Gray, a longtime pickleball supporter said, "The Pickleball Club was eager to begin using their new ball machine, but it needed a place to store it. The EVF came through once again, providing us with a new shed! The Evergreen Villages Foundation has been a staunch supporter of The Villages, providing funds for amenities and so much more. We are extremely grateful for this gift!"

Projects such as the pickleball shed are consistent with the Evergreen Villages



Foundation's mission to enhance Village amenities for the benefit and comfort of residents. If you would like to work with the EVF and help to provide enhancements to the Villages lifestyle by contributing to the General Fund go to its website, evfsj.org and become a Sustaining Member. You can do this for as little as \$5 per month. Or single one-time donations to the EVF via the website are welcome at any time.



Hiking Club: 'Hiking Iwo Jima'

This month's Villages Hiking Club meeting will be at Foothill Center on Monday, October 31 at 7:30 p.m. As this meeting precedes Veterans Day, the program will feature hiking to the top of Mt. Suribachi, which was made famous by Joe Rosenthal's epic photograph of U.S. Marines raising our flag on the summit.

Hiking Club member Al Girolami will cover his experiences in visiting the island of Iwo Jima on March 24, 2018. Besides being a hiker, Al is also a WWII history buff and will cover the details of this Pacific battle where 6,800 U.S. servicemen were killed and almost all of the 22,000 Japanese defending the well-fortified island died. Prior to going to Iwo Jima, Al's tour included six days on Guam, which has its own war history starting the same day as the attack on Pearl Harbor. Lightly defended, the U.S. lost 50 men, but two years later 1,777 died in retaking the island. Even though Al was able to get a bus ride to various locations on Guam, many miles were done hiking the various fortifications. Besides discussing this unique trip, Al will show about 50 photos including those he took from the airplane circling Iwo Jima.

The meeting is free and all Villagers are welcome. The program will commence after a brief business meeting (nomination of 2023 officers with vote in November) and a break for socializing with Halloween snacks and beverages.



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Full turnout for Palliative and Hospice Care workshop

“Transformational. Thank You,” commented one participant at the VMA presentation October 19 on Palliative Care and Hospice Care. Twenty-one Villagers shared their relief about understanding choices about end-of-life



care. They also spoke about engaging in hard conversations with family on tender issues. Colby Perez RN from With Grace Hospice led the thoughtful discussion. In 2023, VMA will offer more workshops on end-of-life care including information on the POLST, Five Wishes, Planning for Funerals & Celebrations of Life.

Village Dancers just let it sway...

November is Latin month. Learn a sassy jazz routine with Latin influences to Michael Buble’s “Sway.” Join the Village Dancers on Monday nights from 5:30-6:30 p.m. in the Cribari Auditorium. And by popular request—“New York, New York” (a Broadway-themed choreography) will continue in December. Questions? Send email to Bernice Toy at Bernice.Toy@gmail.com.



Members of the Village Dancers, a club within The Villages Music Society, Inc. (VMS), learn a new choreography each month. Dance styles include jazz, Broadway, Latin, Hawaiian and ‘60s/70s. The Village Dancers offers a performing group and a just-for-fun Monday dancing group.

For more information, check the Village Dancers page on the Music Society website: VillagesMusicSociety.org/Village-Dancers. Beginning in 2023, the Village Dancers will charge a one-time \$20 annual membership dues to participants. The dues support the activities of the club, which is part of The Villages Music Society, Inc. (VMS), a nonprofit corporation. Donations to the Dancers and to the Villages Music Society are always welcomed.

Join four weeks of Acrylics

Do you want to learn a new skill in Art before the Art Room closes for a month? Join Dorothy Douquet in her class, “Painting Acrylics from the Beginning.” Dorothy is offering Villagers the chance to learn basic realistic acrylic landscape painting on Thursdays, beginning November 10 and ending on December 8 (skipping Thanksgiving). The time is 10 a.m. – 12:30 p.m., and all materials are furnished ...except for an apron! The fee for this class is \$75.



Dorothy will furnish canvas panels, three brushes and nine acrylic paints for all class members. She will also furnish gloves (if you don’t want to get acrylic paint on your hands) and paper palettes. The Art Room has water containers and paper towels, so all you need to bring is yourself and your apron and a mask, if necessary.

Register as soon as possible by emailing barb.gottesman@gmail.com. Make out your check to Dorothy Douquet and leave it in an envelope with Barb’s name on it in the Arts & Crafts mailbox. Proof of Covid vaccine is required for this class.

All Hallows’ Eve concert is this Sunday

By Pamela Pierson

Booooo! The Villages Concert Band will play music highlighting a spooky All Hallows’ Eve on Sunday, October 30, at 2:30 p.m. in Cribari Auditorium. The music will feature vampires, villains, and very virtuous and valorous victors like Captain America, James Bond, and Jesus Christ Superstar. Come meet the band’s new Music Director Melson Varsovia!

Get your ticket posthaste. The performance includes the Villages Dancers, under the direction of Bernice Toy, who portray some of the villains and victors memorialized in the melodies. Tickets for \$20 will be sold for this Saturday, October 29, from 10 a.m. to noon in the Redwood Room of Cribari auditorium. The concert melodies will center on the theme “All Hallows’ Eve: Chillers and Thrillers.” Do come in costume if you choose!



The Villages Concert Band cordially welcomes their new music director for their first performance of the season. Melson is a bassoonist and tenor as well as a conductor. He performs with several groups in the South Bay and has performed in Florida, Utah, Los Angeles, and San Jose. “I’m so very excited to have folks play together once more like before. I’m happy to serve as music director for this group and am truly humbled to work with such talent both young and just a bit less young.” The Concert Band provides scholarships to eight students in the area who join in the rehearsal Tuesdays from 7-9 p.m. in Cribari auditorium. Why don’t you bring your instrument and join the band at rehearsal on Tuesday, November 8, at 7 p.m.? The band’s holiday concert is Sunday, December 11.

The band invites you to a reception welcoming their new music director following the concert in the Cribari Conference Room. The band is a part of The Villages Music Society, Inc. See VillagesMusicSociety.org.

Audition for Matinee Theatre’s ‘The Ladies Foursome’



Auditions for the next Matinee Theatre’s “The Ladies Foursome” by Norm Foster will be held in the Cribari Auditorium on Thursday, November 3, at 2 p.m.

There are parts for four actresses, and you don’t need to be a golfer to be in the show! The script is long and will require quick pick up on lines and a willingness to be creative at times.

Rehearsal schedule will be November 8 (2-4 p.m.), November 10 (2-4 p.m.), November 12 (10-12), November 15 (1-3 p.m.), November 17 (Tech rehearsal 2-4 p.m.) and performance on November 18. Please check your calendars before auditioning.

Scripts are available for two-day turn-around if you’d like to read the play in advance. Contact Susan Pastorini at 408-390-3421.

Arts & Crafts meeting to feature Poetry in Art group

On November 7, at the Arts & Crafts meeting, the Poetry in Art group will delight members with their year-long exploration of how poetry can inspire art.

The impetus for this group came from Colleen Mirassou who used poetry and art to help homeless people in Los Angeles communicate. In her Art Therapy practice, Colleen found that this exercise helped homeless people communicate and express their feelings.

The Poetry in Art group first began their tentative explorations in July 2021 at first bringing poems to read by published authors. Each would read a poem and then create an artwork to go with it. They use materials in the Art Room and materials they purchased. Watercolor and acrylics were popular mediums at first, then Colleen’s collages helped them learn other methods. A reading of Issa’s haiku prompted all to learn how to write haiku. Haiku writing fueled the confidence to write their own poems in other forms also.

The Poetry in Art group of six—Colleen, Shirley Kuramoto, Dorothy Douquet, Kathleen Budros, Barbara Gottesman, Karin Bogliolo—will bring their poetry and art to share with members and their guests at the Monday, November 7 meeting in Cribari Conference Room at 1:45 p.m. They will pass around their art and poem for the audience to have a closer look. President Jan Alleman will make a few announcements about upcoming classes and plans for next year.



Global Village: Indic history, celebrations and traditions

The Global Village Community Club will present Pushpita Prasad, storyteller and researcher with a passion for Indic history to find out about the why and how of popular celebrations and traditions. Join us in the **Conference Room at Cribari Center, Wednesday, November 2** from 7 p.m. to 8:30 p.m. There is no fee to attend, and as per VGCC and SSC guidelines, face masks are encouraged.

You may have seen homes, temples and some shops lit up with little lights over the past few weeks and wondered if Christmas came early! But it was likely some of your neighbors of the Hindu faith, who have just concluded weeks of festivity starting with Navaratri and culminating in Diwali.

Many are familiar with the “Festival of Lights”—an official holiday in 13 countries and celebrated across the globe by millions. But there is so much more to the lights and decorations we see. It’s the most popular Hindu festival across the globe and marks the end of a long festive season, with many different days dedicated to celebrating multiple aspect of life and society.

Long before the International Women’s Day and the International Day of the Girl Child were conceived, the Indian subcontinent resonated with the stories of women empowerment as the entire community dedicated nine nights and days each quarter to celebrating female divinity. Today as the topic of women’s empowerment and female leadership gets discussed more than ever, it’s time to look at how other cultures handled it and the role of festivals like Navaratri in creating spaces for women.

