The Villager

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November 2, 2023

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The News this Week

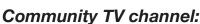
- Board Meetings Report (See items on pages 1, 4 & 5)
- **CBOD & ABOD Presidents' Messages** (See articles on page 3)
- **Salute to Veterans Week** (See item on page 7)
- **Biannual Age Certificate Survey and Assoc. Annual Statements of Compliance** (See article on page 27)
- **New Resident Orientation** (See article on page 3)

Trips, Classes & Events See page 12









CHANNEL 27: Currently playing

- Association CC&R Town Hall
- Landscape & Functional Turf
- Welcome to Our Website
- 2023 Fire Safety Town Hall
- Fitness Center
- Fitness videos

(See page 12 for broadcast times on the above items and for other programming.)



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The Villages

Come to Holiday Faire this Saturday!

The wait is over! Holiday Faire is this Saturday, November 4 from 10 a.m. to 2 p.m. in the entire Cribari Center! Yes, you read that right! We will have talented artisans in every room the Auditorium, Conference Room, Sequoia, Redwood, Patio rooms and free popcorn and art demonstrations in the Art Room! And don't forget to visit our irresistible bake sale in the Terrace room! In addition to our resident artists we will be hosting guest vendors selling their specialty items such as soaps and lotions, books, homemade jams, ladies fashions, spices, even superhero capes for that special child in your life!

All of this is in addition to our incredible Village crafters whose work we have been highlighting over the past several weeks. You will find amazing ceramics, mosaics, quilts, jewelry, home and holiday decorations, original paintings, glass work, cork creations, and so much more! Look for your favorite crafters and come and meet some new ones, but don't miss this show! We'll have the coffee on, the baked goods out and a host of happy artists ready to show off their finest work! See you tomorrow!

Veterans Day Tribute is Saturday, November 11

All Villagers are invited to attend the Veterans Club's tribute to all military veterans on Veterans Day on Saturday, November 11, at 1 p.m., in Cribari Auditorium. The featured speaker will be Clyde R. Horn, Ph.D. He is an accomplished speaker, a Vietnam veteran, and an author of two books, "PTSD In Pictures & Words" and "Veteran Guilt in Pictures & Words."

Lieutenant Colonel Joshua Sullivan, USAF, will be the second speaker at the Veterans Day Tribute on November 11. A graduate of the Air Force Academy in 2003, call sign "Sully" has almost 3,000 hours of flight time, about 800 in combat. Today he is the Department Head and Professor of Aerospace Studies at SJSU will bring three USAF/USSF RITC cadets with him.



Lt. Col. Joshua Sullivan

The event will be followed by a reception.

Free Piano Recital this Sunday!

Autumn is a season famous for its harvest times, turning leaves, cooling temperatures and darkening nights. Attend Piano

Open Studio's free matinee Autumn Delights Recital on Sunday, November 5 at 2:30 p.m. in Cribari Auditorium. Remember to set your clock to "Fall Back" on Saturday evening.

See you at the post-concert reception in Cribari Conference Room for refreshments.

The concert will feature solos and duets, and music genres will include Broadway show tunes, popular standards, classical, and more.

Operating Financial Commentary for the Month of September 2023

Club Operating Statement Review

For the month of September 2023

Total Cash

\$ 4,509,041 **Operating Cash** \$11,520,167 **Club Reserves**

Operating cash has increased by approximately \$1.5M, primarily associated to Association assessment transfer timing (\$1.1M), Insurance Loan Payment Timing (\$333,000), and Solar Array payoff transfer timing (\$400,000).

Operations Total Rev	enue		Operating Surplus/(Club Operation	s)			
-	MTD	YTD		MTD	YTD			
Total Revenue	\$1,305,559	\$4,018,057	Net Surplus	\$ -23,939	\$ -38,655			
Total Assessments	\$ 778,298	\$2,334,895	Budgeted Surplus	\$ -4,946	\$ -144,250			
Total Other Revenue	\$ 527,260	\$1,683,162	Variance to Budget	\$ -18,993	\$ 105,595			
Operating Total Expe	Operating Total Expense							
	MTD	YTD						
Total Operating Expens	e \$1,329,498	\$4,056,712						
Total Payroll & Benefits	\$ \$ 835,839	\$2,458,565						
Total Operating Expense	e \$ 493,659	\$1,598,147						

- Revenue: Was \$42,000, favorable to the budget of \$1,264,000
 - Golf Operations: Greens Fees \$25,000 favorable. Golf Cart Rentals \$4,700 favorable.
 - Community Activities: Activities Income unfavorable \$ -5,900. Lessons & Classes favorable \$2,900.
 - The Villager: Advertising unfavorable \$ -3,100.
 - Guest Rooms \$1,000 favorable.

(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

1 Pulse letters received this week.

- 0 Pulse letters not meeting Pulse Letter Requirements.
- 1 Pulse letters published this week.

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

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

Whoever took the pumpkin from the picnic table opposite the "Foothill Gardens," please return it. This was put there by the Foothill Garden Club as a decoration, for all to enjoy. Thank you.

-Geri Wilk, Foothill Garden Club

Drop off donations for Hope Services

Hope Services will hold a one-day donation drop-off event at The Villages on Tuesday, November 7. This will be from 9 a.m. to 1 p.m. (one day only) in the West Cribari Center parking lot.

Please do not leave donations early. Items that Hope accepts include clothing, books, CDs, household goods and small appliances in "like new" or "gently worn" condition. For a more detailed list of accepted and non-accepted items, please visit hopeservices.org

Tip of the hat to EPC volunteers and Villages residents

By Bob Dolci, EPC Chair

The annual Villages-wide Emergency Preparedness Committee (EPC) drill on October 16 was the best yet, according to EPC management and participants. This evaluation is based on the accomplishments achieved, specifically:

(1) We initiated the drill via a message from Public Safety using the emergency alert system (NIXLE). This system proved to be an effective way to begin a simulation of an actual emergency.

(2) EPC's radio communication system—an integral piece to all effective response in any Villages emergency—has improved significantly as demonstrated by very little static and cross talk between sectors and the Emergency

Operations Center. (3) All appropriate staff and EPC leadership members were present in the Emergency Operations Center and active during

the drill. (4) All the emergency scenarios in the various Village sectors were handled appropriately by the Sector Chiefs and Area Representatives—a testament to EPC's ongoing trainings.

(5) The Area Representatives in all sectors were able to assess the status of almost all the residences in The Villages – 76 % of all residences had an "OK" sign displayed. We believe this high percentage is due to the enhanced publicity via articles in The Villager and the ongoing training of volunteers we had throughout

Thanks to all the EPC volunteers, leadership and staff for collaborating to help ensure the safety of all Villagers through this drill. Finally, please remember to take down your OK signs, if you have not already done so.



Norman Kabbani February 5, 1929 - October 24, 2023

In Memoriam notices are run free of charge.

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

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

DEADLINES

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

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

Classified Ads: Classified ads, renewals, cancellations and changes are due by 4 p.m. on the Monday before publication. Holiday deadlines differ. 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 website 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 available in The Villager office, in Cribari Center 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 develops operational plans, reviews rules and policies, and advises the General Manager and Club Board on issues pertaining to The Villager, including Pulse letters, Channels 26 and 27. FastLane and the website. Residents having relevant concerns may attend meetings or call committee members by phone: Chair Nick Yannaccone at 408-219-9296, and Co-Chair Debbie Champion at 408-960-6994.

HOURS

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

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

THE 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 Liz Kung Director Larry Versaw Director Andrew Altman Director

Villager Personnel:

Theresa M. Ostrander Mary Majerle-Tatum

Director of Community Activities Scott Hinrichs Managing Editor Kory Tran Associate Editor

Jerry Marquez Design Editor Advertising Customer Service Adrienne Reed

THE VILLAGER is published by The Villages Golf and Country Club, 5000 Cribari Lane, San Jose, California 95135. Copyright 2023. All rights reserved.

Visit The Villages website at: thevillagesgcc.com



Daylight Saving Time ends at 2 a.m. on Sunday, November 5. Do not forget to "FALL BACK!"

Boards & Committees

ABOD President's Message—October 31, 2023 Club President's Message—October 31, 2023

In the coming weeks the ABOD will be refining our work on fire safety, water conservation, turf reduction, insurance premiums, and future landscape plans. We will continue to seek resident input on all of these subjects as we go forward.

As a reminder, those who obtained Motus loss assessment coverage last year, the renewal period ends Monday, November 20. This deadline also applies to residents seeking new Motus policies. Please note there are other alternatives out there such as CEA and Palomar Insurance.

Many residents just completed a landscape survey, and, while it was rather long, we really appreciate all those who had the patience to complete it. Data collection is critical for the ABOD to make the best decisions possible. Every time you attend a meeting, email your DAC chair, or answer a survey you help us identify current resident priorities. To avoid a meeting between Christmas and New Year's, our next two meetings are moved to Tuesday, November 14 and Tuesday, December 12. They will be both in person and on Zoom. Please attend in whatever way works best for you—as long as you attend!

- Diana Hallock, Villages Association President

New Resident Orientation is November 8

There will be a New Resident Orientation on **Wednesday, November 8, at 3 p.m.** in The Villages Clubhouse. This event provides new residents who have recently moved in with valuable information regarding community amenities, governance, rules, architectural control requirements, clubs and organizations, and other important information. For reservations please call 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.

Note: For clubs and organizations wishing to attend, space is limited—please call 408-223-4674 to confirm attendance.

The Villages Association CC&Rs Vote

The Villages Association Board has approved to extend the ballot deadline for the Third Amendment to the Covenants, Conditions & Restrictions (CC&Rs) to **Monday, December 11, 2023**. Replacement ballot packages are being sent to members who have not yet voted. Please vote on this important amendment. Hello, Villagers! What a wonderful welcome to the fall season! Much cooler weather makes outdoor activities a far more pleasant experience. Nearly all metrics we've reviewed show that Villagers are participating in all forms of fun activities, again posting higher numbers of golf rounds and pickleball games, a bit of a slowdown in bocce court usage in anticipation of the upcoming bocce court expansion project. Again, hotel room occupancy is nearing 70 percent. Three of our swimming pools will close for the season this week and will reopen in April 2024. The Vineyard Pool will continue to be open and available to enjoy year round. As I read both *The Villager* newspaper and multiple editions of the FastLane each week, I continue to be impressed with the number and variety of engaging activities that Villagers are participating in. More special interest clubs are being established every month, a variety of travel trips are on the calendar, all providing additional opportunities for fellowship and enrichment for all Villagers.

Each year, the month of November offers an opportunity to acknowledge and express our gratitude to all the Veterans who reside in The Villages. Please check *The Villager* newspaper for a full program of activities on tap for the "Salute to Veterans Week," November 8 -11. We all know that freedom is not free, and as we celebrate our own Villager Veterans, let's acknowledge the words of President and General, George Washington, "The willingness with which our young people are likely to serve in any war, no matter how justified, shall be directly proportional to how they perceive the veterans of earlier wars were treated and appreciated by their nation." I express my personal thanks to all Veterans who reside in The Villages for their courage and their sacrifice.

Several committees have been commissioned to address a variety of important Villages-wide concerns. Each committee is comprised of members from the Three Boards plus The Villages Management Team. We have the Landscaping Committee, which is working with the Landscape Consultants, as well as preparing for renewal of our property-wide landscape contract next spring. The Fire Safety Committee is expanding its scope to include all Villages property, with membership from the Three Boards, The Villages Management Team, Association DACs, and the Emergency Preparedness Committee. Plus, the Insurance Committee is focusing on the challenging and costly property insurance conundrum at hand, as well as all other challenging insurance components for The Villages. I want to express my thanks in advance to each of these committees for their focus and dedication in assisting The Villages to solve several thorny challenges. It does take a village and we are well served!

Our annual asphalt repair program took place in October, focused primarily on the Montgomery, Highland, and Glen Arden districts. There was also some remedial work performed in the Verano district. Unfortunately, there were several (Continued on page 5)

GOVERNANCE MEETINGS

THE DACs

Olivas DAC to meet November 6

There will be an Olivas DAC meeting from 4 to 5 p.m. on Monday, November 6 at Vineyard Center.

Montgomery DAC to meet November 6

The Montgomery DAC will meet on Monday, November 6 from 5 p.m. to 7 p.m. The meeting will be held in person at Montgomery Center *and* on Zoom. To log on Zoom, the Meeting ID is 812 7411 5837 and the Passcode is 114798.

Glen Arden DAC to meet November 15

There will be a Glen Arden DAC meeting on Wednesday, November 15 from 4 to 6 p.m. at Vineyard Center.

Del Lago DAC to meet November 9

A Del Lago Town Hall Meeting will be held Thursday, November 9 at 10 a.m. at Foothill Center. Ryan Bell, Director of Facilities, Reserves, and Capitol Projects will be the guest speaker.

BOARD MEETINGS

Association

- The Villages Association Board of Directors Monthly Board hybrid meeting is Tuesday, November 14, at 9:30 a.m. at Foothill Center and on Zoom.
 Meeting ID: 917 8108 3392; Passcode: 223468; Dial: 1-669-900-6833
 Club
- The Villages Golf & Country Club Board of Directors Study Session hybrid meeting is Tuesday, November 14, at 1:30 p.m. at Foothill Center and on Zoom. Meeting ID: 961 5036 4740; Passcode: 260616; Dial: 1-669-900-6833

Important reminder for Montgomery residents

Never miss news and updates from your Montgomery DAC. The recent asphalt paving project showed the importance of being in the loop to receive email updates about scheduling and road closures. There is always important news in all DAC announcements and newsletters that you won't want to miss. Please have every member of a household submit their email address to DavidRaskin-MontgomeryDac@gmail.com. Thanks!

More BOARDS & COMMITTEES and COMMUNITY NOTICES on pages 4, 5, 23, 27 & 28

Operating Financial Commentary...

(Continued from front page)

- Restaurant: Food \$14,000 favorable. Bar \$3,400 favorable.
- Expenses: \$ -61,000 unfavorable to the budget of \$1,268,000
- Employee Expenses \$ -42,600 unfavorable. Primarily timing related and restructuring this will correct itself through the remainder of Fiscal Year 2024.
 - Utilities \$ -10,000 unfavorable. Electricity \$ -10,000 unfavorable
 - Landscaping Expenses \$-10,500 unfavorable.
 - Operating Expenses: Service Expenses \$ -38,000 unfavorable.

No other major variances to report.

The YTD net <u>favorable</u> operating budget variance as of September 2023 was \$106,000. (See table below.)

The Villages Golf and Country Club FY24 Club Operating Budget Summary For Three Months ended September 30, 2023

	1	Revenues (\$)	Exp	enditures (\$)	FY	'24 Net (\$)
Department	Actual	Budget	Variance	Actual	Budget	Variance	Variance
G&A	322,000	305,000	18,000	358,000	281,000	-77,000	-60,000
Maintenance Admin	65,000	65,000	-1,000	60,000	62,000	2,000	1,000
Golf Course/Pro Shop	939,000	892,000	48,000	960,000	972,000	11,000	59,000
Community Activities	292,000	292,000	-1,000	281,000	316,000	34,000	35,000
Community Centers	225,000	227,000	-2,000	228,000	224,000	-4,000	-6,000
Public Safety	337,000	341,000	-3,000	325,000	351,000	26,000	23,000
Pools	62,000	62,000	0	62,000	52,000	-10,000	-10,000
Clubhouse/Restaurant	1,199,000	1,109,000	91,000	1,170,000	1,102,000	-68,000	23,000
All Other	578,000	577,000	1,000	613,000	654,000	41,000	42,000
Totals	4,018,000	3,868,000	150,000	4,057,000	4,013,000	-44,000	106,000

Association Operating Statement Review

For the month of September 2023

Total Cash

Association Operating Cash \$ 894,976 Association Reserves \$13,645,592

Operating cash decreased by approximately \$ -76,000 from the prior month's balance.