Pushpita Prasad researches, writes and educates about topics related to Hinduism, its festivals and traditions as well as India, decolonization, media representation and human rights. Pushpita will share her educational experience as well as her professional experiences with us on November 2. She believes it is the power of grass roots advocacy, activism and dialogue that drive change and understanding. Join us for a fascinating presentation.

Members of the Global Community Club: If you haven’t already voted for officers of our club for 2023, please remember your last opportunity to vote will be at our November 2nd presentation.

Senior Academy: More High

Court insight with Barbara Creed

Attorney Barbara Creed believes the Supreme Court is not well understood. She therefore engages audiences in interactive lectures about cases that are before the Court and this year is returning to Senior Academy with three fascinating Supreme Court cases from the 2022-23 court calendar. On Monday, November 14 at 2 p.m., she will discuss the merits of cases that touch on:

- California Proposition 12, passed by voters in 2018, which makes it a criminal and civil violation to sell pork in California unless the pig it comes from was born to a sow that was housed with 24 square feet of usable space and in conditions that allow the sow to turn around freely without touching the enclosure.

- What should we make of Andy Warhol’s art? In this case, the justices will consider whether Warhol violated the federal Copyright Act by basing a portrait of the musician Prince on a prominent photographer’s work. In the process, they will have to decide whether Warhol’s alterations of the photograph transformed it into something different.

- And whether a private citizen who holds no elected office or government employment, but has informal political or other influence over governmental decision-making, owes a fiduciary duty to the general public such that he can be convicted of honest-services fraud. (Honest-services fraud is closely linked to bribery.)

During the session, Barbara will brief the group on the facts/issues involved in each case and after discussion, participants vote on how they believe the Court should rule. Once the case is ultimately ruled upon, Barbara notifies participants of the outcome.

Barbara Creed has been leading these Supreme Court decisions for more than 10 years. Through these lectures, she hopes to help participants gain an understanding of how the Court does its work and an appreciation for the complexities of the cases the Court handles.

Registration is required by visiting VillagesSA.org by calling Diane Taylor at 408-912-5594.

Come to Bingo this Wednesday

Villages Medical Auxiliary (VMA) Bingo will close out the year with games on Wednesday, November 2 in Cribari Auditorium. Doors open at 3 p.m. Games begin at 3:30 p.m.

This is a free event serving all Villagers. The number of players keeps growing. The October afternoon bingo hosted 63 players, nearly double the September event. Cards sell for \$1 each or six for \$5. All money collected is returned to bingo winners. Cookies, snacks, coffee and tea are available at no charge.

VMA is a non-profit organization run by resident volunteers. Its mission is to assist residents to live independent, active and healthy lives.

The previous VMA Night Bingo drew 190 players for dinner and games. VMA Bingo will resume in February 2023.

Find CherryBerry Jewelry at Holiday Faire

From the frigid shores of the Gulf of Bothnia in northern Finland, Oulu native Kirsi Kiviniemi brings her jewelry to sunny San Jose and to our own Holiday Faire. Kirsikkaarja, or CherryBerry, is her father’s nickname for her. Kirsi moved to The Villages three years ago and said she found it to be the best place she has ever lived. She enjoys tennis, hiking, swimming, water aerobics and golf, and is employed as a tennis coach at Silver Creek Valley Country Club.

Kirsi’s jewelry is very colorful, and she uses real stones, not plastic, in her creations. She gets her real stones at the San Jose Gem Faire and other local sources. In addition to her stunning necklaces and earrings for adults, she makes princess jewelry for girls and charm bracelets to order. Customers pick from animal and sports charms, and Kirsi customizes the bracelet on the spot. She also makes stretchy bracelets with silver and gold filling.

Kirsi has lived in the U.S. for 22 years and found that jewelry making fit her crafty needs. Because she moved frequently, she needed a craft that is compact and easy to move, something that travels with her.

Do look for Kirsi’s jewelry display at Holiday Faire on Saturday, November 5, in Cribari Center from 10 a.m. until 2 p.m.



SATE: Technology Mimicking Nature



This month we’ll be taking an interesting and casual side-trip, looking at how engineers have found inspiration for new technologies from the natural world around us. We’ll learn about “Biomimicry”—learning how nature works and bringing that knowledge into our technological designs. In a few short videos we’ll see:

- How spider web strands are among the strongest tensile materials known
 - How some robot-designs are inspired by animals and insects
 - How bird shapes are incorporated into the Japanese bullet train
- And much more.

Join our Technology Explorers Zoom meeting Monday November 7, at 1:30 PM to see the many creative uses of nature’s technology that are working for us today! Free registration is required by clicking the SATE Registration menu at Senior Academy’s website, VillagesSA.org.

Questions and discussion after the presentation will be welcomed.

Come to Hiking Club’s Game Night!

Have fun! Greet old friends! Meet new friends! Play some games and enjoy some delicious snacks and desserts! Please join the Hiking Club on Thursday, November 10 for our fantastic Game Night at Foothill Center beginning at 6 p.m. Members and Guests are asked to bring their favorite board or card game(s) to play with their tablemates.

Please bring an appetizer or dessert, enough to serve 8 and, if you wish, an “adult” beverage of your choice. Coffee and tea will be provided. To save the environment, bring your own cup or glass from home. No RSVP needed. Any questions can be directed to Bernice Capitano at bcapit@aol.com. Hope to see you there!



Improve your mood with Jazzercise

By Barbara Tommaney

Are you in a good mood? One way to protect yourself against depression is to engage in regular exercise. A study reported in JAMA Psychiatry established that regular physical activity helps prevent depression and bolsters our mental health. Physically active people tend to be happier and less prone to anxiety and depression. When I get up in the morning, regardless of how gray the day, I know my day will start with Jazzercise, and my spirits are high because I know I will be exercising with friendly people.

Come and join us and try out a free class. We meet from 8:30 to 9:30 a.m., Monday, Wednesday and Friday in the Cribari Auditorium. If you decide to join us, the cost is affordable, \$45 for a full month of classes. If you have any questions, email Kathy at KM_Schlosser@yahoo.com

RELIGION

COMMUNITY CHAPEL

'Living with a Promise'

By Pastor Bill Hayden

There are many people whose lives depend on other people's promises being fulfilled to achieve their success. It really starts very early in life, as a child begins to eat from a spoon. A parent will taste the food and by making expressions of enjoyment on their face the child will anticipate something good and open their mouth. Likewise, parents will help their child to stand, then back away extending their arms, urging them to walk and catch the parent's hand. As children grow, there is a commitment from the parents to reward them for completing a task.

It becomes common place for people to expect a commitment from a spouse, a workplace, a manufacture, a doctor or a leader to stand behind their promise, to meet their obligations. It's disheartening when someone has made a commitment or promise to do something and then fails to either acknowledge or follow through on that promise.

Today there are so many broken promises that contribute to feelings of discouragement. When we hear of a longtime friend who betrayed another friend or hear of children taking advantage of their aging parents it's very sad and distressing. To hear and see leaders that you once trusted, become corrupt by power and greed is extremely discouraging. It's disheartening to have to be concerned about senseless crimes and injustices in the 21st century. It appears that everything around you is decaying or losing its essence and resilience.

Is there anywhere that you can find encouragement or a refuge amid a broken world? You may feel that you are powerless to make much of a difference, after all you are dealing with your own brokenness. Even though it appears to be hopeless, there is hope, in the living word of God that you can be encouraged by.

Jeremiah 29:11 NKJV *For I know the thoughts that I think toward you, says the Lord, thoughts of peace and not of evil, to give you a future and a hope.*

2 Peter 3:13 AKJV *Nevertheless we, according to his promise, look for new heavens and a new earth, wherein dwelleth righteousness.*

Join us in the Cribari Auditorium at 10 a.m. when Pastor Bill will deliver his Sunday Morning Sermon Message to you, then enjoy fellowship afterwards with some coffee, cookies with friends. You can view sermons on YouTube under Villages Community Chapel San Jose.

SEARCH THE SCRIPTURES

Search the Scriptures is meeting at **10 a.m., November 28, at Vineyard 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.



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

CATHOLIC COMMUNITY

'Universal Call to Holiness'

By Irene Groot

November 1 marks the annual Catholic celebration of the Feast of All Saints when the church presents its stunning vision of the "great multitude" throughout history "that no one can number" who have completed their journey to Heaven, as well as the saints on earth who are now consciously striving to know, love, and serve God so as to be united with Him forever.

Saints are not a spiritual elite, a superior class of homo sapiens different from run-of-the-mill humanity. To the contrary, saints both in Heaven and on earth come from the same range of abilities, education, personalities, etc. that constitute the human race. They are folks just like us. God intends everyone, without exception, to enjoy eternal happiness with Him in Heaven, and provides them the means for doing so. However, despite God's desire for our eternal bliss, Heaven is not the default position of the human race; we humans do not die and automatically enter Heaven without our willingness to get there. Whether or not we choose to accept God's invitation and apply the means He provides is a matter of personal choice. The Lord doesn't drag the unwilling into Paradise.

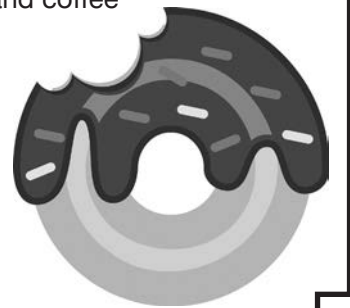
Despite the equality of opportunity for all to become saints, there is no guaranteed equality of outcome. The saints in Heaven experience eternal happiness in different degrees depending on the state of their souls at death. The depth of their love for God and neighbor at that moment determines not only the duration of their purification process in Purgatory (if any), but also the degree to which they will experience God in Heaven. St. Paul compares their differences thus: "There is one glory of the sun, another glory of the moon, and another glory of the stars; for one star differs from another star in glory." (1 Cor 15:41)

Catholics ask the saints in Heaven to pray for them just like we ask our friends on earth for prayers when the going gets rough. One church Father advised his flock to picture the saints in Heaven as being seated around a vast stadium like fans, shouting out, gesturing, urging on the saints below them on earth who race for the prize of eternal life. This comparison illustrates St. Paul's words, "Therefore we also having so great a cloud of witnesses over our head, laying aside every weight and sin which surrounds us, let us run by patience to the fight proposed to us," (Heb 12:1) If you ask your earthly friends to pray for you when you're going through hard times, don't forget to ask your friends in Heaven to chime in, too!

Cribari Masses: Sundays - 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 communions:** Marilyn Rodman 408-274-4521. **Mass intentions:** Jean Gillette 408-270-5723.

**Donut Sunday—Save the Date:
November 13**

Join us after the 8:15 Mass
for donuts and coffee



EPISCOPAL

'Saints, Some'

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

One Villages resident recently observed that I like to write about the lives of saints. Well, yes! As I—as all of us—consider what it is to live a life of faith, hope and love, there's no better place to turn than to the lives of those whom the church calls holy ones (which is what "saint" means). Contemporary psychology supports the ancient understanding that we learn by mimicking the actions and even the emotions of those we admire. So just do it! Pick a saint (in the church or elsewhere) and let their life choices inspire yours.

The church's calendar of saints gives us so many examples to admire, and—if you're having trouble choosing from the cloud of witnesses—we've always got All Saints Day (November 1) to give thanks for all of them! The Episcopal Church has never been too technical in its identification of saints; we include them via legislative process based (in part) on the strength of local devotion and pride. The fact that some faithful witnesses are included in our calendar sanctorum does not mean that others are less holy: it does mean that some lives seem particularly valuable as exemplars for all of us to learn from. All Saints Day—which together with All Hallows Eve and All Souls Day—form what's called the All Saints Triduum, is a time to ponder and give thanks for the wealth of witnesses who go before us. Scoundrels and saints alike!

Just as a reminder, there will **not** be services on Sunday, October 30 at Montgomery Center. Services will resume on Sunday, November 6.

SPORTS NEWS

18 HOLE WOMEN

By Judy Rodriguez

Today was a beautiful day for golf. The Greens are green and speeding up from the aeration process earlier this month. Today we had normal Sweeps and here are the special event Ladies-Birdies: Helen Verenkamp #10, Monica Saneholtz #5, Mary Ann Diridon #6, Marion Whittaker #7, Cindy Fuller #8, and Carol Zaccheo #11. We had five Chip-ins: Mary Jo O'Neill #11, Marion Whittaker #7, Cindy Fuller #8, Kathy Kyne #13, and Nancy Miller #13!

Next week is our favorite Halloween Tournament with costumes, decorations, and special treats. Stay tuned! And it's also our annual charity day. Please write checks to The American Cancer Society (ACS).

Captain Diana reminded us to please visit the Posting Room and check your listing for our Club Membership Roster. Make sure everything is correct, then initial by your name. It would be helpful if this is completed by November 1. Thank you!

Donna Quartaro, Tournament Chair for 2023 is seeking "three-people committees" to run each tournament next year. She would especially like "newbies" to join a committee! She was asked to help with the M&M Tournament and thoroughly enjoyed sharing all the tasks with Vivian and Judy. Donna has the sign-up lists for these special tournaments, so give her a call and make a commitment to help!

The Kind Heart thought for the day: "Kindness brings such great comfort to our lives. Even the littlest acts of kindness have a way of spiraling into so much more. Kindness is at the heart of making life great. In little acts of kindness is the magic to transform our lives into something wonderful!" Happy Golfing!

PINSEEKERS

By Jim White

Friday morning, October 21 welcomed 19 Pinseekers to hole number 10. The morning fog lifted just in time for the final threesome to hitting from the tee directly into the early day sun. At the end of the day, we had one golfer at the top of our leader board; Mike Falarski carded a net five under par 31, he was closely followed by Patrick McMordie at net 32, and Don Lee at net 34. Fourth place was a three-way tie of Jim Keane, Ron Speer, and Jim White, all at net 1 over par 37. The low gross was also Mike Falarski with 46 strokes. Capturing the low putt scoring for possession of the Wooden Putter was Don Lee.

November is only few days away; a reminder to all Pinseekers that we will not be contesting sweeps on November 11 and 25. Also, on November 25 we will return to our winter schedule of the first foursome starting at noon.

To all of you golfers looking for a relaxing couple of hours on the course, the Pinseekers play every Friday, nine holes with first tee time in the "summer" schedule at 8 a.m. and our Winter schedule (Friday following Thanksgiving to the last Friday in March) tee time begins at noon. For information on joining, check our website at Pinseekers.vgcc.club

PICKLEBALL

By Anahid Gregg

The Villages Pickleball Club had a terrific end to our social events year with the finale of our Dink & Drink season. We had 95 people sign up to participate, partaking in our afternoon taco truck dinner provided by Citaly.

From the start, the courts were filled with people laughing, trash talking and playing Pickleball. Dozens more came by to watch, and enjoy the camaraderie shared by us all. We had players of all levels on the courts, and a frequent refrain was how they had made new friends and partners to play with in the future.

The food was wonderful – we had chips, dips, several variations of tacos, rice & beans, plus everyone's favorite... cookies! It was a very fitting end to the social season, our Social/Tournament Director Sheryl Ruth has done an amazing job during her tenure. While we're going to miss her next year, we know that Sherry Benz and Michelle McQuay will do an excellent job moving forward! Keep your eyes peeled for the release of our exciting schedule of events next year!



TENNIS TALK

Meet Karen Hillis, Member-at-Large

By Sherry Benz

Karen is the second Member-at-Large on the Tennis Club Board, serving with Harry Soin. She moved to The Villages in June 2020 to live with her mom, our own Betty Olsen, and her dad, Lon, who recently passed away. Karen retired as a high school math teacher in Turlock after a career of 28 years. She loves living at The Villages. She finds the people welcoming and the activities endless. Karen especially appreciates the freedom to explore anything she is interested in. She says that this lifestyle has had a health benefit wherein she was previously on medication for high blood pressure, it is no longer needed. High school students vs. Villagers ... understandable!



Karen grew up in a household where tennis was the activity of the day. To be Betty's daughter, she *had* to play. There was little sitting around the house, especially on a nice day, and the family would often be on the courts for the entire weekend. She began playing at 8 years of age and had some coaching from a tennis pro in the early years. Betty was Karen's high school tennis coach where she usually filled the

#2 singles slot. As a fluke, she walked on as a senior at Humboldt University and made the team! Karen has played on several USTA teams for The Villages. She has a wicked forehand that can whiz past you before you know it and she has lovely classic tennis strokes. Even though she likes competition, she gets very nervous prior to a match. She is intent on conquering her fears by playing more. A good lesson for all of us!

Karen stays busy with hiking, tennis, occasional pickleball and walking her 6-year-old dog, Wilson, who she rescued at 2 weeks of age. She is an adoring grandma of four and spends one week a month helping with 1-year old twins. Karen is also in leadership for the Women's Auxiliary at the local Mormon temple where the emphasis is charity, seeing a need and meeting it. She is part of a close-knit family that meets at Stanford camp (for 52 years!) bringing them together for fun and enjoying the beautiful outdoors.

VEHICLE DELIVERY TO YOUR DRIVEWAY WITH YOUR VILLAGES NEIGHBOR

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Fleet Manager

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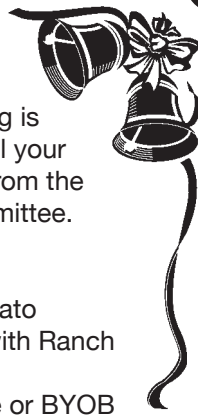
MEN'S CLUB

Villages Bocce Club's Holiday Party

You are invited to our Holiday Party, on Saturday, November 19, 2022, in Cribari Auditorium from 5 to 9 p.m. Featured entertainment for the evening is "System 9", a six-piece band from the San Francisco Bay area, playing all your favorite music including Classic Rock, R&B, Jazz, Swing and standards from the '60s, '70s & '80s. Enjoy a meal prepared by the Bocce Club's social committee.