Operations Total Revenue

	MTD		YTL)
Total Revenue	\$1,13	30,552	\$3,	392,477
Total Assessments	\$1,12	25,309	\$3,	375,928
Total Other Revenue	\$	5.243	\$	16.549

Operating Surplus/Assoc. Operating

	MID	YID
Total Operating Surplus	\$ -87,513	\$ -234,721
Budgeted Surplus/(Deficit)	\$ -31,455	\$ -344,550
Variance to Budget	\$ -56.058	\$ 109.829

Operating Expense

	MTD	YTD
Total Operating Expense	\$1,218,065	\$3,627,198
Total Operating Expense	\$1,056,198	\$3,181,003
Total Inter-Co. Transfers	\$ 161.867	\$ 446.195

- Revenue: Was \$ -359 unfavorable to the budget of \$1,130,000.
 - No major concerns to report at this time YTD we are unfavorable \$ -256.
- Expenses: For the month were \$ -55,000, unfavorable to the budget of \$1,162,000.

Small unfavorable variances in utilities expense and irrigation maintenance expenses total unfavorable of \$ -7,000.

Insurance expenses continue to be unfavorable to the budget as reported last month at \$ -44,000.

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

• Insurance Expenses, \$ -43,945 (13.36 percent) unfavorable to budget (actual \$372,791 vs. budget of \$228,846) due to impact of 2023 property insurance renewal effective May 30, 2023.

The YTD net <u>favorable</u> operating budget variance for the month of September 2023 was \$110,000. This is the favorable variance in water expense carrying over from August 2023.

Completing the first three months of FY 2024 we can continue to see an unfavorable variance in Insurance Expense for the year total projected unfavorable variance \$ -515,000, based on when the budget was ratified and when the Insurance Renewal occurred. Better planning and estimates will be used as the budget process begins for FY 2025.

No other major variances to report.

Association Board Voting Record for October 31, 2023

Association Voting Record for October 31, 2023										
	Board Members* Comments								Costs	
		DH	MS	PR	JW	DC	JE	SG		
1	Approval Consideration of Proposed Changes to Association Policy <u>APr 103-01 Board and Member</u> <u>Meetings</u>	Υ	Υ	А	Y	Υ	Υ	Υ	The Board provisionally approved the revised changes to Association Policy APr 103-1 Board Member Meetings and to publish same in The Villager newspaper for the required 30-day member comment period. The purpose of the proposed changes are to simplify the formatting of the agenda for board meetings.	\$0
2	Approval Consideration of Proposed New Association Architectural Committee (AC) Rule D-32 Area Projects In Common Area	Y	Υ	A	Y	Υ	Y	Y	The Board provisionally approved the revised changes to Association Architectural Committee (AC) Rule D-32 Area Projects in Common Area to publish same in <i>The Villager</i> newspaper for the required 30-day member comment period. The purpose of the rule is to provide a process for the request of Area Projects that do not fall under existing Association Architectural Committee (AC) rules which are to be constructed or installed on Association Common Areas and are not in conflict with Association Rules.	\$0
	Approval Consideration of Resolution Regarding Fire Safety Material	Υ	Υ	A	Υ	Υ	Υ	Υ	The Board approved the resolution regarding fire safety material and to post the product listing on The Villages Resident Portal, and the Architectural Committee (AC) shall require the use of these products on all current and future (AC) applications. The purpose of the resolution is to lift the moratorium on remodeling/home improvement projects and any such project in the future to use products on the	\$0
4	District Advisory Committee (DAC) Appointments and Resignation	Υ	Υ	A	Y	Y	Υ	Υ	The Board approved the appointment of Rita Holiday as a voting member to the Cribari DAC, Pete Mills as a voting member to the Glen Arden DAC and the appointment of Peggy Young as a voting member to the Heights DAC and accepted with appreciation of service the resignation of Doris Adams from the Cribari DAC.	\$0
	Review to Approve - AC Solar Conditionally Approved Application: 3117 Lake Albano Circle	Υ	Υ	A	Y	Υ	Υ	Υ	The Board conditionally approved the installation of solar systems on common area sloped roofs located at 3117 Lake Albano Circle pending alternative proof of receipt of revocable easement recordation, including a copy of the signed and notarized document and the owner submitting required insurance and city permit paperwork including comments to AC prior to starting construction.	\$0
	Approve Resolution to Record Liens: •665-22-XXX •665-38-XXX	Υ	Υ	А	Υ	Y	Υ	Υ	The Board approved the recording of a lien on APN #665-22-XXX, for unpaid assessments totaling \$6,016.87 and on APN #665-38-XXX, for unpaid assessments totaling \$2,671.27.	\$0
7	Approval Consideration to Transfer Funds for Partial Payment on Outstanding Loan for 2023 Property Insurance Premium	Υ	Υ	A	Υ	Υ	Υ	Υ	The Board approved the transfer of \$333,000 from the Association's Operating Fund to the Reserve Fund for the partial payment on the outstanding loan of \$3,001,000 used to help pay the 2023 property insurance premium renewal in June 2023 with balance of \$2,668,000 to be paid back by June 30, 2024.	\$333,000
8	Member Disciplinary Hearing	N/A	N/A	А	N/A	N/A	N/A	N/A	A disciplinary hearing was held due to alleged violations of Association CC&Rs Section 3.4 Common Area Construction, Association Rule 2.10 Harassment, Sound, Visual, and Odor Restrictions, Association Rule 2.20 Club Employees, and Association Rule 2.21 Association Common Areas. The hearing was conducted pursuant to Association Policy APO 104 Owner Appeal Hearings and APr 104-1 Appeal Hearings — Disciplinary Appeals. After deliberation and consideration of the matter; the Board will document their decision in writing to the member.	\$0
	Total APPROVED Expenditures this meeting \$33							\$333,000		

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

* DH = Diana Hallock | MS = Michael Schwerin | PR = Patricia Reardon | JW = Julie Wash | DC = David Cook | JE = John Epperheimer | SG = Stephen Gilbert

Homeowners' Operating Statement Review

For the month of September 2023

Non-Estates Operating Total Cash

Non-Estates Operating Cash \$5,680

No major changes to report in the cash position of the HOA Non-Estates.

Non-Estates Total Revenue

MTD YTD
Total Revenue \$4,686 \$14,058
Operating Surplus/(Deficit) Non-Estates Operating

MTD YTD

Total Operating Surplus/(Deficit) \$ 332 \$ 996

Budgeted Surplus/(Deficit) \$ -121 \$ -363 Variance to Budget \$ 453 \$1,359

Non-Estates Operating Expense

MTD YTD \$12.06

Total Operating Expense \$4,354 \$13,062

Favorable variance in expenses associated to Legal Expenses. No other major variances to report.

The YTD net <u>favorable</u> operating budget variance as of September 2023 was \$1,300.

Estates Operating Total Cash

> Estates Operating Cash \$18,181 Estates Reserves \$96,049

No major changes to reprot in the cash position of the HOA Estates.

Estates Total Revenue

MTD YTD \$16.914 \$50.441

Total Revenue \$16,814 \$50,441

Operating Surplus/(Deficit) Estates Operating

MTD YTD

 Total Operating Surplus/(Deficit)
 \$ -947
 \$ -4,813

 Budgeted Surplus/(Deficit)
 \$ -1,257
 \$ -14,257

 Variance to Budget
 \$ 310
 \$ 9,444

Estates Operating Expense

MTD YTD

Total Operating Expense \$17,761 \$55,254

No other major variances to report.

The YTD net <u>favorable</u> operating budget variance as of September 2023 was \$9,444.

Club Board Voting Record for October 31, 2023 October 31, 2023 Monthly Meeting **Board Members**¹ Costs LK LV JO RZ AAAGENDA ITEMS COMMENTS Approval Consideration to Accept Donation with Appreciation of Two The Board approved to accept with appreciation the donation of two pianos from The Villages Υ Υ Υ Υ Υ Υ \$0 Pianos from The Villages Community Chapel General Manager Theresa Ostrander provided a brief status and noted the Landscape Consulting Status of The Villages Turf Reduction Beta Sites N/A N/A N/A N/A N/A N/A N/A \$0 team will present on this in November Approval Consideration to Accept Quarterly Review of Accounts per 3 Υ Υ Υ Υ Υ The Board approved to accept the quarterly review of accounts as presented. \$0 VGCC Bylaws 8.2.7 The Board approved The Villages Cat Club, The Villages Club for Desis, Bluegrass Music Club, and Approval Consideration of The Villages Cat Club, The Villages Club for The Villages Study Groups Club, as Board Recognized Clubs per VGCC Rule 1.40 Villages Board Desis, Bluegrass Music Club, and The Villages Study Group as Board Υ \$0 Recognized Clubs Per VGCC Rule 1.40 Recognized Clubs Presentation of The VGCC Bylaws Review Purpose and Process N/A N/A N/A N/A N/A Treasurer Richard Zahner presented the purpose and process for the VGCC Bylaws revision of 2024 \$0 Interim AGM Head of Finance Blake Kennedy provided a report on the proposed new ERP System, N/A N/A 6 ERP System Selection and Phasing (Capital Replacement) Report N/A N/A N/A N/A \$0 and it was announced that more specific details will be presented in November The Board approved the appointment of Julie Wash to the Nominating Committee, the Υ Υ Υ Υ Υ appointment of Helen Ware to the Swimming Pools Advisory Committee and confirmed Mike Ramer \$0 Committee Appointments; Nominating, SPAC, EPC Chair as the Chair of the Emergency Preparedness Committee. The Fitness Center Advisory Committee's recommendation on guests at the Fitness Center was 8 N/A N/A N/A N/A N/A N/A N/A \$0 Discuss Fitness Center Advisory Committee's Recommendation - Guests N/A N/A N/A N/A N/A N/A N/A N/A The status of the indoor showers at the community pools was discussed. Discuss Status of Indoor Showers at the Swimming Pools \$0 The VGC's recommendation for watering system for the turf reduction area at Hole 8 was Discuss Villages Golf Committee's Recommendations- Watering System at discussed; management to get pricing for temporary watering system. Also discussed was the VGC's N/A N/A N/A N/A N/A N/A Hole 8 and Repair of Cart Paths recommendation for repair of cart paths; management and staff to review and bring back to Total APPROVED Expenditures this meeting 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 * LL = Leslie Lambert | JO = Judy Owen | BK = Bob Krattli | RZ = Richard Zahner | LK = Liz Kung | LV = Larry Versaw | AA = Andy Altman

Club Board President's Message...

(Continued from page 3)

incidents of Villagers and some contractors who purposely drove on the not-yet-cured asphalt and seal coat products. The Club Board has made a request through the General Manager's office that The Villages Public Works department assess the damage and estimate the costs to perform needed repairs. A discussion of how to handle these incidents is planned for the November 14 Club Board Working Session.

On a happier note, The Villages has a wonderful occasion to celebrate! October 24, 2023, was the one-year anniversary of the hiring of our General Manager, Theresa Ostrander. I know that each Villager and the Club Board are extremely grateful to Theresa. Theresa's tremendous knowledge, her calm demeanor, her courage, her humble heart, her fabulous smile, plus her creative and innovative thinking has put her in a class all her own. Theresa, we thank you for using your remarkable talents and skills to fuel so many efforts at The Villages. We are constantly impressed by your performance and thank you for all your hard work.

Finally, we are very happy to continue our positive engagement with the hard-working Villages Executive Staff, and most importantly with our General Manager, Theresa Ostrander. The Club Board recognizes the heavy workload you and your staff are carrying and appreciate the extra efforts and highest levels of professionalism exhibited by the entire team. Thank you, Theresa, and Team, for your support of the Club Board and all you do for The Villages!

-Leslie Lambert, Villages Golf & Country Club President

Stay in touch with essential developments on FastLane!

Because of rapid and frequent developments in our world that directly affect our community, 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 FastLane, 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 FastLane: 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.

COMMUNITY ACTIVITIES

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

Fitness Demonstration to have new holiday schedule

There will be no Fitness Center Safety Demonstration on the following Thursdays due to the Thanksgiving and Christmas holidays: **November 23, December 21**, and **December 28**. Demonstrations will be offered for the rest of these months at the regularly scheduled times: **Thursday nights at 7 p.m.** and the **second Saturday of the month at 9:30 a.m.** Each session is 90 minutes long and led by a personal trainer at the Fitness Center. Reservations are required.

For more information or to sign up for a demonstration please visit the Fitness Center Demonstration page under the Reservations menu option when logged into the Resident Portal, or call 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.

Upcoming schedule changes to Game Day

This holiday season, the availability of Game Day will be

affected by special events and, of course, holidays. Game Day is the time allocated by Community Activities for drop-in game playing in the Redwood Room and Terrace Room Lounge in Cribari Center. No games materials are provided, but groups usually play bridge, mah jong, poker, and more in these spaces. The Game Day schedule is Monday through Thursday from 9



a.m. to 10 p.m. and Friday from 9 a.m. to 5 p.m. Outside of Game Day these rooms are available by reservation only.

On the dates below the regular Game Day schedule will be changed. Signs will be posted in the rooms as well. Please contact Community Activities with any questions at 408-223-4643.

- November 3 (Friday): the rooms will be available until 12 p.m. to setup for the Holiday Faire and will return to the normal drop-in schedule on Monday, November 6.
- November 8 (Wednesday): the rooms will be unavailable for Game Day activities from 9:30 a.m. to 1:30 p.m. to host a Comcast On-Site Service event. Game Day will be available afterwards.
- **November 23 (Thursday):** the rooms will be closed for Thanksgiving and will return to a partial drop-in schedule on Friday, November 24.
- November 24 (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, November 27
- December 25 (Monday): the rooms will be closed for Christmas and will return to the normal drop-in schedule on Tuesday,
- January 1 (Monday): the rooms will be closed for New Year's Day and will return to the normal drop-in schedule on Tuesday, January 2.

Sign up for trip to SF's de Young Open

Join us **Friday, January 5** as we tour San Francisco's de Young Museum! We will explore the works of artists who live within the nine counties surrounding San Francisco Bay at this triannual (every three years) exhibition. This year 7,766 artists submitted entries for the de Young Open 2023, and the 883 works shown were selected by curators and distinguished Bay Area artists for display. The artworks are presented in a "salon style," where nearly every inch of display space is covered wall-to-wall and floor-to-ceiling, and grouped by themes such as the urban environment, the human figure, surreal imagery, and more. This exhibition supports local arts communities, and the works may be purchased (contact the museum for more information). Lunch options include the museum café and outdoor food stands in the area. On the 5th, we will depart from Cribari East Parking Lot at 8:30 a.m.



with an estimated return time of 3 p.m. Activity Level: Light to Moderate Activity (benches may or may not be available).

The cost per person is \$63 regular price; \$44 for FAMSF members.

- Regular price includes admission, escort, and round-trip transportation.
- Fine Arts Museums of San Francisco members must show valid membership card at registration.

Gratuity for driver is included in price, additional tipping is at your discretion. Audio Tours are not available for this exhibition. Take advantage of this opportunity, it will be three years before it comes back around! Register in Building B by Friday, November 17 or sooner if tickets sell out.

Learn Intro to Line Dancing with Nanci

Nanci Pritchard will be teaching a four-week introductory line dance class. The fun line dances to traditional and more popular music will introduce you to basic moves and footwork.

Sign up for this class taking place **Tuesdays 10 a.m. to 11 a.m.**, **November 21** to **December 12** (four dates) in Cribari Auditorium.

The total cost is \$17.50 per resident for this four-week class. Register in Building B during business hours by Friday, November 10 or sooner if the class fills up.

Nanci has been dancing for over 30 years and has been teaching country line dance for the last 20 years. She teaches throughout the Bay Area including some of the largest country nightclub and winery venues. She has enjoyed working with all ages of dancers who have varying levels of experience.

Learn Beginner-Plus Line Dancing with Nanci



Nanci Pritchard will be teaching a four-week Beginners-Plus line dance (formerly known as Intermediate line dancing) class. These fun line dances will increase your skills with more advanced moves to faster music. Don't be shy, give it a try!

Sign up for this class taking place Tuesdays 9:30 a.m. – 10 a.m., November 21 to December 12 (four dates) in Cribari Auditorium.

The total cost is \$17.50 per resident for this four-week class.

Register in Building B during business hours by Friday, November 10 or sooner if the class fills up.

Line Dance with Nanci schedule update

Due to a scheduling conflict, there's a change to the Line Dance with Nanci Schedule for the current session. The **November 7** date for both of Nanci's classes has been cancelled and instead, the classes will be taught on **November 14**. The cost of the five-classes this session remains at \$21. Our office is currently reaching out to all participants. Please contact Community Activities with any questions.

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.