- Appetizer:** Brie Platter
- Dinner Menu:** Roast Chicken • Smoked Beef Tri Tip • Twice Baked Potato
- Salad Bar:** Green Salad, Macaroni Salad • Array of additions for salad, with Ranch or Italian Dressing • Rolls & Butter
- Dessert:** Holiday Cake • Bottled Water & Coffee • Complimentary Wine or BYOB

Reservations open on Friday, October 28 and close on Wednesday, November 16. **No** refunds after November 16. Reserve your spot, call Barbara at 408-300-1230 or orlmuh2@comcast.net. Reserved table seating 8 maximum. Casual dress for the evening. Cost is \$35 members, \$45 non-member guests, charged to your house number. Single members can invite one non-member guest only. Capacity limited to 120 and this event will *sell out!*



Bocce Club General Membership & Elections

Sunday, November 6, 2022, at Foothill Center from 3 to 5 p.m.

Your vote counts, toward making our club strong, through electing individuals, who wish to serve using their time and talents to make our club successful.

Agenda:

- Introduction of Board Members & Candidates
- Voting By Membership
- Presidents annual report
- Report on 3rd Court Progress & Statis with Q&A
- Wine & Cheese Reception



Bocce Club Members—We are looking for volunteers to fill 6 positions:

1. Publicity Director
2. Treasurer Director
3. Secretary Director
4. Your Courts Director
5. Social Director
6. IT Director

If you are interested, please go to our Villages Bocce website at villagesbocceclub.com to review the duties for these positions by selecting "Board" and then selecting "Duties of the Board Members."

If you are interested and have some questions, contact either Wayne Weiler, 408 960-6700 or Barbara Orlando, 408 838-9763.

If the "Duties of the Board Members" seem overwhelming, please know that all of our board directors are very friendly, and we help guide newly elected members with their duties.

IRONMEN

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, October 20, 2022, was sunny and warm, a great day for golf. We had a good turnout, and the results are listed below.

First place went to Jim White with a net score of 25.

Second place there was a three-way tie among Dave Hathaway, Jim Schlosser, and Mike Schwerin, each with a net score of 27.

Third place there was a three-way tie among Patrick McMordie, Sang Nam, and Lee Thompson, each with a net score of 28.

Lowest Gross Score: Mike Schwerin and Sang Nam, each with a gross score of three over par 30.

There were six birdies: Mike Schwerin had two of them, one on hole 6, and the other on hole 9; Dave Hathaway on hole 5; Sang Nam on hole 1; Jim Schlosser on hole 8; and Mario Silva on hole 7.

Closest to the Pin on Hole 1: Mike Schwerin at 20'2" from the pin.

Deep thoughts:

"It is true that my predecessor (President Eisenhower) did not object, as I do, to pictures of one's golf skill in action. But neither, on the other hand, did he ever bean a Secret Service man." - John F. Kennedy, 35th President of the United States

"That does look like very good exercise. But what is the little white ball for?" - Ulysses S. Grant, 18th President of the United States

By Doug Moore douglas.moore865@gmail.com

Upcoming Events

November 12 - Veterans Day Tournament. Signups start Saturday, October 29 through Thursday, November 10. 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.

December 3 - Holiday Tournament

Hole In One for October: Let's all congratulate **Ray Struck**



Ray Struck got a hole-in-one on October 16.

for his major achievement. He recorded a "HIO" on October 16, 2022. According to Ray, "I had my very first and only HIO today on #4 at the Villages GCC from 122 yds with a seven wood. The pin was center-right behind the bunker so we did not see it go in. The shot was straight and high in the air carrying the bunker. It was quite unusual in that I have only two grandsons and one son and they were the other three components of our foursome."

Golf Thoughts: A golfer hitting into your group will always be bigger than anyone in your group. Likewise, a

group you accidentally hit into will consist of a football player, a professional wrestler, a convicted murderer and an IRS agent—or some similar combination.

Executive Committee Meeting: The Men's Golf Club Executive Committee meets the first Tuesday of the month at 8:30 a.m. in the Montgomery Center. Our next meeting will be on Tuesday, November 1. The meetings are open to all members.

SHONIS

By Fran Schumaker

Our October General Bag Lunch Meetings always have a packed agenda. Our General Meeting last Tuesday was no exception. It was filled with award presentations, signups for next year's committees and the election of our new board for 2023.

Please meet our new board officers: **Captain** - Betty Hall, **Cocaptains** - Bonnie Evans and Marty Blinde, **Secretary** - Teddy Morse, **Treasurer** - Peggy White.

Thank you, ladies for picking up the reins for next year.

The General meeting also had the awards for our annual Beat The Pro with Tim Flanagan. Shonis had to either beat or match Tim on hole #9 or net par or better for their game. Seven Shonis did just that: **Marty Blinde** - net 22. She also had a par on hole #9. **Peggy White** - net 23. **Deborah Strauss** - net 25. **Johanna Bakker** - net 25. **Olivia Spada** - net 26. **Sue Park** - net 27. **Julianna Wahlgren** - net 27

After a two-year hiatus due to COVID, it was just fun having Tim back on hole #9 and encouraging us all to "beat him."

We also started having signups for our Holiday Party, which will be on Tuesday, December 13 after our morning round of golf. We will continue to have signups at checkin. You can also let Meg Rogers or Fran Schumaker know you would like to sign up.

Reminder: Our Winter Hours begin on Tuesday, November 8, 2022. Check-in will be at 9:30-10:10 a.m. Shotgun start will be at 10:30 a.m.

The William Jefferies co.

Lisa Gault

Phone: 408-202-1959

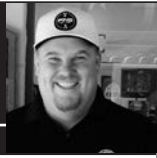
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FROM THE PRO



By Scott Steele, PGA Head Golf Professional

Fall Aeration & Inter-seeding – October/November

Fairway Aeration - Friday 10/28/22 - Friday 11/18/22

Fairway Inter-seed - Monday 10/31/22 - Wednesday 11/23/22

Daylight Savings ends Sunday, November 6—On November 6 we will set our clocks back one hour so the first tee times will be earlier again as we move into the winter months.

Winter Golf Schedule Starts November 7—Once DST ends on November 6th and the days become shorter – the golf schedule will shift to the Winter Schedule:

Mondays – Shotgun Starts at Noon – Range closed at 2 p.m.

Tuesdays – Swingers Shotgun starts at 9am – Open Play 11:30 a.m. – Par-3 Course Shonis start at 10:30 a.m.

The last tee time each day will be 4 p.m. – The Pro Shop will close at 4 p.m. Daily (3 p.m. Mondays)

Golf Course Inter-Seeding Process—Starting in November we will be aggressively inter-seeding the golf course with rye grass. This year we will be focusing on areas of Poa grass in the fairways that tend to stress out over the hot summer months and become sparse or bare. The long-term benefits of inter-seeding are to rid the golf course of these bare spots and to create a more uniform turf condition throughout the fairways. Once the seed is spread, it takes a lot of watering and about one week for the seed to germinate. Because of this, we are irrigating the fairways and seeded areas more than normal. You might find our current playing conditions somewhat inconsistent, as necessarily some areas will be dry, and other areas will be wet. Please understand that we need to heavily irrigate all inter-seeded areas during this process so you might encounter some wet areas on the golf course. We will also rope off areas that we do not want carts to drive on. We apologize for any inconvenience. During this process, please try to avoid any wet and roped off areas with your golf carts. Thank you!

Golf Cart Safety – With the recent thick morning fog and resultant lack of visibility; and with the upcoming wet winter conditions pending, it is very important to always pay attention when driving your golf carts to avoid potential accidents and possible injuries. Always remember to drive carefully and keep both eyes clearly focused ahead to avoid any potential cart accidents. Driving slowly and cautiously is the rule of thumb. And if you see a wet spot, please avoid driving your cart through it. Always stay safe and have fun when playing golf!

Tee It Forward—Golf is a game that is meant to be fun and played at a reasonable pace for the enjoyment of all. Tee It Forward is a joint initiative between the USGA, NCGA and the PGA of America that encourages players to play from a set of tees best suited to their actual skill level. In addition to providing more enjoyment for golfers, teeing it forward can also be one of the most important steps that golfers can take to improve pace of play. A recent survey of Tee It Forward participants found that: 56% Played Faster / 83% hit more lofted clubs into greens / 85% had more fun / 93% will Tee It Forward again...This is a guideline to help golfers align their handicap with the course length at The Villages that is best suited to their abilities:

MEN

Handicap 0-8	#5 Tees or #4 Tees
Handicap 9-14	#4 Tees or #4/3 Combo Tees
Handicap 15-18	#4/3 Combo Tees or #3 Tees
Handicap 19-24	#3 Tees or #3/2 Combo Tees
Handicap 25-29	#3/2 Combo Tees or #2 Tees
Handicap 30+	#2 Tees

WOMEN

Handicap 0-8	#4 Tees
Handicap 9-18	#3 Tees or #3/2 Combo Tees
Handicap 19-29	#3/2 Combo Tees or #2 Tees
Handicap 30-36	#2 Tees
Handicap 37-42	#2 Tees or #2/1 Combo Tees
Handicap 42+	#2/1 Combo Tees or #1 Tees

2023 Golf Calendar of Events—The 2023 golf calendar of events is 90 percent completed. Once completed in November, we will be posting the calendar on the Villages Website. Always remember that the annual calendar of events is a live document and can be modified at any time. **Be sure to save these major tournament dates in 2023:**

March 10-12	Men’s Club Member-Member
May 11, 18, 25	18-Hole Women’s Handicap Tournament
June 13	Swingers Invitational
June 22-23	18-Hole Women’s Invitational
July 13-15	Men’s Club Invitational
August 10, 17	18-Hole Women’s Member-Member
October 1	Couples Invitational

Tips from the Pro— More Bounce to the Ounce

Take a look at your sand wedge compared to all of your other clubs. You will see that it looks different in several ways.