Step back in time with Victorian Carolers

On Wednesday, December 13, celebrate the holidays like it is 1823 with a wonderful performance from the Lyric Theatre's Victorian Carolers! The fabulous quartet will be dressed in full Dickensian costume to share a capella renditions of traditional English Christmas songs as well as secular and contemporary classics in the Cribari Conference Room from 7 p.m. to 8:30 p.m. Don't be a scrooge, take a journey back in time with us!

The Lyric Theater has been operating in San Jose since 1972 with roots in Gilbert & Sullivan and other light opera, the caroling program was initiated in 2008 and has performed all over the Bay Area. Hot beverages will be provided. The cost per person is \$15. Pre-registration in Building B is required. Register in Building B by Friday, November 17 or sooner if spots fill up.

Doox of Yale concert coming

Join us in Cribari Auditorium for an a capella performance by undergraduate tenor and base group, the Doox of Yale, all the way from Yale University. This group has been performing since 1952 in some amazing locations, such as the White House and Drew Barrymore's birthday party. Their repertoire includes nostalgic rock ballads, soulful jazz standards, classic folk tunes and even some catchy pop songs. More information will be contained in the Fast Lane and The Villager the week of November 10.

Guest Room reservation reminders

Each of our four guest rooms includes a bathroom, TV, mini fridge, and coffeepot. For you and your future guests here are a few reminders:

- You can reserve up to six months in advance.
- After hours key pickup at the Front Gate is available by request.
- Pets are not allowed

Please call the Community Activities department at 408-754-1336 for more information or to reserve.



Salute to Veterans Week

Quilts of Valor

Wednesday, Nov 8 Sequoia Room in Cribari Center

Display of Quilts 1 p.m. to 2:30 p.m. Quilt Presentation at 2:30 p.m.

The Villages Quilters make and award Quilts of Valor as a thank you for the service and sacrifice of veterans.

Santa Clara County Veterans Outreach Services

Thursday, Nov 9 Sequoia Room in Cribari Center

10 a.m. to Noon

Have a one-on-one with a representative of this organization, which provides a wide range of services to Veterans.

Salute to Veterans: Special Edition of The Villager

Published Thursday, Nov 9

Many of your neighbors are proud veterans, read more about their stories!

Veteran's Day Program

Saturday, Nov 11 (Veteran's Day!)

Tribute 1 p.m. to 2:15 p.m. Auditorium in Cribari Center

Several speakers, music, and audio visuals are part of this tribute to all military branches. Sponsored by the Villages Veteran's Club.

Reception 2:15 p.m. to 3:15 p.m. Conference Room in Cribari Center

Refreshments in honor of our veterans.



ARTS & CRAFTS CALENDAR

All Villagers are invited to participate in Arts and Crafts Activities. More details at villagesartsandcrafts.org

Open Studio times in the Art Room: Mondays and Fridays with Jane Hink and Taf Tafarrodi, beginning at 10 a.m. Mondays and Tuesdays with Pat Andrade, 2 – 5 p.m. All Villagers and all mediums welcome! Poetry in Art meets Tuesdays at 10:30 p.m. All welcome!

November 4: Holiday Faire, Cribari Center. 10 a.m. - 2 p.m. 34 vendors in Art Room, Auditorium, Conference Room, Patio Room, Redwood Room and Sequoia Room. Bake Sale in Terrace Room. Free popcorn in Art Room!

November 6: Monthly Membership Meeting in Cribari Conference Room, 1:45 p.m. Guest artist: Greg Cheung on Drawing. **Elections for new officers.**

November 12: Paint Night... on a Sunday afternoon with Nicole Alexander. Sunday, 2 – 5:30 p.m. in the Art Room. \$45. All materials furnished and refreshments. Register by emailing barb.gottesman@gmail.com

November 14: Free Art Film: Michaelangelo. Tuesday, 2:30 pm in Cribari Conference Room with host Roz Zinns. All Villagers and their guests are welcome!

Ceramics Room has open studio days for approved members. For Open Studio hours and classes, visit villagesceramics.com

Stitchery Group on Mondays: Patio Room from 1 – 3 p.m. Call Roberta at 408-218-8372. You can learn knitting here!

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.

Rambler Hike November 8: Pam Thompson will lead a hike through The Villages on and then afterwards get lunch at the Bistro! Meet up at the Vineyard center at 9:15 a.m. and bring your Villages card. If it rains, this hike will be canceled!

Rambler Lite Hike November 8: Katy Peretti (408-531-0917) will lead a hike to the three Montgomery ponds and steps. Meet at the Clubhouse at 9 a.m.

Rambler Hike November 15: Jim Koski (408-313-4848) will lead a 3.7-mile hike along the Stanford Dish Loop Trail. This is a "moderate" hike with about 500' of elevation gain. The trail is named after the large radio telescope that cannot be missed. Nice views of the Stanford campus and Palo Alto but no shade so bring a hat! We'll stop for lunch afterwards. Meet at the Cribari bell at 8:45 for 9:00 departure. About 60 miles round-trip.

Rambler Lite Hike November 15: Katy Peretti (408-531-0917) will lead a hike to Evergreen Community College. We'll walk to the new additions to the college and around the lake. Meet at the parking lot next to the Villages security gate at 9 a.m.

Rambler Hike November 22: Sandy and John Petrin (530-927-7024) will lead a hike from Tree Life Cycle Trail Head/Coyote Creek Trail to Metcalf Park which is along Coyote Creek Trail. The free parking lot is just past Silicon Valley Road as you go south on Hellyer (which becomes Basking Ridge Drive). R/T mileage is about 8 miles. Bring water, a hat, and a snack. For those interested we can stop for coffee at Starbucks by the VA Medical Center after the hike. We will meet at Cribari Center at 8:30 a.m. for an 8:45 a.m. departure.

Rambler Hike November 29: Rambler Hike November 29: Al Girolami (209-531-6553) will lead a two-mile hike in Calero County Park. We will enter and park at the Rancho San Vicente Entrance off of McKean Rd. (restrooms available) and do the North Ridge Trail loop starting on the Lisa Killough Trail. This is rated as an Easy Hike with just less than 2 miles and just less than a 200 ft. elevation gain. For those doing or wanting to do the 2023 Magnificent Seven Hikes, this is one of them. Distance to the Park is 18 miles. Following, there will be an optional lunch stop at Los Amigo at 7058 Santa Teresa Blvd. For the benefit of the late risers and the fact it is a nearby short hike, we will meet at the Cribari bell at 9:45 a.m. for carpooling and depart at 10 a.m.

THE CLUBHOUSE

For Information: **408-223-4687**

2800 The Villages Fairway Drive, San Jose CA 95135

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

WHAT'S COOKING?

theclubhouse@the-villages.com
For Curbside Grab-andGo 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

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

Standard Time returns Sunday, November 5



Fall Back!

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

Clubhouse is open for full service

The following details will be in effect at the Clubhouse:

Restaurant Main Dining Room: Reservations are strongly suggested by emailing, calling or making an online reservation.

Email: theclubhouse@the-villages.com, Phone: 408-223-4687, Online: clubhousereservation.com

- Patio 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.
- · Credit cards and house charges will be accepted.
- · Cash will not be accepted for payment but can be left as a tip.

ATTENTION CURBSIDE CUSTOMERS: New legislation prohibits "Take-out service" from providing any single-use foodware accessories or standard condiments to customers unless they are requested. This is in effect now. Our staff will ask if customers need condiments such as ketchup, etc. or plastic utensils such as forks, etc. when taking orders.

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 percent 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.

Soup of the Day



Monday	November 6 Split Pea with Ham
Tuesday	November 7 Cream of Carrot with Ginger
Wednesday	November 8 Napa Cabbage with Potstickers
Thursday	November 9 Minestrone
Friday	November 10 Salmon Corn Chowder

November 11 Chef's Choice

Sunday November 12 Chef's Choice

Saturday

Clubhouse Indoor, Patio Dining and Curbside

Hours of Operation Monday Tuesday to Friday Saturday and Sunday

Lunch: **Breakfast:** Saturday Breakfast: 11 a.m. to 2 p.m. 8 a.m. to 11 a.m. 7 a.m. to 11 a.m. **Bistro Menu** Lunch: **Sunday Breakfast:** 2 p.m. to 8 p.m. (last seating) 11 a.m. to 2 p.m. 7 a.m. to 2 p.m. **Bistro Menu:** Lunch: 2 p.m. to 8 p.m. (last seating) 11 a.m. to 2 p.m. **Dinner Menu: Bistro Menu:** 2 p.m. to 8 p.m. (last seating) **5 p.m. to 8 p.m.** (last seating) **Dinner Menu:** 5 p.m. to 8 p.m. (last seating)

Main phone line: 408-223-4687

Reservation: Press #1, Curbside Order and Pick-up: Press #2 Manager on duty: Press #4, Events and Catering: Press #5

Online

Reservation or Curbside Order: Clubhousereservation.com Email: theclubhouse@the-villages.com Bistro Menu 2pm-8pm

Appetizers

GF Potato Skins \$14.00

Cheddar, Tomatoes, Bacon, Scallions and Sour Cream

Wings BBQ, Teriyaki, or Buffalo Sauce 6Pc \$13.95 Celery and Carrots, Ranch Dressing

V Villages Nachos \$12.95

Tortilla Chips with Cheddar, Jalapenos, Sour Cream, Black Olives Black Beans and Tomatoes Topped with Green Onions Add Beef or Chicken \$4

Breaded Chicken Tenders with Sauce \$11.95 Honey Mustard or Ranch

V **Szechuan Baby French Beans** \$11.95 Wok Tossed with Seasoning.

Chicken Lumpia \$12.95

4-piece Filipino Egg rolls with Dipping Sauce

Won Ton Skewered Prawns \$14.95 4 Prawns on Grilled Pineapple Wedge

Angus Beef Sliders \$11.95

2 Angus Beef with Tomato Relis

Southern Crab Cakes \$13.95

 ${\it 2\ Panko\ Crusted\ with\ Cayenne\ Remoulade}$

Lightly Dusted Rings, Tentacles and Parmesan Parsley

Soup of the Day \$5.50/\$7.50 Chili Con Carne with Onions and Cheddar

Entrée Caesar Salad \$11.95

Add Grilled Tofu \$3, Chicken \$4, Salmon \$6, Prawns \$6

Cobb Salad \$14.25

Calamar*i* \$13.95

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

V Asian Salad \$14.75

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

V Santa Fe Salad \$14.95

Mixed Greens, black Beans, Corn, Avocados, Tomatoes and Green Onions, topped with toasted Tortilla Strips Cilantro Lime Dressing Add grilled 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

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

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 or Chili Con Carne

Sandwiches With Sides

Jumbo all Beef Hot Dog \$11.95

Toppings: Onions, Tomatoes & Red Onion Relish. Add Cheddar or Chili \$2

Burger with Side \$13.95 Or Impossible Burger with Side \$14.95 Angus Beef with LTO and Side Dish Or Plant Based Meat Add Avocado, Bacon, Cheese \$2

Chicken Club on Focaccia Bread \$15.95 Roasted Chicken, Bacon, Swiss Cheese and LTO

Reuben \$14.95

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

Classic BLT \$13.50

Iceberg, Tomatoes, and Bacon on Toasted Sourdough

Naan Pizza Crust Red Sauce with Mozzarella

V Cheese Pizza \$11.95 Pepperoni Pizza \$12.95 V Margherita Pizza \$12.25 Combination Pizza \$14.95

Sausage, Pepperoni, Mushrooms, Onions, Peppers V Veggie Pizza \$14.95

Onions, Broccoli, Zucchini, Mushrooms, Peppers Arugula

BBQ Chicken Pizza \$14.95

Sweet BBQ Sauce, Onions, Cheddar, Mozzarella

Gluten Free Pizza Crust Sub \$2 GF Gluten Free V Vegetarian

Breakfast Menu

Tuesday to Friday 8am to 11am. Saturdays 7am to 11am. Sundays 7am to 2pm

V French Toast \$9.75

Whipped Butter, Maple Syrup, Cup of Seasonal

V Short Stack Pancakes \$9.75

Whipped Butter, Maple Syrup, Cup of Seasonal Fruits

V Belgium Waffles \$10.75

Whipped Butter, Maple Syrup, Cup of Seasonal Fruits

Bagel BLT and Egg \$10.75

Bacon, Lettuce and Tomato with Cream Cheese

Breakfast Burrito \$10.75

Scrambled Egg, Potatoes, Cheese, Salsa Choice of Bacon or Sausage

Montgomery Muffin \$10.75

Scrambled Egg, Bacon or Ham, Cheddar Cheese, and Fruit

Lox and Bagels \$15.95

Smoked Salmon, Cream Cheese, Red Onions, Egg Whites and Capers

Avocado Spread Sourdough Toast \$12.50 Fried Egg, Bacon, and Tomato

Chicken and Waffle \$13.95

2 Piece Chicken Tenders, Belgian Waffle, Fruit

Sides

Egg \$2.75, Breakfast Meats \$4, Hash Browns or Country Potatoes \$3, Toast \$2

French Roast 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

Non-Dairy Creamer Available Upon Request GF Gluten Free Bread Available \$1.50 Extra

The Villager \$12.95

2 Eggs Any Style with Sausage Links, Ham, or Bacon. With Potatoes or Fruit, Choice of Toast

Three Egg Omelet \$12.95

Choice of Peppers, Mushrooms, Spinach or Tomatoes Ham, Bacon, Sausage, or Cheese, Add. \$3 each, Bay Shrimp \$4.

Skillet Scrambler \$12.95

Choice of Peppers, Mushrooms, Spinach or Tomatoes Ham, Bacon, Sausage, or Cheese, Add. \$3, Bay Shrimp \$4 Served w/ Potatoes or Fruit and Toast

Served with Potatoes or Fruit and Choice of Toast

Ralph's Special (Loco Moco) \$14.95

 ${\it 2~Eggs, Potatoes~or~Rice, and~Ground~Sirloin~Patty} \\ {\it with~Gravy, Choice~of~Toast}$

Huevos Rancheros \$12.50

Fried Corn Tortillas Topped with Lettuce Tomatoes, Sour Cream, Black Beans, Fried Egg and Salsa, Topped with Cotija Cheese

Eggs Benedict \$14.95

2 Poached Eggs, Canadian Bacon over English Muffins with Hollandaise Sauce Served with Choice of Potatoes or Fruit

Eggs Florentine Benedict \$14.75

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 \$14.95

2 Eggs, House Made Seasoned Hash. Served with Potatoes or Fruit and Choice of Toast

Sundays Only

Oatmeal With Raisins, Bananas, Syrup, Fruit \$9.25

Country Cornbread with Sweet Butter, Fruit \$8.50

Dinner Menu

Tuesday - Sunday 5pm to 8pm Last Order

<u>Starters</u>

Soup of the Day Cup \$5.50 Bowl \$7.50 Chili Con Carne with Onions and Cheddar

Small Caesar Salad \$6.75

Calamari \$13.95

Lightly Dusted Rings and Tentacles with Parmesan Parsley

Chicken Lumpia \$12.95 4-piece Filipino Egg Rolls with Dipping Sauce

Southern Crab Cakes \$13.95 Crusted with Cayenne Remoulade

V Szechuan Baby French Beans \$11.95

Wok Tossed with Seasoning

Won Ton Skewered Prawns \$14.95 4 Piece Skewered on Grilled Pineapple Wedge with Dipping Sauce

The Lighter Side

Served à la carte

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

Pasta Puttanesca \$15.95

Spaghetti with Zucchini, Capers, Eggplants Olives and Garlic. Essence of Anchovies

V Butternut Squash Ravioli \$15.95 Creamy Garlic Sauce

Spaghetti Tuscan Ragu \$16.95 Beef Chuck and Sausages with Tomatoes,

Mirepoix Garnished with Basil

V Vegetarian GF Gluten Free

\$27.95

Fridays, Saturdays and Sundays Slow Roasted Prime Rib \$39.95

Aged to Perfection with Choice of Sides

<u>Dinner Entrées</u>

Accompanied by 2 Sides.
Mashed Potatoes, Saffron Infused Rice
Baked Potato with Sour Cream and Chives
Or Daily Vegetables Sides

Soup or Salad \$3.95 with Entrees

Crispy Muscovy Duck Breast \$29.95 Dark Cherry Brandy Sauce

Chicken Parmesan \$26.95 Panko Breaded with Mozzarella Marinara Sauce

Country Pot Roast \$28.95 Slow Braised with Herbs and Vegetables

New York Steak \$32.50 Green Peppercorn Sauce

Rosemary Braised Lamb Shanks \$33.95 Slow Braised with Red Wine and Mirepoix

Country Breaded Bone In Pork Chop \$28.95 Smothered with Gravy

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

Stuffed Sole with Bay Shrimp \$26.95 with Spinach, Sundried Tomatoes and Ricotta Topped with Mornay Sauce

Blackened Creole Salmon \$27.95 With Corn Verde Salsa

Salt and Pepper Prawns \$28.95 Crushed chili, Chinese Five Spices, White Pepper, Garlic and Onions Tossed and Sautéed.

Dinner Specials:

Weekly

Specials

For the week of

11/6 to 11/12

Breakfast Special:

Tuesday 11/7 to Sunday 11/12

California Benedict: Poached Egg, Tomato, Avocado, Bacon and Hollandaise

Sauce on an English Muffin with Choice of Breakfast Side \$15.95

Lunch Specials:

Monday 11/6 to Sunday 11/12

11 a.m. to 2 p.m.

Sole Dore Amandine: Flour and Egg Wash Sole with a Beurre Blanc Sauce topped

with Toasted Almonds and served with Rich Pilaf and Vegetables \$16.95

Chicken Teriyaki Salad: Marinated Chicken Breast, Water Chestnuts, Grilled

Pineapple, Snow Peas and Carrots over Greens with a Hoisin Vinaigrette \$16.95

Tuesday 11/6 to Sunday 11/12 5 p.m. to 8 p.m. (Last Seating)

Trout Amandine: 8-oz. Idaho Trout with a Lemon Butter Sauce and Toasted Almonds with Choice of Sides **\$27.95**

Fettucine with Salmon and Asparagus: In a Garlic Cream Sauce

Lunch Menu 11am to 2pm

Appetizers

GF Potato Skins \$14.00

Cheddar, Tomatoes, Bacon, Scallions, and Sour Cream

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

Breaded Chicken Tenders with Sauce \$11.95 Honey Mustard or Ranch

V Szechuan Baby French Beans \$11.95 Wok Tossed with Seasonings.

Won Ton Skewered Prawns \$14.95

4 Piece Skewers on Grilled Pineapple Wedge

Chicken Lumpias \$12.95 4-piece Filipino Egg Rolls Dipping Sauce

V Villages Nachos \$12.95

Tortilla Chips with Cheddar, Jalapenos, Sour Cream, Black Olives Black Beans and Tomatoes Topped with Green Onions. Add Beef or Chicken \$4

Angus Beef Sliders \$11.95 2 Angus Beef with Tomato Relish

Southern Crab Cakes \$13.95

2 Panko Crusted with Cayenne Remoulade

Lightly Dusted Rings and Tentacles with Parmesan Parsley

South of the Border

Rotisserie Chicken Enchiladas \$15.95 Refried Black Beans, Spanish Rice and Tomatillo Sauce

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

Street Tacos \$13.95

Grilled Tofu, Cod, Beef or Chicken with Cilantro, Onions, Cabbage and Radish with Salsa on Mini-Corn

Villager Favorite

Fish and Chips \$14.95

Batter Dipped Cod, Tartar Sauce, Fries, Cole Slaw

V Lunch 3 Egg Omelet with Fruit \$.12.95

Choice of Peppers, Mushrooms, Spinach, Tomatoes. Choice of Toast

Ham, Bacon, or Cheese Add \$3, Bay Shrimp \$4

Soup of the Day Cup \$5.50 Bowl \$7.50 Chili Con Carne with Onions and Cheddar

GF Entrée Caesar Salad \$11.95

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

Soup or Salads

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

Grilled Sirloin Salad \$16.25

On a Bed of Greens, Avocados, Cucumbers Cherry Tomatoes, Balsamic Vinaigrette.

V Greek Salad \$14.75

Tomatoes, Cucumbers, Red Onions, Feta cheese and Olives with Pepperoncini, Lettuce, Red Wine Vinegar Add Grilled Chicken or Beef \$4

V Santa Fe Salad \$14.95

Mixed Greens, Black Beans, Corn, Avocados, Tomatoes and Green Onions Topped with Toasted Tortilla Strips Add Grilled Chicken or Beef \$4 Cilantro Lime Dressing

Cobb Salad \$14.25

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

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

Half Stuffed Avocado Salad\$14.95

Chicken or Tuna Salad, Tomatoes, Cucumbers, Hard Boiled Egg

Over Rice

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

Pork Adobo Over Rice \$16.95 Braised with Soy, Vinegar Black Pepper, Garlic, Onions

Chicken ala King \$16.95

Rotisserie Chicken Breast with Peas, Carrots, Onions, Mushrooms in a Cream Sauce over Rice

Sandwiches and Such with choice of Sides Included

Gluten Free Breads Sub \$1.50

Sides \$5.50

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

Jumbo All Beef Hot Dog \$11.95

Toppings: Onions, Tomatoes & Red Onion Relish. Add Cheddar or Chili \$2

Burger with Side \$13.95 Or Impossible Burger with Side \$14.95 Angus Beef with LTO and Side Dish Or

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

Turkey Brie On Focaccia Bread \$15.95

With Cranberry Chutney and Alfalfa Sprouts French Dip with Au Jus \$14.95

Roast Beef, Onions, w/ Jack Cheese, Hoagie

Melts: Tuna Salad, Bay Shrimp or Patty \$14.95 Grilled Sourdough, Cheddar Cheese Caramelized Onions. Substitute Impossible Patty Add \$1.00

V Veggie Melt \$15.95

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

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

Breaded Sole Hoagie \$15.95

Panko Breaded Sole with Tartar LTO

Chicken Club on Focaccia Bread \$15.95 Rotisserie Chicken, Bacon, Swiss Cheese and LTO Sub. Grilled Tofu

Classic BLT \$13.50

Iceberg, Tomatoes and Bacon on Toasted

Deli Sandwich LTO \$13.50

Choice of Bread, Turkey, Ham, Chicken Salad or

Croque Monsieur

Grilled Ham and Cheese Sandwich \$13.95 Grilled Sourdough with Melted Swiss and Dijon

Naan Flatbread Pizzas All with Red Sauce and Mozzarella V Cheese Pizza \$11.95 Pepperoni Pizza \$12.95 V Margherita Tomato Pizza \$12.25

Combination Pizza \$14.95

Sausage, Pepperoni, Mushrooms, Onions, & Peppers,

V Veggie Pizza \$14.95

Onions, Broccoli, Zucchini, Mushrooms, Peppers and Arugula

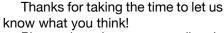
BBQ Chicken Pizza \$14.95 Sweet BBQ Sauce, Onions, Cheddar and Mozzarella

Gluten Free Pizza Crust Available \$ 2.00 GF Gluten Free V Vegetarian Add or Sub Tofu to Menu Items as Marked



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.



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



Dessert Menu

\$6.95

House Made Vanilla Crème Brule with Berries

Creamy Custard Topped with Glazed Caramelized Sugar

Chocolate Lava Cake (Warm)

Chocolate Cake with Creamy Fondant

House Made Bourbon Bread Pudding

New Orleans Style Bourbon Glaze and Frosting

Pecan Pie Buttery Shortbread Crust Topped with Hand Placed Glazed Pecan Halves

New York Style Cheesecake

\$5.25

Flavors of the Day

Sherbet, Ice Cream, Sorbet, Milk Shakes



Clubhouse Thanksgiving Buffet

Thursday, November 23, 2023 12:30 p.m. and 3:30 p.m.



Fruit, Cheese Display
Fruit Tray & Fruit Kabobs
Imported & Domestic Cheese Display

Salad Bar Station

Mozzarella, Basil & Tomato Skewers Roasted Butter Nut Squash Three Bean Salad Country Potato Salad

Waldorf Salad with Apples, Raisins, Celery, Grapes and Walnuts 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 Cracked Crab Claws Oyster Shooters with Horseradish Cocktail Sauce 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
Bourbon Glazed Salmon
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, Assorted Macaroons, Mini Cheesecakes, Petit Fours and Assorted Dessert Bars

Beverage Station

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

\$62.95 Plus Service Charge & Tax

Children Ages 5 to 12: \$28.95 Plus Service Charge & Tax Children under 5: Free of Charge All Charges Made to Account House Number Prior to Event

Final Guest Changes Due by Thursday November 16.

For reservations, call 408-754-1337 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.

RESERVATIONS REQUIRED

Thanksgiving Curb Side

Thursday, November 23, 2023 Pick Up Times 11am and 2pm

Delivered to the Curbside

Fresh Roasted Turkey with Sage & Thyme Dried Cranberry, Apple, and Walnut Stuffing



ranberry, Apple, and Walnut S Giblet Gravy Candied Yams Homemade Cranberry Sauce Green Beans Almondine Rolls and Butter \$27.95++

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 16

For reservations, call 408-754-1337 or e-mail thecolubbouse@the-villages.com Information Needed: Full Name, House Number, Phone Number Number of Each Order and Time of Pick Up

CLIP & SAVE

GET A FREE DRINK! AT THE CLUBHOUSE

Thanks for your service!

Redeem this coupon at the Villages Clubhouse bar or restaurant. Drinks limited to domestic beer, house wine, well drink, non-alcoholic soft drink, coffee or tea. Only one coupon per person, must show some form of military ID. Offer limited to Villages residents.

Coupon valid only November 10 through November 12, 2023.

One coupon per person

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

555

Bistro Happy Hour

\$5 House Cocktails

\$5 House Wines

\$5 Draft Beers 16 oz.

2 to 5 p.m. Tuesday to Sunday

All day on Monday

Prices subject to service charge and tax

Your Villages Heating and Air Conditioning Partner



- High PG&E Bills?
- Hot or Cold Rooms?
- Unit Running Too Long?
- Excessive Dust in Home? Health or Allergy Issues?

Call Today For Your <u>FREE</u> Energy Audit! (408) 288-5675 or www.ValleyMechanical.com



REPLACE



REDUCE ENERGY

Serving Locally for Over 28 Years – CSLB Lic. # 688433





WHERE?

Evergreen Natural Healing Arts 2680 S. White Rd, Ste 270 San Jose, CA 95148 WHEN? Saturday November 11, 2023

2:00 - 3:30pm

RSVP:

- Call or text **408-513-7943** by November 10, 2023
- Exclusive wellness specials for all participants
- Light refreshments will be served

© (408) 513-7943

www.evnaturalhealing.com
info@evnaturalhealing.com

DAR OF EVENTS

Friday. November 3

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Saturday, November 4

9 a.m.	Table Tennis	MMF
9:30 a.m.	Ceramics Open Studio	CER
10 a.m.	Holiday Faire	Α
10 a.m.	Ukulele Singing	MC
2 p.m.	Democratic Club	MC
2 p.m.	Matinee Theater Auditions	FC
5 p.m.	Italian Club Dinner	CH

Sunday. November 5

	,	
6:30 a.m.	Catholic Choir	CR
8:15 a.m.	Catholic Mass	Α
9 a.m.	Chapel Choir	SEQ
9 a.m.	Episcopal Services	MC
9 a.m.	Table Tennis	MMP
10 a.m.	Community Chapel	Α
2:30 p.m.	Piano Open Studio Concert	Α
3 p.m.	Bocce Club Membership	FC
4 p.m.	Table Tennis Social	MC
5 p.m.	Friends of San Jose State	CH
5:30 p.m.	Village Dancers	VC

Monday November 6

munuay	, NUYGIIIDGI U	
8:30 a.m.	Jazzercise	Α
9 a.m.	Chinese Morning Exercise	Ρ
9 a.m.	Game Day	RED
9 a.m.	Table Tennis	MMP
9:30 a.m.	Ceramics Open Studio	CER
10 a.m.	9 Hole Women	
	Golf Board	FC
10 a.m.	Drawing Class	AR
10 a.m.	Line Dance Club	Α
10:30 a.m.	Fitness Center Committee	F
10:30 a.m.	Grief Support	SEQ
1 p.m.	Stitchery	PR
1:30 p.m.	Arts & Crafts	
	Membership Meeting	CR

EVENT LOCATIONS

Auditorium

Art Room

AR

(Cribari)

(Cribari)

ВС	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 Roo	om
RED	Redwood	(Cribari)
Р	Patio	(Cribari)
PC	Pickleball Courts	
PR	Patio Room	(Cribari)
TR	Terrace Room	(Cribari)
TS	Tennis Stand	
VC	Vineyard Center	
VR	Voyage Room	(Montgomery)

3:45 p.m.	18 Hole Women Golf Board	d PR
4 p.m.	Olivas DAC	VC
5 p.m.	Montgomery DAC	MC
5:30 p.m.	Village Dancers	A
7 p.m.	Duplicate Bridge	RED

Tuesday November 7

i uvouu	y, ituvuiiibui <i>i</i>		/ p.m.
8 a.m.	Tai Chi Club	CR	•
8:30 a.m.	Men's Golf Club		Thu
	Ex Committee	MC	Thui
9 a.m.	Game Day	RED	9 a.m.
9 a.m.	Table Tennis	MMP	9 a.m.
9:30 a.m.	Ceramics Open Studio		9 a.m.
9:30 a.m.	Intermediate Line Dance	Α	9:30 a.
9:30 a.m.	Poetry in Art & Pastel	AR	9:30 a.
10 a.m.	Ukulele Intermediate	PR	10 a.m
10 a.m.	Line Dance Class	Α	10 a.m
10 a.m.	Mat Pilates Class	CR	10 a.m
11 a.m.	Men's Social		10 a.m
	Fun Club Lunch	CH	
11:30 a.m.	Live Stronger Longer	Α	11:30 a
12 p.m.	Game Day	RED	1 p.m.
2 p.m.	Veteran's Club	FC	1:30 p.
2 p.m.	Amateur Theater		3 p.m.
	Business Meeting	F	3 p.m.
2 p.m.	Piano Open Studio	A	4 p.m.
3 p.m.	Veramo DAC	VC	5:30 p.
6 p.m.	Concert Band	Α	
6:30 p.m.	Catholic Council	MC	Frid
7 p.m.	Astronomy Club	FC	0.00
			8:30 a.

weanes	saay, november	8
8:30 a.m.	Jazzercise	Α
9 a.m.	Chinese Morning Exercise	Р
9 a.m.	Table Tennis	MMP
9:30 a.m.	Ceramics Open Studio	CER
9:30 a.m.	VMA Ex Board	MC
10 a.m.	Comcast On-Site	
	Resident Meeting	RED
10 a.m.	VMA Board Meeting	MC
10 a.m.	Watercolor Class	AR
10 a.m.	Yoga Class	Α
11 a.m.	Israeli Folk Dance	CR
1:30 p.m.	Game Day	RED
2 p.m.	Senior Academy Lecture	FC

2:30 p.m. 3 p.m. 3:30 p.m. 6 p.m. 6 p.m. 6:30 p.m. 7 p.m.

7 p.m.

History of Israel New Resident Orientation EVF Board Meeting Democratic Club	PR CR
Village Dancers Mexican Train Dominoes Mexican Train Dominoes Village Voices	
village voices	FC

Thursday. November O

	Suay,	, NUVGIIII	nel a	J
9 a.m.	As	sociation AC		MC
9 a.m.	Ga	ıme Day		RED
9 a.m.	Tal	ble Tennis		MMP
9:30 a.m	ı. Ac	rylic Class		AR
9:30 a.m	ı. Ce	ramics Open	Studio	CER
10 a.m.	Coi	mmunication C	ommittee	F
10 a.m.		l Lago DAC		FC
10 a.m.	Liv	e Stronger L	onger	Α
10 a.m.	Ve	teran's Servi	ces	
	Off	fice Meeting		SEQ
11:30 a.ı	m. 18	Hole Women G	olf Lunch	CH
1 p.m.	Ch	apel Small G	iroup	SEQ
1:30 p.m	ı. Uk	ulele Club		VC
3 p.m.	Ch	apel Choir		MC
3 p.m.	Vill	ages Golf Co	mmittee	CR
4 p.m.	Pic	kleball Board	d	PR
5:30 p.m	n. Hik	king Club Gan	ne Night	FC

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8:30 a.m.	Chinese Club Event	VC
8:30 a.m.	Jazzercise	Α
9 a.m.	Catholic Mass	CR
9 a.m.	Chinese Morning Exercise	Р
9 a.m.	Game Day	RED
9 a.m.	Table Tennis	MMF
9:30 a.m.	Ceramics Open Studio	CER
9:30 a.m.	Open Studio	AR
10 a.m.	Quilters	PR
11 a.m.	Rose – A mothers Story	FC
1 p.m.	Bridge Club at Villages	RED
3 p.m.	Handbells	CR
6 p.m.	Chinese Club Line Dance	FC
6:30 p.m.	Mexican Train Dominoes	MC
7 p.m.	Brandeis World Today	PR

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 **VMAvillages.vgcc.club**



Upcoming Programs

Hearing Life - Hearing Aid Clean and Check - Tuesday November 21 10 a.m. - noon in Montgomery Center. Please call the office to make an appointment at

The Importance of Having Your Final Plans in Place: Postponed until 2024

Support Groups

Grief Support Group: Chaplain Dale Poland, M.Div, BCC - from Hospice of the Valley-Sutter Health. There will be support groups every Monday through and including December 18, except November 20 at 10:30 a.m. -12 p.m. in the Sequoia Room. Please call 408-238-4029 with any questions.