1. It’s shorter than all of your other clubs – Why? Because it’s designed to play shorter shots – also a shorter shaft brings your hands closer to the clubhead making it easier to control the clubface

2. It has much more loft than all of your other clubs – Why? Because it’s designed to get the ball in the air quickly – also added loft allows the golfer to swing hard and excavate the ball from deep rough and bad lies without the ball going too far

(Continued on next column)

3. The sole of the sand wedge is much wider and has bounce than all of your other clubs – Why? A wide sole and greater bounce allows the club to slide through sand and firm tight lies without digging – to active the sole and bounce spin the clubface to the right or open the clubface – the clubface will point to the sky – learn to deliver the sand wedge to the ball while maintaining an open clubface through impact and your bunker game and tight lies pitching game will improve – feel like your right hand stays “under” the grip at impact to maintain an open clubface and use the bounce to your advantage.

Try these tips and let me know how they work...To sign up for a lesson with me, email ssteele@the-villages.com

Golf Course Winter walking schedule



Here are the days and times that walkers may enjoy walking on the golf course this winter:

Mondays before 12 p.m. and after 4 p.m.

Tuesdays before 9 a.m. and after dusk

Wednesdays before 7 a.m. and after dusk

Thursdays before 8:30 a.m. and after dusk

Fridays-Sundays before 6:50 a.m. and after dusk

Walkers, please enter/exit the golf course at the above mentioned times. Please be safe. We appreciate your cooperation!



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SCOREBOARD

Accessing Table Tennis using your Villages ID

The Montgomery Multi-Purpose room is accessible during table tennis/ping pong play hours by residents who have met the following requirements: 1) attended a Table Tennis Group membership orientation, and 2) read and signed the release waiver to use this space. Once both requirements are met the Table Tennis Group will provide Community Activities with the waiver and we will activate your Villages ID Card to use as a key to the facility.



When wanting access make sure to hold your ID up to the door sensor with your photo facing yourself. You may need to move the ID around a little so that the sensor can locate and read the microchip embedded in your card. Once the chip is read there should be a green light, some beeps, and you will have four seconds to open the door.

If the light does not turn green it could be because:

a) You have not completed both requirements listed above. Please contact the Table Tennis Group to set up a membership orientation; their contact information is available when logged onto the Resident Portal or by calling the Community Resource Center (CRC) in Building B at 408-754-1336. The club will provide a copy of the waiver to you.

b) You have met the requirements previously but moved out of The Villages and have since moved back in. You will need to re-establish your membership in the Table Tennis Group and sign a new release waiver.

c) The microchip in your card has been damaged in some way and your card must be replaced. Please contact the Public Safety Administration office at 408-239-5246, Option 2 for assistance.

For more information on accessing table tennis/ping pong please contact either the Table Tennis Group or the CRC.

Accessing Fitness Center using your Villages ID

The Fitness Center is accessible to residents who have attended the required Equipment Demonstration and thus have had their Villages ID Card activated to use as a key. When wanting access make sure to hold your ID up to the door sensor with your photo facing yourself. You may need to move the ID around a little so that the sensor can locate and read the microchip embedded in your card. Once the chip is read there should be a green light, some beeps, and you will have four seconds to open the door.

If the light does not turn green it could be because:

a) You have not attended the required demo. You can register for one online by logging on to the Resident Portal and using the "Reservations" menu option, or register via phone by calling the Community Resource Center (CRC) at 408-754-1336.

b) You have attended the required demo but not yet submitted the paperwork given to you after the session. If so please read and sign that paperwork and bring it to

Building B so we can process it. There should be two pages.

c) You have attended the required demo but moved out of The Villages and have since moved back in. You will need to re-establish your facility access by taking the Equipment Demonstration again.

d) The microchip in your card has been damaged in some way and your card must be replaced. Please contact the Public Safety Administration office at 408-239-5246, Option 2 for assistance.

For more information on accessing the Fitness Center or to register for a demo please call the CRC at 408-754-1336.



BOCCE

Fall Round Robin Tournament 2022 Week #6

Monday, October 17

10 a.m.	Agitators 11-2	Goobahs 6-6
	Pallino Pranksters 3-9	Bocce Loopies 4-8
3 p.m.	Bloodbath & Beyond 8-4	Sharpshooters 5-7
	Blew By You 4-8	Silent Assassins 7-5

Wednesday, October 18

10 a.m.	La Bocce Vita 8-4	We Bring the Heat 3-9
	A Stones Throw Away 9-3	Otto Amici 4-8
12:30 p.m.	Bocce Busters 6-6	Bocce Pals 6-6
3 p.m.	Fun Club 8-4	Baabooloos 4-8
	Fireballs 11-1	New Beginnings 7-5
	Pallino Pals 2-10	Bocce Cruisers 4-8

Thursday, October 19

10 a.m.	Ladybugs & Bullfrogs 7-5	Merry Bocce Band 4-8
	Happy Friends 9-3	Bocce Wizardry 4-8
3 p.m.	Friskies 7-5 Bocce	Queens & Bill 4-8
	Take the One 7-5	Roll Baby Roll 6-6

MEXICAN TRAIN DOMINOES

Wednesday, October 19

Audrey Osuna	248
Maribeth Berlie	304
Sylvia Rozewicz	320
Joan Maxwell	368

Friday, October 21

Sylvia Rozewicz	189
Kit Hultquist	216
Joanne Cooke	268



SWINGERS

Tuesday, October 18

FRONT NINE

Low Gross: Barber Gisele 44

- Flight One**
1. Duce Jeanne Net 31
 2. Barber Gisele Net 32
 3. Sin Aejung Net 35
 4. Wagle Mary Net 36

Flight Two

1. Carson Nancy Net 36
2. Hoek Anka Net 36
3. Johanson Colette Net 38
4. Bindon Gwen Net 38

BACK NINE

Low Gross: Woolard Renee 48

- Flight One**
1. Li Emily Net 35
 2. Moore Debbie Net 36
 3. Dimmick Valerie Net 37
 4. Woolard Renee Net 38

Flight Two

1. Chan Josephine Net 36
2. Alvarez Andrea Net 37
3. Juarez Delma Net 38
4. Gergurich Judy Net 39

18-HOLE WOMEN

Thursday, October 20

Flight One

Low Gross:
Monica Saneholtz 80
Low Net: Priscilla Piper 73

Flight Two

Low Gross: Lyn Strong 93
Low Net:
1. Mary Ann Diridon 70
2. Nancy Keane 71
3. Sue Daughtrey 72
4. Patti Bell 73
5. Marky Olsen 73

Flight Three

Low Gross:
Inge McQuiddy 93
Low Net:
1. Mazie Rice Low Net 66
2. Kathleen Kyne 70
3. Carol Zaccheo 72
4. Jeanne Duce 74

2 Tees Flight

Low Gross:
Sachiko Coleman 101
Low Net:
1. Mary Wagle Low Net 76
2. Janis Kiernan 77

2 Tees Flight Two

Low Gross:
Sumi Minami 108
Low Net:
1. Sylvia Rozewicz Low Net 78
2. Gwen Bindon 80

BRIDGE

Monday, October 17: 1. Jan Kiernan - Sumi Minami 2. Mary LeGrand - Louann Partridge 3. Jonna Robinson - Lorrie Scott

Friday, October 21: 1. Selma Chastaine - George Welch 2. Ed Logg - Jonna Robinson 3. Cathy & Ray Struck

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LANDSCAPE & MAINTENANCE

MAINTENANCE SCHEDULE

Cribari

5250-5319 and 5384-5399—Landscape maintenance and weed control in progress.

5001-5058, 5059-5089, 5090-5129, 5130-5153, 5185-5209, 5210-5233, 5234-5249 and 5250-5258—Front door painting in progress.

5258-5308—Painting project in progress.

5309-5319—Power washing scheduled to start 10/28 with painting to follow on 10/31.

Del Lago

3301-3315—Landscape maintenance and weed control, 11/21-11/25.

Meter Rooms—Cleaning, dry rot repairs and hardware replacement in progress.

Estates

8876-8897—Landscape maintenance and weed control, in progress.

8809-8875—Landscape maintenance and weed control, 12/12-12/16.

Fairway

4001-4024—Landscape maintenance and weed control, 11/14-11/18.

Glen Arden

7698-7752 and 7753-7787 (odd)—Landscape maintenance and weed control, 10/31-11/4.

Beltane Drive—Jet mulch installation in progress.

7754, 7756, 7821, 7823 and 7825—Painting project in progress.

7792, 7794, 7863, 7865 and 7867—Dry rot repairs in progress.

Heights

8480-8505—Landscape maintenance and weed control in progress.

8464-8479 and 8506-8509—Landscape maintenance and weed control, 10/31-11/4.

Hermosa

8005-8032, 8100-8121 and Chardonay Lake area—Landscape maintenance and weed control in progress.

8065-8088, 8096-8099, 8122-8125, 8334-8349, 8388-8399 and Chardonay Lake—Landscape maintenance and weed control, 10/31-11/4.

8310-8421—Painting project in progress.

8422-8433—Pressure washing scheduled to start 10/28.

8011-8020—Concrete walkway repair in progress.

Highland

7574-7598, 7661-7701 and Findhorn Court—Landscape maintenance and weed control in progress.

7500-7573—Landscape maintenance and weed control, 12/5-12/9.

Turf aeration throughout the district in planning.

Portree Drive—Replacing three street light poles in planning.

Lighting replacement project in progress throughout the district.

Montgomery

6079-6126 and 6137-6183—Landscape maintenance and weed control in progress.

6246-6336—Landscape maintenance and weed control, 10/31-11/4.

6358—Utility door repairs in progress.

Olivas

8740-8752, 8769-8807 and Foothill Center—Landscape maintenance and weed control, 11/14-11/18.

8600-8692—Lighting replacement project in progress.

Sonata

2000-2024 and 2032-2064—Landscape maintenance and weed control, 11/14-11/18.

Valle Vista

9001-9014 and 9034-9036—Landscape maintenance and weed control, 11/14-11/18.

Verano

7001-7060 and 7395-7404—Landscape maintenance and weed control, 11/14-11/18.

Via Piedra and Via Granja—Jet mulch installation in progress.

Turf aeration throughout the district in progress.

Association

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

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

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

Irrigation repairs throughout the Villages in progress.

Supplemental deep root watering injections to stressed trees throughout the Villages in progress.

Turf white grub spot treatment in progress throughout the Villages.

Club Centers

Building A, B, C and D—Landscape maintenance and weed control, 10/31-11/4.

Pro Shop—Golf cart charging station installation and landscape planting repairs in progress.

Foothill, Montgomery and Cribari Pool—Closing for winter 11/1.

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.

Slice of Humor



Mitzi: "All my husband and I do anymore is fight. I've been so upset, I've lost 20 pounds!"

Blanche: "If it's that bad, why don't you just leave him?"

Mitzi: "Not yet, dear, I'd like to lose another 15 pounds first!"

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.



Report Irrigation Issues

Please report broken sprinklers or other irrigation repair issues by calling Maintenance Customer Service at 408-223-4670 or online at: workorder@the-villages.com

For after hours or on holidays, contact Public Safety at 408-223-4665



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FROM THE VILLAGES LIBRARY


By Sherle Frost

“The It Girl” by Ruth Ware: April Coutts-Cliveden was the first person Hannah Jones met at Oxford. Vivacious, bright, occasionally vicious, and the ultimate It girl, she quickly pulled Hannah into her dazzling orbit. Together, they developed a group of devoted and inseparable friends—Will, Hugh, Ryan, and Emily—during their first term. By the end of the second, April was dead. Now, a decade later, Hannah and Will are expecting their first child, and the man convicted of killing April, former Oxford porter John Neville, has died in prison. Relieved to have finally put the past behind her, Hannah’s world is rocked when a young journalist comes knocking and presents new evidence that Neville may have been innocent. As Hannah reconnects with old friends and delves deeper into the mystery of April’s death, she realizes that the friends she thought she knew all have something to hide... including a murder. *Mystery, 2022*

“The Sweet Good-bye” by Ron Corbett: Something is not right in the North Maine Woods. A small family-run lumber company should not have more than \$200 million unaccountable dollars on their books. Money like that comes from moving something other than wood across the border. The first agent the FBI sent undercover was their best man—sure to get the answers that were needed. He was dead within a month. Now, Danny Barrett is taking his place. Before he was a cop, Danny grew up in the woods of Northern Michigan. He is the only chance the feds have of getting answers, but how many more will have to die first? *Mystery, 2022*

“James Patterson” by James Patterson: On the morning he was born, he nearly died. His dad grew up in the Pogey—the Newburgh, New York, poorhouse. He worked at a mental hospital in Massachusetts, where he met the singer James Taylor and the poet Robert Lowell. While he toiled in advertising hell, James wrote the ad jingle line “I’m a Toys ‘R’ Us Kid.” He once watched James Baldwin and Norman Mailer square off to trade punches at a party. He’s been in love only twice—both times amazing. Dolly Parton once sang “Happy Birthday” to James over the phone. She calls him J.J., for Jimmy James. *Biography, 920, 2022*

“Cold, Cold Bones” by Kathy Reichs: Winter has come to North Carolina and, with it, a drop in crime. Freed from a heavy work schedule, Tempe Brennan is content to dote on her daughter Katy, finally returned to civilian life from the army. But when mother and daughter meet at Tempe’s place one night, they find a box on the back porch. Inside: a very fresh human eyeball. GPS coordinates etched into the eyeball lead to a Benedictine monastery where an equally macabre discovery awaits. Soon after, Tempe examines a mummified corpse in a state park, and her anxiety deepens. There seems to be no pattern to the subsequent killings uncovered, except that each mimics in some way a homicide that a younger Tempe had been called in to analyze. Who or what is targeting her, and why? Helping Tempe search for answers is detective Erskine “Skinny” Slidell, retired but still volunteering with the CMPD cold case unit—and still displaying his gallows humor. Also pulled into the mystery: Andrew Ryan, Tempe’s Montreal-based beau, now working as a private detective. Could this elaborately staged skein of mayhem be the prelude to a twist that is even more shocking? Tempe is at a loss to establish the motive for what is going on...and then her daughter disappears. *Mystery, 2022*



**LIBRARY USED BOOK SALE
REMINDER**

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

From the Swimming Pool Advisory Committee

Effective November 1, 2022, there will no longer be any receptacles at the pools for personal floatation devices. Residents are welcome to take any unclaimed floatation device home before November 1 for their personal use. Starting that date, any floatation device left at the pool will be removed.

Reminder: Starting November 1, Vineyard pool will be the only pool open during the winter months.

Updates from the Villages Medical Auxiliary (VMA)

Incontinence Supplies

We still have a *huge* number of incontinence supplies, and we would like to put this message out there to let anyone know who is in need of these. You’re welcome to come into the office and take whatever you can use. We have *so many* of these items that we are running out of room and have to store them off site in the storage sheds. We are open Monday through Thursday, 9:30 a.m. – 2:30 p.m. to assist in any way we can. So come see us.

Ice Therapy Machines

One of the items the VMA carries is the Ice Therapy Machine. We have never had to purchase any of these, as the ones we have are donated (at a cost of about \$200). They are in really in demand right now. We are down to the last two in the shed right now and we are getting more calls for them as more people are having knee/hip/elbow work done. Typically, a person doesn’t need it for more than a few weeks. We’re asking if you have checked out a machine that you are done with, please return it to the VMA. If you have one that you have finished with and would like to donate it, that would be greatly appreciated also.

Golf Cart Donations

The VMA continues to take 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 put your name on the waiting list. And please remember that the VMA also graciously accepts donations of cars! And thank you in advance.

When you can, take some time to visit the VMA website at vmavillages.org. You’ll be amazed at all of the helpful information that you possibly may not have been aware of.



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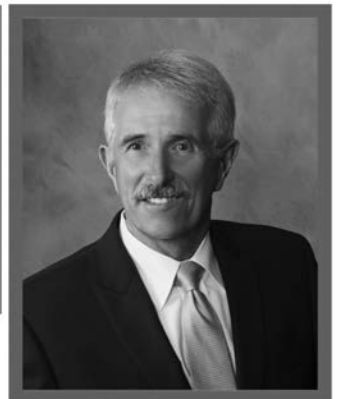
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California Law limits the minimum age and maximum number of occupants in a unit. Details available at the Public Safety Administration Office. Licensed Real Estate professionals advertising in The Villager are required to name themselves as agent or 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.

Great Room/bath for Rent, -Professional-
 \$1,300 Month
 Utilities included
 408-561-5099

10/27

2 BD 2 BA Rental
 1490 sq ft. No stairs
 Attached garage,
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 Available Nov 2022
 \$3,600/mo. 1 year lease
 Jenny: 408-238-2536
 jxparker@gmail.com

10/27

SERVICES

Appliances

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

11/10

Carpet Cleaning

CARPET CLEANING

SUP-R-KLEEN Carpet Cleaning

Tile & Grout
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 Licensed - Insured
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408-369-8595
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3/16

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We Fix PC's / Macs & Networks

On-Site 7 days,
 8 AM to 10 PM
 BBB A+, 2350 Clients,
 Same day
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 In business since 1988
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10/27

Draperies

The Drapery Lady Custom Draperies, Blinds, Shades & Shutters.

Over 25 Years Experience
 408-981-1874

2/9

Heating & A/C

Master Maintenance Air Conditioning / Heating / Water Heaters

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

1/5

Housecleaning

House Cleaning Service Professional,

Villages references.
 Licensed & Insured
 408-375-1760

1/5

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)
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11/3

Jewelry & Coins

CASH PAID Gold/Costume Jewelry,

Sterling, Diamonds,
 Coins, Stamps
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12/29

Landscape

3S Gardening-Landscaping Lawn, Tree Maintenance

Plants, Flowers.
 Joseph
 408-209-8206

1/5

Moving/Storage

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

2/2

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PAINTING

KAPPEN PAINTING 10% VILLAGER SPECIAL

Friendly, Professional Service
 Interior/Exterior
 Popcorn Removal, Drywall
 28 Years Experience
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REED: 408-219-1330
 RKAPPEN@SBCGLOBAL.NET

1/5

JAMES PAINTING Villages Resident

Lic.No.500613,C33
 408-210-0859
 jamespainting7@comcast.net
 Villages References

6/29

Painting (continued)

PAINTING

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408-281-7500

7 min. from the Villages

Interior/Exterior
 Drywall Repair
 Acoustic (Popcorn) Removal
 Wallpaper Removal
 Crown Moulding Installation
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Beat Any Reasonable Price!!
 25+ Years Experience
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www.faithpainting.com

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GRAB BAR INSTALLATIONS Home Safety Services, Inc.