Caregiver Support Group: Judith London Ph.D. will conduct the monthly group on Thursday, November 16 at 10:30 a.m.-12 p.m. in the Patio Room and via Zoom. Please contact Judy 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 on Thursday, November 16 from 10 a.m. to 11 a.m. in the Forum Room.

VMA new website domain: VMAvillages.vgcc.club



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**

2023 Fire Safety Town Hall

Daily 2:00 & 8:00

Landscape & **Functional Turf**

Daily 3:45 & 9:45

CC&R Town Hall

Daily **4:30 & 10:30**

Welcome to **Our Website**

Daily **5:15 & 11:15**



Club Events & Notices



Network: Villages Public

Password: villages

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

Clubs & Events

City Council Member Domingo Candelas to visit Villages

The Villages Democratic Club invites you to a meet and greet meeting with our local City Council



member, Domingo Candelas on **Saturday, November 4 from 3 p.m. to 4:30 p.m.** in Montgomery Center. Here's a chance to interact with Domingo in person and discover his approach to community engagement, and get answers to your questions.

Following Sylvia Arenas' move to the Santa Clara County Board of Supervisors, Domingo Candelas was appointed to fulfill her term, which runs until December 2024. At the time, he was serving as Stanford University's local government affairs director. Since taking his seat, Domingo has been active, addressing numerous community concerns. Notably, he organized a scam awareness meeting featuring high-level representatives from Sacramento and the Santa Clara District Attorney's office to teach us how to protect ourselves from technological scammers. Close to home, Domingo collaborates closely with the Villages fire safety committee,

ensuring that our safety remains a top priority. His recent successful fire seminar at The Villages was well-attended and educational. As he prepares for reelection next year, come and evaluate for yourselves if he has earned our support and vote.

We look forward to engaging in a fruitful dialogue about the future of our city and our community. Kindly confirm your attendance by registering on our website at VillagesDemClub.com. See you on November 4!

Dance the night away like Barbie

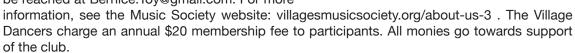
"Watch me dance! Dance the night away!" This catchy tune by the singer Dua Lipa helped revamp Barbie's popularity this past summer.

Barbie officially made her debut on March 9, 1959 at the American International Toy Fair in New York City. Here we are in 2023 and Barbie hasn't aged a bit! Perhaps all the dancing has something to do with it. Come "Dance the night away" every Monday evening. No partner or Barbie mobile

The style of dance for November is the '70s. Songs and genres change monthly. You are sure to find your favorite as well as challenge yourself with something new.

The Just-For-Fun dance group meets **every Monday at 5:30 p.m.** in the Cribari Auditorium.

Bernice Toy is the Club President and choreographer of The VMS Village Dancers. She can be reached at Bernice.Toy@gmail.com. For more







Journalist Jennifer Lee Chan will be the speaker at the Villages Men's Fun Social Club luncheon on **Tuesday, November 7**. Guests are welcome to come at 12:20 p.m. to listen to Jennifer speak.

After several years of being a fan of the NFL and the 49ers, Jennifer took the advice of many and decided to put her knowledge and passion to good use. She has contributed to several blogs including SB Nation's 49ers site, NinersNation. com, prior to landing at NBC Sports Bay Area. She now is in her 10th season covering the 49ers.

While the actual game is exciting, it is the back stories behind the players that intrigue her the most. Hopefully while satisfying her own curiosity, the stories here provide a little insight as to what happens behind the scenes of a football team, and how it affects what unfolds on the field.

Villages Dog Club to take pictures with Santa

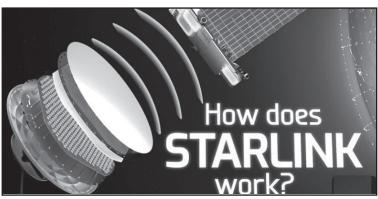


By Barbara Sunseri

Santa comes early for the Villages Dog Club and residents. Please come and join us for Christmas card photos on **Saturday, November 4** at Montgomery Lake from 10 a.m. to 12 p.m. I will use your phone or camera to take the pictures.

Hope to see you at Montgomery. If you have any questions, please email thevillagesdogclub@gmail.com

Senior Academy: How does SpaceX's Starlink work?



Join Senior Academy's Technology Explorers Zoom meeting on **Monday, November 6, at 1:30 p.m.** where John Trudeau will present a look into the technologies behind SpaceX's StarLink satellite-based internet service. We'll look at the components of the local, home-based antenna dishes and how they work

using phased-array transmissions to communicate with an available one of the thousands of satellites that make up the StarLink network.

We'll also look at how the satellites work. If time and interest allows, we'll look at how data is compressed to improve communications efficiency—specifically, we'll look in detail at how JPEG image compression works. This is a great look at some of the technologies behind an amazing technology in itself—satellite internet.

This Zoom meeting is free for all Villagers. Register for the event at VillagesSA. org/tech-registration





Greg Cheung to demo at Arts and Crafts Membership meeting

By Michael Sunzeri



The Arts & Craft Membership Elections meeting will be held **Monday, November 6 at 1:45 p.m.** in the Cribari Conference room. We will elect our new officers. Don't miss it.

Has it been a long time since you have taken a class in drawing, been tutored, or done it on your own? Most of us have done drawing in our lives, starting with crayons or pencils at an early age. Maybe you're accomplished, maybe not. Drawing is an art that dates back to forever. Portrait, landscape, and abstract are some of what many artists' draw or sketch. Our meeting on November 6 features Greg Cheung. He will demonstrate drawing for us in Dry media. Subject matter TBD.

Born in Hong Kong, Greg spent K-12 in La Mesa, CA. Later, his attendance at Boston University garnered him a BS-MD, and then he was off to an internship at Baylor of Medicine. By 1973, he was a General Med. Officer in the U.S. Navy and then

a family practice residency at UC Davis, Merced satellite. From 1980 through 2013 he practiced in Sunnyvale and Palo Alto Clinics and foundations, then, you guessed it, retirement.

Now the art part. It started during his medical practice. Watercolor workshops with artists like Tony Couch, instruction from Ray Mendieta and many others got him underway. Murals and urban street paintings on utility boxes in several cities followed. Greg then studied drawing with Ken Young and Ray Mendieta and Plein Aire at Pacific Art League and mixed in Acrylic.

So come to our Membership meeting, welcome in our new Officers, hear a little A&C business and then engage with Greg and watch his demonstration technique and we can hear more of what he has to relate to us about drawing.

Veterans Club: Almost 80—and still serving

The Villages membership meeting on Tuesday, November 7 at 2 p.m. at Foothill Center will

feature a speaker who has been, and is currently serving, in a military capacity well into his 79th year. All Villagers are welcome to attend.

Roger D. Higby is a Colonel in the California State Military Reserve (Air) and is a volunteer currently serving as the Commander of the 129th Support Group at Moffett Field. He has been doing this since 2004. He will cover the functions of his unit and the many operations in which he took part, some of which have taken him all around the world.

Col. Higby has had an interesting career that was mostly in Law Enforcement. Between 2003 and 2015, he served at NASA (SEC TEC, INC.) in Mountain View as a Police Lieutenant. Before that, he served as a Sergeant with the Modesto Police Department between 1979 and 1994; as Chief of Police in Riverbank between 1976 and 1978; and as a Sergeant in the Campbell Police Department between



Col. Roger D. Higby

1966 and 1976. His prior military experience was with the California Air National Guard in Mountain View in a variety of duties for twenty years, between 1984 and 2004.

Astronomy Club to meet November 7

All are welcome to attend the next meeting of the Astronomy Club, at **7 p.m. on Tuesday, November 7** at Foothill Center. This month we will examine Saturn and its rings along with exoplanets most like Earth. Kepler-452b is NASA pick and is within the habitable zone. Masks are optional. Questions? E-mail Barry Stein at b.stein200@gmail.com

Come help honor our vets at Quilts ceremony!

On **Wednesday, November 8**, some of our vets will be honored for their service to our country at 2:30 p.m. in the Sequoia room by the Quilts of Valor organization with quilts made by the Villages Quilters. Come join us in celebrating their service.

Join Game Night this Thursday!

Have fun! Greet old friends! Meet new friends! Play some games and enjoy some delicious snacks! Please join The Hiking Club this **Thursday, November**



snacks! Please join The Hiking Club this **Thursday, November 9** for our funtastic Game Night at Foothill Center beginning at 7 p.m. Members and Guests are asked to bring their favorite board or card game(s) to play with their tablemates.

Apple pie a la mode and hot mulled cider will be served. If you wish, bring an "adult" or other beverage of your choice. As always, to save the environment, bringing your own cup or

glass from home is appreciated. No RSVP necessary. Hope to see you there!

Come to Holiday Faire Bake Sale



Enjoy a tasty treat at The Holiday Faire Bake Sale on Saturday, November 4, 10 a.m. – 2 p.m. in the Terrace Room. Plenty of homemade goodies from cookies to brownies, pies to coffee cakes. We'll even have

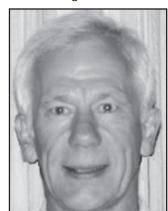
coffee for a \$1 donation. All sweets are packaged and priced to sell! Come early so you can enjoy your Saturday morning shopping at Holiday Faire with a sweet treat.

Senior Academy: 'Climate Change: How we got here and where we are going'

A lot has been written about climate change over the last

decade as the specter of its devastation took hold in our weather patterns across the planet. The consequences are apparent in daily global weather forecasts and news of storms, floods, heatwaves and wildfires. Despite the fact that the topic is getting attention in the media, resolution is not on a sufficiently fast track to prevent the acceleration of potential catastrophe.

Why not? After all, for more than 100 years, scientists have understood the role of carbon dioxide and other greenhouse gases in warming the planet, but the amount



Campbell Scott

of CO2 emitted by modern industry and transportation has far exceeded their early expectations. As a result, the planet has warmed by 1.2 degrees C, and is on a trajectory to exceed 2.0 C by 2050. The solution has been clear: we must rapidly phase out fossil fuels and transition to renewable energy sources. And the technology to do so is available today even as the economics favor acting sooner rather than later. Recent legislation in the United States and elsewhere provides incentives to businesses and consumers to accelerate the deployment of clean electricity, modernize infrastructure, redress long-standing economic and climate injustices and create new jobs.

So, what's next? Join Campbell Scott's return to Senior Academy to address this issue on **Wednesday, November 8, from 2 p.m. to 4 p.m.** in Foothill Center.

J. Campbell Scott, Ph.D. grew up in Scotland and was educated at St. Andrews University and the University of Pennsylvania. He retired after five years of teaching physics at Cornell University and nearly 40 years with IBM Research. He joined the Climate Reality Project in July 2020, where in his current role as director of the speakers bureau of the Silicon Valley Chapter, he applies his experience in scientific research to inform the public about the science, impacts and solutions of climate change.

Register for this lecture on the Senior Academy website at villagessa.com or by calling Diane Taylor at 408-912-5594.

Save the Date—Cribari New Year's Eve Dance

Sunday, December 31, 2023 8:30 p.m. - 12:30 a.m.



- Cribari Auditorium
- Details coming soon



San Jose Matt Mahan drew a crowd of 170 at the Democratic Club's recent Town Hall. Mahan presented a comprehensive look at the city's progress on key community issues, such as public safety, homelessness and blight. Specific examples include a significant expansion of police staffing that is offsetting past cutbacks, a reduction in the number of the unhoused in our city and a focus on root causes, and the expansion of the 311 city clean-up efforts.

Let's paint together on a Sunday afternoon!

You may remember that several years ago we had oc-



Nicole Alexander

veral years ago we had occasionally hosted a Paint Night where people with no experience could complete an acrylic painting. After that first Paint Night in the Art Room, the event was moved to the Sunset Room at the Clubhouse where people could buy wine and snacks.

Now Paint Night is back on a Sunday afternoon! Nicole Alexander, daughter of Villager Irene, is hosting and teaching this offering on Sunday, November 12, from

2 p.m. to 5:30 p.m. in the Art Room. You need absolutely no experience to participate! Nicole furnishes the paint, brushes, canvases, easels and non-alcoholic refreshments. You will go home with a lovely fall scene in brilliant acrylic paint.

The fee is \$45 with all materials furnished. You may want to wear an apron or an old shirt. Register by emailing barb. gottesman@gmail.com

News from the Quilters Club



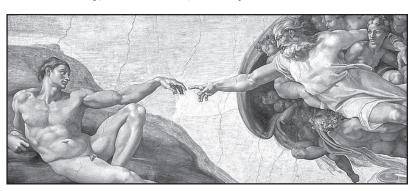
The Villages Quilters would like to thank all of you who stopped by the Patio Room during the Club and Committee Expo to help design nine-patch blocks for quilts we will soon be donating to charity groups. Your efforts have so far resulted in four completed quilts for Project Linus. But wait, there's more! As we continue to assemble more quilts with the remaining blocks, we'll keep you posted.

We hope you had as much fun as we did!

Art Film: 'Michelangelo: Artist and Man'

By Roz Zinns

On Tuesday, November 14, at 2:30 p.m. in the Conference Room, The Villages Arts and Crafts



Association will present "Michelangelo: Artist and Man." Although we think of him in terms of his fabulous sculptures, many of us wonder why he was given the commission to paint the ceiling of the Sistine Chapel. This took four years to complete amidst the power politics and person rivalries that existed

in Rome at this time. Come and learn more about this extraordinary artist. You will be amazed. This is a 50-minute film and is free for all Villagers and their guests.

Villages Dog Club to host Bake Sale



The Villages Dog Club will have their annual Bake Sale on **Saturday, December 2**, in the Redwood Room **10 a.m. to 1 p.m.**

Come and support the Villages Dog Club. 20 percent of the proceeds will go to the Silicon Valley Pet Project. SVPP is dedicated to animal rescue by involving the community in new ways to help save the lives of homeless cats and dogs. We will also welcome donations of blankets, towels, dog, and cat food for animal shelters.

Please help with your donation of baked goods, you can email thevillagesdogclub@gmail.com and let us know what you can donate. The Villages Dog Club appreciates your support.

Get Ready for Village Voices Holiday Concert

Save the dates for the Village Voices upcoming "Thankful for the Holiday Season" concerts in Cribari Auditorium Saturday, December 2 at 7:30 p.m. and Sunday, December 3 at 2:30 p.m.

In addition to Christmas, our song selections cover a range of special celebrations this time of year including Hanukkah, Kwanzaa, and Thanksgiving.

There will only be one public ticket sale held prior to the actual concert dates. It will be on Saturday, November 25, the same day as the Crafters Club Holiday Boutique in the Cribari Center. But there will be other ways you can obtain tickets to avoid having to stand in line to purchase them at the door. More details to follow.

The Village Voices is thankful for your ongoing support of our music and hope you will join us for one of our special holiday concerts.



Walking/Chair Dancing exercise may help strengthen bones

LSAL Fitness Club's Walking/Chair Dancing offers the type of physical exercise that can help you stay fit, improve balance and minimize the chance of falling and breaking bones.

Join LSAL Fitness Club and boost your confidence and ADL skills. Classes are held every Tuesday 11:30 a.m. to 12:30 p.m. and Thursday 10 a.m. to 11 a.m. in the Cribari Auditorium! The first class is free! Sign up in class! LSAL Fitness Club's mission is to help each person live stronger as they age, and thus, participants of all fitness



levels are encouraged to come and work at their own pace. So, bring a friend and join the fun; you will look, feel, and function better and enjoy life more. **Visitors are always welcome.**

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Opera Lovers to present 'The Merry Widow'

On **Thursday, November 16 at 1:30 p.m.** in Montgomery Center, The Villages Music Society's Opera Lovers will present "The Merry Widow" by Franz Lehár.

Could there be a better way to start off the holiday season than to enjoy the light-hearted operetta "The Merry Widow" set in Paris around 1900? And what a treat to see the magnificent Joan Sutherland having such fun in her role as the rich widow Anna Glawari!

The fate of Pontevedro, the widow's native country, hangs perilously on her marriage plans—if she weds a foreigner, the state will lose the benefit of her enormous wealth and will be left bankrupt. An Embassy plot to marry her off to the debonair Count Danilo Danilovitch is complicated by political and amorous intrigues.

This production is from the Sydney Opera House and is entirely in English. Come and be swept away by delightful Viennese waltzes and beautiful voices!

We look forward to welcoming you on November 16 in Montgomery Center—no registration is needed. If you would like additional information, please call Mary Stradner at (408) 887-3293. Also visit VillagesMusicSociety.org for additional information about all VMS future events. Opera Lovers will not be meeting in December but will return in the New Year on January 18.

If you are unable to drive, don't let that stop you from attending. Please contact The Villages Medical Auxiliary at (408) 238-4230 as soon as possible to schedule transportation to and from the event. Please remember to tell them that the opera lasts 2 hours and 35 minutes.

Sustainable Villages: Household Battery Collection and Disposal

By Emil Pisarri

The Sustainable Villages Club would like to encourage all Villagers to provide a convenient way for residents to recycle household batteries. In del Lago, my wife Judy and I are the aluminum can collectors for the VMA. Two years ago, we decided to add 5-gallon buckets to each trash enclosure so our residents can easily dispose of their



batteries. We now pick up cans and batteries about every two weeks. Periodically, we take the batteries to ACE Hardware at the Rockery on King Road who recycles them for us. When our



residents occasionally leave small lead-acid batteries, we take them to Winchester Auto Parts. Homeowners are welcome to deposit their used batteries in the nearest 5-gallon bucket. Any DAC (or volunteer) that wants to start a battery recycling program, can contact me for help at puffycat7@icloud.com or 669-609-0461.



American Oak holds Annual Pumpkin Roll

American Oak neighbors gathered for their third annual pumpkin roll on **Thursday, October 26**. About 25 people rolled their pumpkins down the tortuous course... full of twists and turns. Just when you thought your pumpkin was hung up in the gutter, it would take a turn and keep on rolling. There were lots of laughter, and prizes were given for the fastest and the slowest pumpkins. A potluck of snacks and drinks followed with a chance to catch up with our friendly neighbors.



Carole Griffin at the start line ready to toss her pumpkin for a share in the pot.

Senior Academy: Bermuda Triangle — Fact or Fiction?



Embedded in the North Atlantic Ocean are 440,000 square miles of open sea that occupy a triangular shape from Miami, Puerto Rico, and Bermuda.

The Bermuda Triangle, or the Devil's Triangle, is an urban legend that generates weird tales about missing airplanes and ships, strange weather phenomena, secret government facilities, and alien encounters dating back to the days of Christopher Columbus.

Similar to the legend of the Loch

Ness Monster, there are believers and skeptics. Where did these stories come from and is there any truth to them? Join us on **Wednesday, November 15 at 2 p.m.** via Zoom, or in Foothill Center, to find out.

Our presenter, Bill Lokey, lives in Washington state, so will present his talk over Zoom. Senior Academy will show the Zoom presentation in Foothill Center for those who would prefer to view it there.

Bill is a disaster management specialist. His career in this area began with the Washington State Department of Emergency Management where he developed the state's Disaster Plan. Serving as Assistant Director for Operations, he was responsible for the recovery from the 1980 eruption of Mt. Saint Helens. As Director of Emergency Management for Pierce County, Washington he was involved in the response to the Northridge earthquake and the Oklahoma City bombing. He later joined the Federal Emergency Management Agency (FEMA) as a Federal Coordinating Officer (FCO).

Registration is required. This can be done on our website's (VillagesSA.org) home page. Find the event's description, then click or tap either a **Register For Zoom** or **Register For Foothill** button. You may also call Karen Kosmala at 408-960-4587 if you wish to attend at Foothill Center. If you leave a message, be sure to include the title of the event, your name, phone number, and house number. Also, if you include an email address, then you will receive an email confirmation of your registration.

Save the Date—Crafters Club Holiday Boutique is November 25!

We saved the best for last! On **Saturday, November 25** the Crafters Club will host its annual Holiday Boutique! Chock full of talented artists who have been busy all year creating wonderful gifts and crafts. Get your fill of turkey and take Friday to recuperate but get ready to do your best shopping at our show on Saturday, which is also Support Small Business Shopping Day! You can support your fellow Villages residents by visiting our show and doing your holiday shopping all in one place. Bring your Thanksgiving guests! They'll be astounded at the talent and expertise demonstrated by our crafters. Browse through tables of ceramics, jewelry, hand crafted greeting cards, woodwork, mosaics, home and holiday decorations, quilts, books, original art, lavender, succulents, knitted apparel and so much *more!* All exquisitely created by our Village artisans. Get your list, check it twice but save the date for your favorite holiday show, Crafters Club Boutique on **Saturday, November 25 from 10 a.m. to 2 p.m.** at Cribari Center!

KELIGION

Villages Religious Services

Weekly:

Sunday 8:15 a.m. Catholic Mass Cribari

Contact: Linda Schlageter 408-528-7494 Sunday **Episcopal Service** Montgomery

Contact: Leslie Bailey 408-270-9022 Sunday 10 a.m. **Community Chapel** Cribari Contact: Del Herfurth 408-440-4649

Regularly Scheduled:

Friday **Catholic Mass** Cribari 9 a.m.

First three Fridays of each month

Contact: Linda Schlageter 408-528-7494

Everyone is welcome! Please call for more information!

VILLAGES JEWISH COMMUNI



Upcoming Events

Board Meeting November 9

Montgomery

November 17 Shabbat services

with Rabbi Koch

Vineyard 7:15 p.m.

For more information, please email Janbuff13@yahoo.com

SEARCH THE SCRIPTURES

Search the Scriptures is meeting at 10 a.m., November 13 at Vineyard Center. We are meeting on the second and fourth Monday of each month. Any questions, contact Everett Jacobson at 408-629-7210

EPISCOPAL

or Ron Speer at 408-223-2025

'Spirits, Saints & All Souls'

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

In a time when the tree limbs reveal themselves bare of leaves, and the slight chill of a Northern California November nips at our breath, we have so very many reasons to remember the whole community of those who have gone before us. Those of European (and specifically English) descent have customs for celebrating Halloween, the night before All Saints Day. Medieval communities thought of it as a time when spirits might be at large. Gaelic traditions (including the festival of Samhain) likely influenced the English traditions of costuming and giving edible treats, that children enjoy even now.

This rich season of remembrance has so many culturallyspecific variations. Here at Trinity Cathedral in downtown San Jose, the annual "triduum" (three day festival) of Hallowe'en, All Saints Day and All Souls Day bursts upon our historic carpenter gothic church with an explosion of paper marigolds and portraits. They are just some of the decorations intended to honor beloved forebears for Day of the Dead (Día de los Muertos), a Mexican celebration of All Souls Day (November 2). It's worth visit downtown to appreciate the colorful altar of "ofrendas.

Whether we dress up, share treats, make paper flowers, or prayerfully read the names of the dead, this season invites us to remember that—as William Faulkner wrote—"the past is never dead. It's not even past." The communion of saints live with us still, in their stories and our memories, and in the hope we share from generation to generation.

Please join us for worship on Sundays at 9 a.m. at Montgomery Center. On November 5, we will be celebrating All Saints Day and would love to have you join us.

CATHOLIC COMMUNITY

'Shearing and Building'

By Barbara Zahner

31st Sunday in Ordinary Time. Mal. 1:14b-2.2b, 8-10; Ps. 131; 1 Thes. 2:7b-9, 13; Mt. 23:1-12.

Who is this finger-wagging Jesus in Matthew's Gospel? This Jesus reflects Matthew's frustration with the Jewish-Gentile leadership after 70 AD. With the temple in rubble, Matthew shouts: What are you leaders doing?! "Preaching and not practicing. Tying heavy burdens, hard to carry,

and laying them on people's shoulders." "Leaders where is your humility?", exhorts Matthew. Part of me shrugs. I am neither priest nor ordained church leader.

Yet, I am troubled. I wonder on whom I impose heavy burdens of judgement and rules. One study indicated that the average person - usually a single mom seeking food, clothes, and housing in Santa Clara County will spend 40 hours weekly navigating the system by bus, spotty internet and standing in lines for



Miners' Wives Carrying Sacks of Coal, 1862 by Van Gogh

a "qualifying interview." Often, she will receive paperwork to "complete and bring back in a week. Miss the deadline you start again." By my silence, am I part of imposing heavy burdens of red tape?

Furthermore, while I am not ordained, I am a "priestly person," a leader, through Baptismal grace. Fr. Brendan McGuire, recently said, "Understand the leaders of the church today are not just the priest, deacons and the religious, but all of us. Anyone who comes to church is considered a leader. Why? We are leading the rest of the world who are not coming to church! All of us have the responsibility..."

In today's second reading, St. Paul exemplifies a Synodal value: Co-responsibility in ministering. St. Paul also embodies an image Pope Francis gives often to priests and bishops: "Smell like the sheep." Paul knows first-hand the burdens of those with whom he ministers. "We determined to share with you not only the Gospel of God, but our very selves as well." And Paul adds gratitude for those to whom he ministers: "We give thanks to God unceasingly...." Humility. Co-Responsibility. Gratitude. Three clippers to shear red tape and build cohesiveness in ministering to all.

Barbara Zahner lives in Verano with her husband Rich. They share 55 years of marriage, four children, four in-laws, and nine grands. Barbara's holds an MA in Pastoral Ministry and a Ph.D. (hc) in Public Service. Barbara is a board-certified Hospital chaplain and a spiritual director. She is active in Mental Health Ministry.

COMMUNITY CHAPEL

'Hear Our Cry'

By Pastor Bill Hayden

Just the other day, I had my annual checkup and lab work with my Heart Transplant Team. I received the results of the 12 vials of blood that I had given to the lab. When receiving the results, I noticed that I needed a chest x-ray that was requested by one of the physicians. I was able to achieve that several days later during my wife's doctor's appointment.

When I walked past the lab where people were drawing blood, I heard the cry of a child. Hearing the cry of a child does something to your ears and heart. When you hear the cry, you go into a mode of discerning detecting the type of cry. You investigate if they are tired, hungry, angry or terrified. After determining the cause, you want to act as quickly as you can to alleviate the problem because the atmosphere has been disturbed.

Today, the cries of many children all over the world are ringing out because of the terror, by day and by night! Their place of peace has been taken from them and the fear of the unknown has gripped them. All that they desired and needed; love, acceptance, security and daily food is in short supply.... they cry! Regardless, of a person's age, religion, sex, ethnicity, education, culture or nationality, the needs are the same...to live in peace.

The shadows of darkness seem to blanket across the landscape of our world, dividing families, countries and nations. The children...God's children created in His image and likeness, are crying out as nation rises against nation. The power of wisdom has lost its potency...the people grope in darkness and the children cry out with hands reaching heavenward!

Come Father, your children around the world are under duress without comfort and peace. How long will you endure their cry before you intervene?

Psalms 34:16-17 ESV The face of the Lord is against those who do evil, to cut off the memory of them from the earth. 17 When the righteous cry for help, the Lord hears and delivers them out of all their troubles.

Celebrate with us at the Villages Community Chapel in Cribari Auditorium, every Sunday at 10 a.m. to be encouraged over the Word of Life, enjoy a cup of coffee and cookies with friends. The chapel is a place for needs to be met, faith to be affirmed and new friends to embrace. You can view our worship services on YouTube at Villages Community Chapel San Jose, CA.

Sports News

BOCCE NEWS



MEN'S GOLF CLUB



By Doug Moore douglas.moore865@gmail.com, villagesgolfers.com Upcoming events:

Hey guys, this will be here before you know it! **Veterans Day Tournament** – November 11, 2023 Four-Man Teams, 2BB. 6 holes each from #2, #3, and #4 Tees. Tees assigned on scorecards. Coffee / Donuts.

Holiday Tournament – December 9, 2023. Shamble – 4-Man Teams, Flighted. Coffee / Donuts. The 2023 Villages Team Play Grudge Match — This was probably one of the most anticipated events in history of golf! (OK it actually wasn't). On October 22, we had a showdown of epic proportions, a clash of titans, a battle for supremacy that had been building for years (OK more like a few weeks). This is the Grudge Match you've all been waiting for (or probably not)!

Gary Chappell's Thursday Match Play Team and Mike Tuft's Saturday Match Play Team had a burning desire for redemption, a score to settle, and a point to prove, which NCGA Team Play roster was the best? They had been nursing a grudge, letting it smolder and simmer, and the time had come to unleash their fury in the course.

The atmosphere was electric, the tension was palpable, and the stakes were higher than ever before. This was not just a fight; it was a battle of wills, a collision of egos, a chance for these fighters to settle the score once and for all, and most importantly, the possession of the "Village Cup."

As players and competitors, we witnessed the culmination of a long-standing feud, a clash of personal vendettas, and a fight that promised to be nothing short of legendary.

The gauntlet was thrown to the ground, and we were there to defend our honor, reputation, and pride.

All that being said, **Chappell's Team** got some much-needed wins from the last three teams of the day, and held on to triumph for a 21 to 15 victory over **Team Tuft**, and retained the "Village Cup" for one more year.

There were quite simply no post round comments suitable for print after the competition, so lets just leave it at that.

Golf Thoughts

- The definition of a "gimme" can best be defined as an agreement between two golfers... neither of whom can putt very well.
- "The Reward Gimme" The guy has stroked a winding 125-foot putt from just off the green to within three feet of the hole. Reward him. Let him pick it up. He earned it. It is better than watching him lip out, melt down, and try to disembowel himself with his putter.

Executive Committee Meeting: The Men's Golf Club Executive Committee meets the first Tuesday of the month (except in July) at 8:30 a.m. in the Montgomery Center. The next meeting will be November 7, 2023. MGC Members are always welcomed and encouraged to attend.

Also, remember to visit our website at **villagesgolfers.com** for the latest Men's Golf Club information. Kyle Finley does a great job with the website, keeping us up to date with all of the latest information we need to know regarding the club.



First Place, Team "Eager Rollers" with team members Pete Mills, Maria Burn, Espie Martinez, Steve Gilbert, Captain Marilyn Gingerelli, Bob Lapidus, Doreen Senior and Daniel Martinez.

By Barbara Orlando

Congratulations to the winners of the Fall Round Robin Tournament! The Fall Round Robin Tournament is over, as well as the bocce tournament season. The first-place winners for the final tournament were the team Eager Rollers, led by Captain Marilyn Gingerelli. The second-place winners were team Straight Shooters, led by captain Ganne Howard and Co-Captain Susan Price.

Thank you to George Paris, Tournament Director, for all your hard work putting this tournament and this year's playing season together. Also, thank you to captains, referees and team members for a tournament well played. A special thanks to Todd Horvatich and Jon Stuart for all your help.

Following the Championship game, Wendy Ledamun, our Social Director, put on a Taco Lunch. For those attending, how much fun was that? Everyone was well fed and enjoyed the friendship of fellow members, following the presentation of awards for first and second place winners. A big thank you to Wendy and all her group of helpers.

Plan on attending this **Sunday, November 5** at Foothill Center from **3 to 5 p.m.**, the club will have its annual **Membership Meeting.** A presentation on the third court project will be given by Ken Colaizzi and Helen Paris will go over the revised bylaws for the vote by the membership. Nominees for the board of directors will also be selected. This is a **member only** event. A reception follows the meeting.

Did You Know? Once a frame starts you can't switch out a player or players.