25 Years and 30,000+ Customers
 Railings, Ramps and Lifts Too!

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 Lic.No.73881

12/29

Plumbing

A.L. Plumbing
 Honest, reliable & friendly service.
 Bonded & Insured
 We also unclog drains.
 Lic#1038274

408-724-1531
 10% senior discounts on labor

11/10

**Plumbing
(continued)**

PLUMBING

**55+ Senior Discount-
The very best for
your home plumbing**

Venture Plumbing Company is offering 20% off of any plumbing service for 55+ seniors at the Villages in San Jose, we look forward to providing quality plumbing services to your community!

Senior discount offer cannot be combined with any other special offers

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

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Remodeling

**Revamp your Home with
Posey Design and
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Proudly serving the Village for 20+ years
Offering painting, remodeling, design services and more
Contact us for a free estimate
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E:michelle@poseydc.com

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10/27

Senior In-Home Care

**CAREGIVERS AVAILABLE
LIVE-IN / HOURLY
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REFERENCES
HONEST
INSURED
MANAGED BY
VILLAGES RESIDENTS**
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650-207-2442

10/27

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

**SENIOR
IN-HOME CARE**

**Looking for caregivers?
Our caregivers are elite** and we offer above and beyond service.

True Home Senior Care is Licensed, Bonded and Insured.
Call now for free assessment:

(408)333-5605
(408)333-5609

We'll earn your trust!
Real people.
Remarkable Care.

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

Bonded, Licensed, Insured
Hourly, Live-in, Transport
Great References
Free Assessment
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**SENIOR
IN-HOME CARE**

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

10/6

**Certified Nurse Assistant /
Caregiver**

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

11/10

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

**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
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**Caregivers 24/7
Excellent Services**
Experienced, Reliable,
Trustworthy
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References Available
Serving Villagers for 15 years
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408-896-7404
408-896-7403

11/3

**EssentialCare
Caring Star Award**
2020 Recipient
A+ Certified H.C.S.B,
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Quality, Affordable
In-home Care
Licensed, bonded, insured.
Honest, reliable,
certified caregivers
Hourly/Live-in
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Free consult.
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11/3

**Certified private care
assistant/caregiver**

17 years in The Villages,
Excellent Referrals
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11/3

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Care (continued)**

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

12/15

Shoe Repair

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

11/24

Transportation

**Remy: 650-776-8850
Joe: 650-279-7814**
Villages Resident
Airports, Doctors
Appointments,
Dependable

6/29

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SERVICE**
AIRPORT, ERRANDS
DOCTORS APPOINTMENTS
Gene: 408-835-7355
408-966-7703
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12/29

Window Cleaning

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

11/10

**McKee Window Cleaning
Experienced, Honest**
Insured, Licensed
Rick McKee: 408-761-4803

11/10

**ITEMS
FOR SALE**

ESTATE SALE

**7942 Caledonia
Saturday and Sunday
Nov 5th and 6th.
9am-4pm**

Full house and garage.
Living, Dining and Bedroom
furniture. Wedgwood fine
china. Edinburgh Crystal.
Collectables. Flatware.
Glassware. Wall art.
Patio Furniture. Books.
Kitchenware. Misc household
items and much more.

10/27

**CARS, RVs,
GOLF CARTS**

**Winnebago Travato
on 2016 Dodge Ram**

chassie only,
56,280 miles, gas engine.
Asking \$57K
Hilda: 408-464-2348
or Jaytomhill@gmail.com

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**YAMAHA Golf Cart
Excellent Condition,
New Batteries**

\$2400
Sonia 669-238-6518

10/27

PETS

**Could you visit our Cat in
Highlands twice daily,**

11/22-12/3?
We pay \$15/visit
or reciprocate.
Regina: 408-313-2179

10/27

**Elderly cat lost her owners,
needs to be rescued.**

Needs loving home,
stable environment.
Shy but loving
once comfortable.
Call Kim: 831-824-6030.

10/27

Comcast appointments available

Comcast representative Ruhullah is again offering to host **Virtual Customer Events** to discuss your questions regarding Xfinity products from the comfort of your home. Select the date of your choice every Monday and Tuesday through October 31, 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, Ruhullah will call to discuss your questions. Appointments fill quickly.

Public Safety Administration office now open for walk-ins

The Public Safety Administration office in Building C reopened to walk-in traffic on October 3. We are now available to assist you from 8:30 a.m. to 11:30 a.m. Monday through Friday. Golf cart and vehicle registrations, RV parking, barcodes, questions, forms, or anything else you may need, feel free to drop in. The office is closed from 11:30 a.m. to 1 p.m. for clerical duties and lunch. From 1 p.m. to 4 p.m. we will continue to be by appointment only. This will be to conduct new resident registrations or any other appointments you may need to make. For appointments call 408-239-5246 and select option 2.

ADVERTISEMENT

Real Estate –

It looks like 7% interest rates are here to stay. Good-bye 6%.

There are a lot of cash buyers purchasing in the Villages. I would say 75%, so it was a bit of a shock to find out that a recent buyer of one of my listings has a 30 year fixed loan that has an interest rate of over 7%. I know I have talked and written about the rising interest rates, but for some reason hearing that a buyer has a locked loan at 7% for 30 years made it real.

50% of the Villages listings are over 40 days on the market.

It seems that if a place is not priced correctly, it will sit until it is. The problem with starting out too high on the market is that once a home sits too long and especially if the price is lowered, it gives a signal to the buyers that others found the home wanting and possibly the price might be lowered in the future. The key is to price it at market price. Not to low so it is sold to low, but definitely not to high so that it sits on the market, especially in a market that is potentially declining (which although slowly, this one seems to be). My Fairways sale again broke records for sales price of this model. Condition, staging and proper pricing is key to getting the highest price for your home.

Where are all the big homes for sale?

I have a buyer that is interested in purchasing a larger, newer home but there is only one currently for sale in the Villages. If you have a larger home that you are thinking of selling soon or are prepping to sell, now is the time. There is little competition to contend with. Usually less competition equates to a higher price. If you have a home that you would like me to show my buyer, let me know. I will arrange a showing with you. He is willing to pay fair market value. Price it right and your home will sell. Call me anytime you want to prepare for a move.



Want to know if I am a trustworthy, competent agent?
See what my clients say on Zillow.com

SOLD! Congrats Mary Knox Miller

SOLD! Silver Creek CC

PENDING Gerdts Dr.



The William Jefferies co.

All inclusive in my commission:

- Staging of the Exterior & Interior (Excluding Bedrooms)
- Management of Prep Work and Relocation
- Available to you 24/7 (I live in Highland Village)

Lisa Gault—Realtor 408-202-1959

Gaultlisa@gmail.com

www.FindHomesAndLoans.net



DRE #01194339



Thanksgiving Curb Side

Thursday, November 24, 2022
Pickup Times
11 a.m. and 2 p.m.



Delivered to the Curbside

Fresh Roasted Turkey with Sage & Thyme
Dried Cranberry, Apple, and Walnut Stuffing
Giblet Gravy
Candied Yams
Homemade Cranberry Sauce
Green Beans Almondine
Rolls and Butter
\$26.95++

All Charges Made to Account House Number Prior to Event

Service Charge 18% and Tax will be Added
Final Guest Changes Due by Thursday, November 17

For reservations, call 408-754-1339 or e-mail theclubhouse@the-villages.com
Information Needed: Full Name, House Number, Phone Number
Number of Each Order and Time of Pickup



Thanksgiving Buffet

Thursday, November 24, 2022
12:30 p.m. and 3:30 p.m.

Seating in Clubhouse Restaurant and Banquet Rooms



Fruit, Cheese Display

Fruit Tray & Fruit Kabobs
Imported & Domestic Cheese Display

Salad Bar Station

Quinoa and Heirloom Tomato Salad
Mozzarella, Basil & Tomato Skewers
Roasted Butter Nut Squash
Three Bean Salad
Caesar Salad with Croutons

Mixed Greens, Baby Spinach, Radishes, Cucumbers, Cranberries
Cherry Tomatoes, Mushrooms, Shaved Parmesan, Assorted Dressings

Seafood Station

Poached Peel and Eat Shrimp
Ahi Poke Shooters
Cracked Crab Claws
Smoked Salmon Display with Condiments and Baby Bagels

Carving Station

Assorted Rolls & Butter
Slow Roasted Prime Rib
Slow Baked Bone-In Ham

Chafers

Fresh Roasted Turkey with Sage & Thyme
Dried Cranberry, Apple, and Walnut Stuffing
Salmon with Honey Garlic Butter Sauce
Horseradish Mashed Potatoes with Giblet Gravy
Candied Yams
Homemade Cranberry Sauce
Brussel Sprouts with Pancetta and Brown Sugar
Green Beans Amandine

Desserts

Pumpkin, Pecan and Apple Pies
Assorted Cakes to Include Carrot, Black Forest, Strawberry, Chocolate Cakes,
Mini Cheesecakes, Petit Fours and Assorted Dessert Bars

Beverage Station

Cranberries & Apples Sangria
Coffee, Juice, Champagne and Sparkling Cider

\$58.95 Plus Service Charge & Tax

Children Ages 5 to 12: \$26.95 Plus Service Charge & Tax
Children under 5: Free of Charge

All Charges Made to Account House Number Prior to Event

Reservations Are Now Available

Final Guest Changes Due by Thursday November 17.