Second Place, Team "Straight Shooters" with team members Susan Covey, Eva Medeiros, Maureen Keane, Laurie Gallegos, Anne Coulter, Barbara Gill and Captain Ganne Howard. Not pictured: Co-Captain Susan Price Photos by Todd Horvatich

Men's 18 Hole Golf Club Veteran's Day Tournament



When: Saturday, November 11, 2023

What: Veteran's Day tournament and Individual Flag Day Format: Foursomes, 2BB, Play 6 - #2, 6 - #3 Tee, 6 - #4 Tee.

Hole assigned on scorecard.

Sign-up: Saturday, October 28 through Thursday, November 9. Sign-up with the

Pro Shop either as a team, or individually, and the Pro Shop will pair

you with another player to form a team. (MGC Members only. No Guest or Spouses)

Handicaps: 100 percent of November 9 HandicapFlights: Flighted, depending on the number of players

Tees: TBD

Tee Times: 8:30 a.m. Shotgun.

Cost: \$49 – This includes green fees and sweeps. Coffee and Donuts from 7:30 to 8:30 a.m.

Individual Flag Day—Each player will be provided with a labeled American Flag and will print their name on it. The players will plant their flags next to the ball whenever their score reaches NET 72 + their Handicap. For example, a player with a 10 handicap would plant his flag where his 82nd shot comes to rest.

Players whose last shot comes to rest on any green, or in the hole before their score reaches NET 72, will place their flags to the right of the green in the fringe area. Players who shoot NET 72, or less on their final hole will place their flags in the circle at the back of the green and will receive a \$15 Sweeps Credit.

Winter Golf Course Walking Schedule starts November 5

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

Tuesdays before 9 a.m. and after dusk
Wednesdays before 7 a.m. and after dusk
Thursdays before 8:20 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!



18-HOLE WOMEN



Best Costume winners, Patti Bell, Donna Quartaro, Vicki Krattli, and Judy Owen.



First Two winners, Miyo Shigemoto, Kathy Kyne, Joyce Mukuno, Jean Shimada.

By Judy Rodriguez

Today was our annual Halloween Tournament planned by three clever members—Mary Wagle, Debbie Moore, and Laura Swenson! We played from the 2/1 Combo Tees with a Witch's hat, Black Cat, Ghost or Pumpkin assigned to each player! Most everyone dressed in some kind of trick-or-treat clothes. It was a very colorful day! James selected the foursome of Patti Bell, Donna Quartaro, Vicki Krattli, and Judy Owen for the best costumes (see photo).

We were divided into two team Flights for Sweeps. Flight #1 winners were Helen Varenkamp, Annie Bassford, Monica Saneholtz, and new member, Giselle Barber at 136. Second place were Mazie Rice, Bev Poellot, Janet Gonzales, and Camille Guiliodibari at 138. Third place were Diana Hallock, Cindy Fuller, Sheryl Driskell, and Sue Daughtrey at 140. Flight #2 winners were Kathy Kyne, Joyce Mukuno, Jean Shimada, and Miyo Shigemoto at 139. Second place were Judy Rodriguez, Kay Gray, Dianne Doughty, and Pam Schramm at 141. Third place were Debbie Moore, Mary Wagle, Delma Juarez, and Laura Swenson at 143!

Special holes #4 "Land in the Witch's Hat": Jay Lee, Kathy Kyne, and Sue Park. Hole #11 "Land in the Pumpkin": Monica Saneholtz, Helen Varenkamp, Gloria Landry, Marky Olsen, Carol Zaccheo, Marion Whittaker, Camille Guiliodibari, Donna Quataro, and Pricilla Piper. More winners: Birdies-Monica #9, Annie #17, Gloria #11, Camille #18, Donna #17, and Kathy K. #4. And Chipins: Diana #12, Laura S #9 and Patti B #12. Thank you to all the participants from our wonderful 18-Hole Women's Golf Association!

PICKLEBALL

By Joyce Kludt

Have you ever wondered if and when our fun sport will be an Olympic sport? I can visualize Villages Pickleballers gathering together to watch the world's best pickleballers competing!

Sports enthusiasts think this could have huge benefits for our sport including global exposure; recognition and prestige (inclusion indicates that the sport has achieved a certain level of competitiveness, organization and international appeal); and funding and support from government agencies, national Olympic Committees, and private sponsors. These would be great benefits, but pickleball has to continue to grow and wait its turn, as it's not on the slate for the upcoming 2028

Olympic Games. Why wasn't our wonderful sport not even on the list to be selected, you might ask. Well, to be eligible, a sport must "comply with the Olympic Charter, the World Anti-Doping Code and the Olympic Movement Code on the Prevention of the Manipulation of Competition."

One key component of the Charter is that "a sport must be widely practiced by men in at least 75 countries and on four continents and by women in no fewer than 40 countries and on three continents." We will have to keep an eye on the growth of PB in the next four years to see if we can meet these requirements.

In the meantime, our awesome San Jose Villages Pickleball Club, with a membership of 546 members, will just have to keep on loving and enjoying our sport, right?

Happy Pickleballing, Friends!



Openings on The Villages Golf Committee

The Villages Golf Committee (VGC) has openings for 2024. The VGC reports to the Club Board of Directors. The mission of the VGC 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.

The committee meets monthly on the second Thursday of the month at 3 p.m.

To apply, fill out the committee application form on the Resident Portal. The deadline for applications is November 15.

For additional information, contact Committee Chair Rob Howe, 408-398-6229, robertbrucehowe@gmail.com.

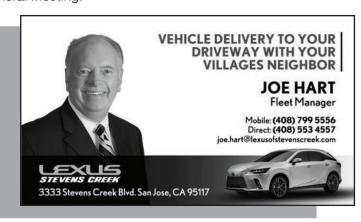
WOMEN'S 9 HOLE

By Mary Wagle

We had no sweeps on October 24, so it was a fun-for-all day of golf. Sheryl Driskell was the only chip-in winner of the day with hers on hole 12. There is an opening in 2024 as photographer for the Swingers to take pictures of special things, such as, Captain's Trophy winners, new members, etc. Marcia Hembree is our current photographer, so please contact Marcia if you have an interest in being our photographer for 2024. We also want to remind you that this is the time of year to make any changes you would like to your membership status and/or playing tees (#2 or #2/#3 combo). Which tees should you play from? You should decide based on how far you hit your 7-iron. For most of you, it's likely the #2 tees.

5 mitory time #2 10001			
7-Iron Distance	Best Course Lengtl		
80 yards or less	3,500 - 3,700		
95	4,100 - 4,300		
110	4,800 - 5,000		
125	5,400 - 5,600		
140	5,900 - 6,100		
155	6,400 - 6,600		
170 or more	6,700 - 6,900		

Upcoming events: Nov. 7 Captain's Trophy playoff, Nov. 21 is the Turkey Shoot, and Dec. 12 is the Holiday Luncheon/General Meeting.





FROM THE PRO



By Scott Steele, PGA Head Golf Professional

Winter Golf Schedule Starts November 5—Once DST ends on November 5 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 9 a.m. - Open Play 11:30 a.m. - Par-3 Course Shonis start at 10:30 a.m.

Thursdays - Par-3 Course Ironmen start at 2 p.m. (starting in December)

Fridays – Pinseekers 9-Hole Men start at 12 p.m.

The last tee time each day will be 4 p.m. – The Pro Shop will close at 4:30 p.m. Daily (3 p.m. Mondays)

Winter Schedule Hours November 5, 2023 – February 2024 November Golf Scheduled Events

Sunday, November 5 - San Jose Alumni Fundraiser - 2 p.m. tee Times

Saturday, November 11 - Men's Club Veteran's Tournament 8:30 a.m. Shotgun - Open Play tee Times 1 p.m.

Thursday, November 23 - Thanksgiving Day Modified Holiday Schedule

Open Play Tee Times 7 a.m.-1 p.m. - Last tee Time available is 1 p.m.

Pro Shop and Driving Range - closed at 1 p.m.

Winter Rules—From now until further notice we will be playing Winter Rules defined as 6-inch relief, through the green (incudes the rough), no nearer the hole, pick-clean-and place, no penalty.

Fall Aeration Interseeding Schedule continues

Tees aeration and greens aeration have been successfully completed.

Interseeding will commence—Starting November, we are inter-seeding the fairways with Rye Grass. This practice will require additional irrigation to help the

seed germinate. We do this to help create a uniform turf condition in our fairways and to fill in continual bare spots on the fairways.

Fairway Top-Dressing—We are top-dressing the fairways with a layer of sand and then the sand will be dragged in to help it settle into the top layer of the turf. This new practice will in the long term create a more porous top layer of turf to allow for better permeation of water, air and nutrients to the roots. This will ultimately boost the health and consistency of the fairway turf. A Gypsum application will follow top-dressing to aid in turf growth and seed germination.

Now available in the Pro Shop—Villages logo straw hats for men and women. Columbia Men's Apparel for Fall. Jamie Sadock women's golf fashion apparel. Titleist ProV1 Limited Edition Align golf balls with putting

aid line in multiple colors. SanSoleil ladies golf long sleeve tops – 50+ SPF sun protection – fashion and functionality! Villages Logo Caps for men and women from Ahead headwear – the #1 headwear company in the golf industry. Villages Logo Golf Towels...four colors to choose from. Black Clover Live Lucky Golf Caps for men and women.

Tips from the Pro — Gordon Gekko said "greed is good" in the movie Wall Street... but greed is not always good when playing golf. Have you ever heard the term "sucker pin"? Well it's a common golf term used for a hole location that is cut near the edge of the green, or just over a bunker or body or water. The term means that aiming at that hole is a risk, as it brings the trouble into play. We have many such instances that can occur here at

The Villages.

Here are some classic Villages "sucker pins":

Front right on Hole #3 – brings the bunker into play – play to the left side or center of the green

Far right on Hole #4 - brings the huge greenside bunker into play - play to the left side or center of the green Right on Hole #5 - brings the short right bunker into play - play to the left side or center of the green

Middle/Back left on Hole #7- brings the back left bunker into play – play to the front left of the green

Front on Hole #9 – brings the stream into play – play long to the center of the green

Front left on Hole #11 – brings the left bunker into play – play to the right-center of the green

Back on Hole #13 – brings the left bunker into play – play short to the middle of the green

Right on Hole #15 – brings the short right bunker into play – aim at the left or center of the green

Front on Hole #18 – brings the stream into play – play long to the center of the green.

Let us know if these tips help. To sign up for a lesson with me, email ssteele@the-villages.com

TENNIS TALK



Our winning couple, Wendy and Jim Ferguson.

Villages Tennis Club vs. Rossmoor

By Sherry Benz and Ruth Liu

The plaque is back! The Villages and Rossmoor Tennis Clubs have challenged each other for decades and the prized trophy plaque has changed hands frequently (although The Villages holds an edge!). In April, we traveled to Rossmoor and lost in a very close battle. On October 21, we hosted Rossmoor with one thing in mind: bringing the plaque home!

The weather was perfect. Competition was awesome. If you were in attendance, you witnessed incredible tennis play. We are proud to report that the "Winner's Plaque" stays with us. We won 20-4! Congratulations to the one married team: The Fergusons—Jim and Wendy, 6/2, 6/1...still a great team after all these years!

After all the sweat, aches, and joy of winning, we were able to share lunch with everyone in attendance. Thank you, tennis players, for your athletic contribution and winning spirit. Thank you, Linda DuMont and your hospitality team, for doing a great job preparing breakfast and lunch. Thank you to Glenn Seidel and Robert Diaz for manning the barbecue. Thank you to all the volunteers who made everyone feel welcomed. Thank you to the cheerleaders for your support. Thank you, Ruth Liu, for organizing the event. At the end of the day, no matter what the outcome, friendships were made, competition was fierce, and the tradition of this tournament will continue on to next year.



Villages Event Chair Ruth Liu takes the plaque back from Rossmoor Chair Bernie Wolf.



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PINSEEKERS

By Jim White

The other day, a friend was telling me how he played a round at Pebble Beach. When I asked him, "How did you do?" He replied, "I shot a 66, then my caddie told me it was time to pick up my ball and move to hole



number two." Obviously, not a true story, but sometimes it feels that we are playing that poorly. It's those times when we need to take a step back and remember that golf is just a game and our primary objective is to just have fun.

On Friday, October 27, a chill greeted the Pinseekers who gathered for another nine-hole match playing the front nine of the Championship Course. As this was our last Friday to play at 8 a.m., too few of our members braved the sub-50 degree weather and heavy dew on the grass to allow for sweeps and championship points.

Beginning on November 3, we will be starting on hole number 10 at Noon. Those Pinseekers who have not wanted to play early morning golf for the last six months, now is your chance to return to the fairway and have fun at the game we all love.

As always, we are looking for any male Villager who enjoys golf and does not want to commit to four and a half hours of play to get in 18 holes. As the Men's Nine Hole Club, the Pinseekers come off the last green in just over two hours from our first tee.

Any interested resident can join by completing a membership application available in the Pinseeker section of the Pro Shop recording room off of the Bistro Patio or you can ask at the Pro Shop desk and they'll be happy to help you get in touch with us. If you have any questions, call and leave a voice mail or text Jim White at 408-348-8370.

SHONIS

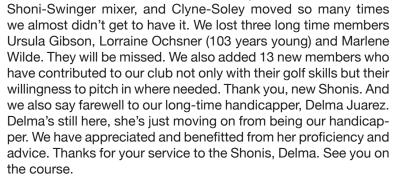
By Betty Hall

Wow, last Tuesday was like trying to golf in a shallow lake. There's wasn't standing water, but everything was wet, wet, wet.

As we progressed, some of the greens that get more sun dried out and firmed up some. But it was definitely a pick up and wipe your ball day. But it was still fun.

This week is Halloween on our Tuesday golf day. We're starting off the day with a group breakfast in the Clubhouse. Who knows, there may even be some costumes so watch out on the course. You might encounter a ghost, a witch or even a big Gumby.

October 31 will be the last official day of our 2023 golfing year and what a year it was. More rain outs than we ever had before, outings canceled because of downed trees, a great



Don't forget, Sunday November 5, we *fall* back an hour. Move those clocks. This means for the Shonis that our shotgun sign in and tee off times change. We will now sign on for our hole assignments at 9:30 a.m. and tee off at 10:30 a.m. And we will stay on this schedule until April 2024. Don't forget to lose that hour.

IRONMEN

By Bill Travis and Jerry Juracich

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

Thursday, October 26,2023, was partly cloudy/sunny and cool. Twelve Ironmen played.

There was a two-way tie for **Third Place** between Chuck Benjamin and Prakash Deshmukh with net 28s; **Second Place** went to Dave Hathaway with a net 27; and Mike Schwerin won **First Place** with a net 26.

There were four **Birdies:** one each by Clayton Krinard on hole 8 and Bob Pritchard on hole 4; and two by David Hathaway on holes 8 and 9.

Chuck Benjamin won **Closest to the Flag** on hole 8 at 12 feet.

Mike Schwerin got Low Gross with a 28.

Golfer of the Day honors went to Dave Hathaway with a second place finish and two birdies. Way to go, Dave!

The Ironmen 9 hole, par 3 group would love to add new members. We are a very sociable group,

and play basically pressure-free golf. And the first round is on us. Just call Jerry Juracich at 408-440-8283.