For reservations, call 408-754-1339 or e-mail theclubhouse@the-villages.com
Information Needed: Full Name, House Number, Phone Number
and Number of Guests in Party Including Adults and Ages of Children.

Please be certain of your guest count as space is limited.
All Meals are Charged to Account House Number Prior to Event
RESERVATIONS REQUIRED
Seating in Restaurant and Banquet Rooms will be Utilized

Woodshop safety orientation now offered monthly

The Community Activities Department is offering monthly woodshop safety orientations on the second Tuesday of the month to residents wishing to have access to use the woodshop.

When: Tuesday, November 8 from 6 p.m. to 8 p.m.

Where: Cribari Center Woodshop

Cost: \$140 per person includes safety orientation and keys to power equipment

Registration and cancellation deadline: One week prior to date of each class.

Orientation Prerequisite: Review of online safety videos and Club Rule 1.20 and review of Material in Woodshop packet provided at registration. **No walk ins will be admitted.**

The in-person orientation will include a basic review of the major woodshop equipment and tools, shop policies and procedures, and Club Rule 1.20. Prior to attending the class, participants are required to review a series of online woodshop safety videos on the resident portal and review Club Rule 1.20. You may access this online content via this link: <https://resident.thevillagesgcc.com/facilities/wood-shop-safety-videos/>

Registration for the in-person orientation must be completed in person at Building B; exceptions will be considered on a case-by-case basis.

Upon registration a packet of materials will be provided to you. Please review your schedule carefully; any cancellations must be made by the above deadline. Any no-shows or late cancellations will still be billed for the cost of the class.

After you have completed the orientation, you will bring your signed forms and proof of PPE (safety glasses, hearing protection and dust mask) to Building B to obtain the machine keys and begin processing. Electronic processing for access by Resident ID card may take up to two business days to complete.

SRS SENIOR RESOURCE SERVICES

Protecting Your Credit Score

We all know that payment history is the most important ingredient in credit scoring, and even one missed payment can have a negative impact on your score. Medical bills, which are the responsibility of insurance companies, can remain "unpaid" for six months to a year and more, resulting in negative items on credit reports producing lower credit scores, higher borrowing costs and sometimes even sink a mortgage application.

For instance, a Villager flies to Wisconsin to visit her first great grandbaby. While there, she is rushed to a hospital for an emergency appendectomy. She remains in the hospital for a week, receiving IV antibiotics for sepsis, before returning home to The Villages. She has Medicare plus a supplemental medical insurance policy.

A year following this hospitalization, our Villager has decided to seek a reverse mortgage and is told that her credit score, which in the past was in the upper range, is now too low to qualify for the reverse mortgage. When checking her score, she sees unpaid bills from her out-of-network hospitalization the previous year which her insurance still has not paid.

This year, the three big credit reporting agencies announced steps that they expect will remove nearly 70 percent of medical collection debt from consumer credit reports. Effective July 1, 2022, paid medical collection debt will no longer be included on consumer credit reports and the time period before unpaid medical collection debt would appear on a consumer's report will be increased from 6 months to one year. This allows consumers more time to work with insurance and/or health care providers to address their debt before it is reported to their credit file.

It is still up to you to check your credit reports for unpaid medical bills, to contact the credit reporting agencies for information on removing paid medical bills from your credit report, and to stay in touch with insurance programs to ensure they make required payments on a timely basis. Hold on to monthly insurance statements so you have a record of what has been paid, and what hasn't.

Note: The Senior Resource Services (SRS) office hours for drop-in assistance are Monday, Wednesday, and Friday from 10 a.m. to noon. The SRS office is in the Cribari Center across from the Post Office. You may also leave a message at 408-239-5253 or e-mail SRS at villagesrs@sbcglobal.net. The purpose of SRS is to provide education and general business and financial information. All assistance is free and confidential. You should ask your professional adviser about your individual situation.

SRS request:

Attention paid tax preparers

SRS is updating its handout list of professionals who can be hired to prepare tax returns. If you are a Villager enrolled agent (EA) or a Villager certified public accountant (CPA) and would like to be on the SRS list, please call the SRS office at 408-239-5253 or send an e-note to janesp@sbcglobal.net.

Also, if you use a non-Villager tax preparer who is located this side of the valley, please ask your professional if he or she would like to be included on our list.

OBITUARY

Susan Mukuno Ahlgrimm June 20, 1949 – October 11, 2022

Susan passed peacefully at home surrounded by family on October 11, 2022 from pancreatic cancer. Born and raised in Sunnyvale, CA, Susan graduated from Fremont High School in 1967 before attending San Jose State University, where she received her bachelor of arts in music and master's in voice.



Susan moved to Germany in 1976 to continue training at the Stuttgart University of Music and Performing Arts and performing at the Opera Stuttgart and other venues. She lived in Germany for 34 years returning to the United States in 2010. An accomplished singer and teacher, Susan most recently was Director of the Village Voices choir and the Director of the Villages Community Chapel choir.

Susan is remembered fondly by her extensive network of friends and students from around the world. We will all miss Susan's enthusiasm and charm, no matter the occasion. She is survived by 3 siblings Joyce; Doug (Linda Mukuno); Dwight (Linda Mottet); 2 nephews; 2 nieces; 1 great niece; and 1 great nephew.

In lieu of flowers, please donate to The Villages Community Chapel, The Villages Music Society (Villages Voices), or Yu-Ai Kai Senior Center in San Jose.

Memorial service to be held on Sunday, November 6 at 1:30 p.m., The Villages Cribari Auditorium.

OBITUARY

Clifford White, Jr. December 16, 1936 – October 15, 2022



Clifford (Cliff) White, Jr. passed away on October 15, 2022 following stroke complications. He will be sorely missed by all who knew and loved him. Survivors are: His beloved wife, Frances; two daughters, Cathi and Sharla; four grandchildren; and three great grandchildren; many nieces and nephews and a host of friends.

Rest in peace, Clifford.
Memorial service will be Mid-November.




Suzanne Rodda
408-659-0001

AVAILABLE FOR YOU, 7 DAYS A WEEK!

 <p>JUST LISTED</p> <p>VILLAGE DEL LAGO \$1,100,000 2 Bd + Den 2.5 Ba 1776 sf Located on a pond. 2-story unit with high ceilings, an office, den & ensuite bedrooms. Must See! FOR SALE - RODDA REALTY TEAM</p>	 <p>JUST LISTED</p> <p>VILLAGE HIGHLANDS \$949,000 2 Bd + Den 2.5 Ba 1751 sf Single Level End Unit. Highly sought after floor plan. New windows, paint & flooring . Must See! FOR SALE - RODDA REALTY TEAM</p>	 <p>SOLD</p> <p>VILLAGE OLIVAS \$849,000 Please give a warm welcome to our new Villagers! REPRESENTED SELLER - RODDA REALTY TEAM</p>
 <p>SOLD</p> <p>VILLAGE SONATA \$965,000 Please give a warm welcome to our new Villagers! REPRESENTED BUYER—RODDA REALTY TEAM</p>	 <p>SOLD</p> <p>VILLAGE MONTGOMERY \$785,000 Please give a warm welcome to our new Villagers! REPRESENTED SELLER - RODDA REALTY TEAM</p>	 <p>SOLD</p> <p>VILLAGE MONTGOMERY \$460,000 Please give a warm welcome to our new Villagers! REPRESENTED SELLER - RODDA REALTY TEAM</p>
 <p>RENTAL</p> <p>VILLAGE MONTGOMERY \$3,500/mo 2 Bd 1 Ba 1,127 sf Single Level Unit-NO STAIRS. Exceptional foothill and greenbelt views. Located at the end of a quiet cul-de-sac. Must See!</p>	 <p>RENTAL</p> <p>VILLAGE MONTGOMERY \$3,200/mo 2 Bd 1 Ba 1,127 sf Single Level Unit-NO STAIRS. Updated kitchen and bath. Vaulted ceiling for an airy living room. Attached 2-car garage. Indoor washer/dryer!</p>	 <p>RENTAL</p> <p>VILLAGE HIGHLANDS \$3,500/mo 2 Bd 2 Ba 1,751 sf Single Level Unit-NO STAIRS. Nice serene setting. Attached 2 car garage. Indoor washer/dryer! Great location!</p>

#1 REALTOR IN VILLAGES SALES & RENTALS - YOUR LOCAL REALTOR AND RESIDENT




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Suzanne Rodda
 BROKER ASSOCIATE
 Suzanne@RoddaTeam.com
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