Deep Thoughts:

"Keeping the head still is golf's one universal, unarguable fundamental." - Jack Nicklaus, winner of eighteen major championships

"Such is putting! 2 percent technique, 98 percent inspiration or confidence or touch. The only thing great putters have in common is touch, and that is the critical ingredient. None of them found it through mechanizing a stroke, nor do I believe they could maintain it that way." - Jack Nicklaus

SCOREBOARD

BRIDGE

Friday, October 27:

- 1. Jan Kiernan Sumi Minami
- 2. Mary LeGrand Guest
- 3. Roger Lasson
- George Welch

MEXICAN TRAIN DOMINOES

Friday, October 27

Audrey Osuna 224 Sylvia Rozewicz 248 Aloma Lazetera 260 Joanne Cooke 420

SHONIS

Tuesday, October 24 All Nets

Flight One:

- 1. Tied Sue Park and Manoli Kelly 25
- 2. Tied Joyce Baptiste and Betty Hall 28

Flight Two:

- 1. Lesley Robinson 23
- 2. Peggy White 24
- 3. Julianna Wahlgren 26

Flight Three:

- 1. Judy Rogers 24
- 2. Jan Trusso 25
- 3. Sabrina Malcolmson 28

18-HOLE WOMEN

Halloween Tournament, Thursday, October 26 2/1 Tees. 2 Best Balls

Flight One:

1. Helen Varenkamp, Ann Bassford,	
Monica Saneholtz, Gisele Barber	136
2. Maziebelle Rice, Janet Gonzales,	
Beverly Poellot, Camille Giuliodibari	138
3. Diana Hallock, Sheryl Driskell, Cindy Fuller	140

Flight Two:	
1. Kathleen Kyne, Joyce Mukuno,	
Miyo Shigemoto, Jean Shimada	139
2. Diane Doughty, Kay Gray,	
Judy Rodriguez, Pam Schramm	141
3. Kathy Apgar, Gloria Landry,	
Bette Samdahl, Mary Jo O'Neill	143
4. Debbie Moore, Mary Wagle,	
Delma Juarez, Laura Swenson	143



Pam Schramm REALTOR® Villages Resident

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LIC.#02134984

Landscape & Maintenance

MAINTENANCE SCHEDULE

Cribari

5500-5576—Landscape maintenance, hand and mechanical weed control in progress.

5001-5076—Landscape maintenance, hand and mechanical weed control, 11/6-11/10.

Annual Turf Aeration process in progress throughout the district. Common Areas—Treatment for voles, moles, gophers and squirrels (Rozol Vole Bait, Talpirid, Gopher Coetter Type 2 Bait, Rodent Bait Diphacinone .005% and .01%), scheduled for 11/6. **Del Lago**

3316-3366 and 3401-3431 — Landscape maintenance, hand and mechanical weed control in progress.

3101-3134 and 3201-3243—Landscape maintenance, hand and mechanical weed control, 11/6-11/10.

Dead/dying tree removals at various locations, in progress.

Annual Turf Aeration process throughout the district, in progress.

8809-8875—Landscape maintenance, hand and mechanical weed control, 11/13-11/17.

Fairways

4001-4024—Landscape maintenance, hand and mechanical weed control, 12/11-12/15.

Common Areas—Treatment for voles, moles, gophers and squirrels (Rozol Vole Bait, Talpirid, Gopher Coetter Type 2 Bait, Rodent Bait Diphacinone .005% and .01%), scheduled for 11/6. **Glen Arden**

7698-7752 and 7753-7787 (odd)—Landscape maintenance, hand and mechanical weed control, 11/27-12/1

Asphalt striping throughout the district is scheduled for 11/3. **Heights**

8480-8505—Landscape maintenance, hand and mechanical weed control, 11/20-11/24.

8501—Sewer lateral repairs in planning.

Hermosa

8005-8032, 8100-8121 and lower Chardonay Lake area—Landscape maintenance, hand and mechanical weed control, 11/20-11/24.

Dead/dying tree removals at various locations, scheduled to start the week of 11/6.

8372—Deck repairs in planning.

Highland

7500-7573—Landscape maintenance, hand and mechanical weed control, 11/6-11/10.

Dead/dying tree removals in progress at various locations. Asphalt striping throughout the district is scheduled for 11/3. 7619—Rear deck painting in planning.

Montgomery

6001-6068 and 6127-6136—Landscape maintenance, hand and mechanical weed control, 11/13-11/17.

Dead/dying tree removals in progress at various locations throughout the district.

6043-6045 (Fire Incident)—Awaiting for permits prior to scheduling repairs.

Asphalt striping throughout the district is scheduled for 11/3.

Olivas

8646-8650 and 8665-8712—Landscape maintenance, hand and mechanical weed control in progress.

8600-8645, 8651-8664 and Vineyard Center—Landscape maintenance, hand and mechanical weed control, 11/6-11/10. 8736—Interior repairs in progress.

Sonata

2000-2024 and 2032-2064—Landscape maintenance, hand and mechanical weed control, 12/11-12/15.

Annual Turf Aeration process throughout the district, in planning.

Valle Vista

9048-9066—Landscape maintenance, hand and mechanical weed control in progress.

9037-9047 and 9067-9072—Landscape maintenance, hand and mechanical weed control, 11/6-11/10.

Verano

7200-7251 and 7300-7313—Landscape maintenance, hand and mechanical weed control in progress.

7001-7060 and 7395-7404—Landscape maintenance, hand and mechanical weed control, 12/11-12/15.

Common Areas—Treatment for voles, moles, gophers and squirrels (Rozol Vole Bait, Talpirid, Gopher Coetter Type 2 Bait, Rodent Bait Diphacinone .005% and .01%), scheduled for 11/6. **Association**

Common Areas—Treatment for voles, moles, gophers and squirrels (Rozol Vole Bait, Talpirid, Gopher Coetter Type 2 Bait, Rodent Bait Diphacinone .005% and .01%), every Monday. Irrigation repairs throughout the Villages, ongoing.

Shrub beds, cement cracks, random (Roundup Pro Max EPA-524-579), spot weed herbicide spray throughout the districts, ongoing.

Turf herbicide—broadleaf (Turflon Ester EPA #62719-566), spot weed herbicide spray throughout the districts, ongoing. Annual Turf Aeration process in progress throughout all the

Club Centers

districts.

Shrub beds, cement cracks, (Roundup Pro Max EPA-524-579), spot weed herbicide spray throughout Club Centers, ongoing. Annual Turf Aeration process in progress throughout all Club Properties.

Public Safety Plaza - Entry light repairs in planning.

For Pesticide information on pest control or landscape, please contact Customer Service at (408) 223-4670 or visit the Corporation Yard at 3401 The Villages Fairway Drive. San Jose, CA 95135 or visit the Resident Portal and click on the Pesticides button for pest control or landscape.





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@thevillages.com

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

Page 23 The Villager November 2, 2023

WHERE IN THE WORLD IS THE VILLAGER?

Here's how it works: Take along a copy of The Villager on your next vacation-it's not heavy-and have your picture taken holding up the paper with a well-known landmark or celebrity. Just tell them it's for the

folks back home. (And be sure to get your camera back!) Then after you unpack and process your pictures from your vacation, e-mail your Villager picture (in Jpeg format) and perhaps a couple of "zingers" from your vacation and e-mail the files to shinrichs@the-villages.com. We'll publish your smiling face with your favorite local paper for all to see.



Mazie Rice and husband, David Gutierrez, are shown on September 22, the first day of the 2023 Solheim Cup tournament in La Finca Cortesin in Caceres, Spain. They watched the professional women golfers of the U.S. play Team Europe while visiting Mazie's family in southern Spain. Unfortunately, the competition ended in a tie, which meant that the Europeans kept the cup.

Comcast Community Representative:

If you have any questions or concerns, please feel free to reach out to me, your Comcast Community Account Representative Deisy Gomez at Deisy_Gomez@comcast.com. I will be supporting The Villages with weekly Virtual events on Fridays, 10 a.m. to 2 p.m. and will be hosting in person events at The Villages monthly. Please see those events dates in the article below. This is the Calendly link for the event if you want to sign up, https://calendly.com/deisygomez1326/ the-villages.

Thank you for your understanding.

Deisy Gomez Community Account Executive - South Bay XFINITY CommunitiesTM - California Email: Deisy_Gomez@comcast.com

Upcoming Comcast appointments

The Villages' Comcast representative, Deisy Gomez, is offering to host Virtual Customer Events (one-on-one) to discuss your questions regarding service, your bills and Xfinity products from the comfort of your home.

Sessions will be every Friday from 10 a.m. and 2 p.m. For access to the online calendar use this link: https://calendly.com/ deisygomez1326/the-villages

To report service issues and outages, please contact Deisy Gomez at: Deisy_Gomez@comcast.com.

As part of your Villages amenities, you also have access to a dedicated Xfinity Support team when you call Comcast/Xfinity at 855-307-4896.

Onsite visits from Comcast/Xfinity at The Villages are listed below. Dates for upcoming Wednesday Comcast in-person events: November 8, 10 a.m. to 1 p.m. Redwood Room, Cribari Center December 6, 10 a.m. to 1 p.m. Sequoia Room, Cribari Center



More COMMUNITY NOTICES

To Villages Owners: The MOTUS (Opt-In) Elective Earthquake Insurance Program

Last fall, both The Villages Association (ABOD) and The Villages Homeowners' (HBOD) boards introduced an earthquake insurance program offered by Motus Insurance Services. The Motus earthquake insurance program is an optional insurance policy that Villages owners may purchase to protect themselves in case of an earthquake that causes damage to their property. Motus offers temporary living off-site and potential special assessments cost assistance. It's an alternative, with some unique features compared to other individual earthquake insurance programs such as those offered by the state of California's CEA program, or some private insurance companies.

A Motus policy is *not* earthquake insurance purchased by, or for, any of The Villages corporations—it is available only to individual homeowners (condominiums and single-family homes.)

With the Motus program, each owner of a condo/villa or single-family home must decide for themselves whether they want to buy earthquake insurance and the type and amount of coverage. Motus offers two policy versions—one version for condo/villa owners, and another version tailored for single-family homeowners.

To learn more about Motus, visit the Resident Portal www. thevillagesgcc.com, or visit www.MOTUSINS.com. In addition, Motus has scheduled an informational webinar for Wednesday, November 8 at noon.

Webinar Access Information:

Go to https://us02web.zoom.usmymotus

Dial (669) 900-6833, Meeting ID: 827 268 5044#

Disclaimer: Purchasing a Motus insurance policy is strictly an individual resident's choice. Neither the Villages Association, nor the Golf and Country Club, nor the Homeowners' corporations make any recommendations for or against purchasing a Motus policy.

Slice of Humor



I couldn't find any alphabet soup at the supermarket. I guess it's out of print.

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To Place a Classified Ad

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

Ad copy is due Monday at 4 p.m.

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

Villages Business Directory

Traveling Notary

408-425-0614 Maxine: drmaxa@comcast.net

Appliances (continued)

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Mike's Moving

Transport Svs.

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Packing & Unpacking

Services

10/12

Real Estate

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

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11/9

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Tom 1-408-607-7142

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Joseph 408-209-8206

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Friday, November 3rd 9am to 2pm Saturday November 4th 9am to 2pm

Table and chairs, Bedroom set, Kitchen, Office, Living-room items. Garage, Patio furniture, Plants, Tools and lots more.

Classified Ads continued next page.

FOR SALE [CONT.]

Beautiful bookcase/cabinet. 38"x72".

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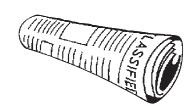
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Notify Public Safety after the death of a spouse or household member

As a friendly reminder, if you experience the passing of a household member or spouse, please add the Public Safety Administration to the list of places to notify of the passing. You may contact us at 408-239-5246 option 2, or you may email: mhidalgo@the-villages.com.

ADVERTISEMENT

Real Estate

The real estate market seems to be slow moving at this point. Very little happened this week. I put a buyer in contract. Several other homes went into contract as well. Only 1 new listing was added for sale. We are at 30 homes for sale. 10 homes are pending sales.

Lisa's design corner. Like any fashion, countertops have gone through their changes. Tile was it for a very long time. Then Corian came about in the 90's. Short lived as a "hot trend", Granite and marble took over. Granite being the older harder stone, a flat surface and easy to clean, became very popular for the last 25 years. Marble is a younger porous stone that stains to easily to be a countertop. Some daring folks love the beauty of marble stone and just allow the stains to become part of the marble look. After the stones comes Quartz. For the last 5 years we have moved to this composite material that is durable, easy to clean and is manmade. It has taken over the granite countertop market. I still adore natural stone myself but admire the new clean look of Quartz.

Enter Dekton. Dekton-the newest countertop material. It is gaining slow popularity as far as I can tell. It is a blend of raw materials used in glass, porcelain, and quartz surfaces. A new recipe you might say, Dekton is incredibly durable, even more than quartz. It is highly resistant to scratches, stains, heat, and UV radiation. It is low maintenance and does not require sealing. It is also resistant to fading like natural stone. Because of the way it's made, Dekton slabs are available in larger sizes than natural stone, reducing the need for seams in the countertop. It can be used for indoor and outdoor applications. Its flaw? It can chip and it is not cheap.

Google this new Countertop material. It will satisfy the most colorful and artistic souls. Pretty wild.



See what my clients say about me on **Zillow.com** or **Google**

Active: Montgomery Bend



Active: Cribari Lane



Pending: Lake Albano



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Lisa Gault—Realtor 408-202-1959 Gaultlisa@gmail.com www.FindHomesAndLoans.net



DRE #01194339

"The Late Americans" by Brandon Taylor. In the shared and

private spaces of Iowa City, a loose circle of lovers and friends encounter, confront, and provoke one another in a volatile year of self-discovery. Among them are Seamus, a frustrated young poet; Ivan, a dancer turned aspiring banker who dabbles in amateur pornography; Fatima, whose independence and work ethic complicate her relationships with friends and a trusted mentor; and Noah, who "didn't seek sex out so much as it came up to him like an anxious dog in need of affection." These four are buffeted by a cast of artists, landlords, meatpacking workers, and mathematicians who populate the cafes, classrooms, and food-service kitchens of the city, sometimes to violent consequences. Finally, as each prepares for an uncertain future, the group heads to a cabin to bid goodbye to their former lives—a moment of reckoning that leaves each of them irrevocably altered. Large Print, Mystery, 2023.

"Good Night, Irene" by Luis Alberto Urrea. In 1943, Irene Woodward abandons an abusive fiancé in New York to enlist with the Red Cross and head to Europe. She makes fast friends in training with Dorothy Dunford, a towering Midwesterner with a ferocious wit. Together they are part of an elite group of women, nicknamed Donut Dollies, who command military vehicles called Clubmobiles at the front line, providing camaraderie and a taste of home that may be the only solace before troops head into battle. After D-Day, they join the Allied soldiers streaming into France. Their time in Europe will see them embroiled in danger, from the Battle of the Bulge to the liberation of Buchenwald, Through her friendship with Dorothy, and a love affair with a courageous American fighter pilot named Hans, Irene learns to trust again. Her most fervent hope is for all three of them to survive the war. Fiction, 2023.

"The Covenant of Water" by Abraham Verghese. Spanning the years 1900 to 1977, the setting is Kerala, on South India's Malabar Coast, and follows three generations of a family that suffers a peculiar affliction: in every generation, at least one person dies by drowning—and in Kerala, water is everywhere. The family is part of a Christian community that traces itself to the time of the apostles, but times are shifting, and the matriarch of this family, known as Big Ammachi-literally "Big Mother"will witness unthinkable changes at home and at large over the span of her extraordinary life. All of Verghese's great gifts are on display in this new work: there are astonishing scenes of medical ingenuity, fantastic moments of humor, a surprising and deeply moving story, and characters imbued with the essence of life. Fiction, 2023.

Villages-wide Biennial Age Certification Survey and Association Annual Statements of Compliance

By Julia Meadows, CCAM, CMCA, AMS, PCAM

The biennial age certification arrived in October for all residents of The Villages encompassing both The Villages Association (condos) and also The Villages Homeowners' Corporation (single-family homes). For residents of The Villages Association (condos), the annual Association Smoke, CO Detectors and Insurance Statements of Compliance will also be arriving.

Age Survey: To continue our community's status as a senior community, The Villages must comply with the state and federal laws that govern senior housing developments. The Villages Association and Homeowners' Corporations must conduct periodic surveys (every other year) to verify and document that the community is in compliance. Failure to satisfy the legal requirements may result in a determination that our community is not a lawful senior community and therefore means that we must allow persons of all ages to live here.

In order to fulfill the requirements imposed upon the Corporations, one resident of your condominium or single-family home must complete, sign and return the Age Certification (under penalty of perjury). Please note that if you are an offsite owner, you must have one of the tenant(s)/resident(s) complete and sign the Certification. Offsite owners are responsible for ensuring completion and return of the Certification by one of their tenant(s)/resident(s).

Association (Condos Only) Smoke, CO Detectors, and Insurance Statements of Compliance: In order to fulfill the requirements of The Villages Association Policies APo 408 Smoke Detectors Installation, Maintenance, Repair and Replacement, and APo 410 Carbon Monoxide (CO) Detectors, each owner is required to inspect (or have inspected by a third party) his/her villa on an annual basis to ensure their detector(s) are in working order and in addition, all Association residents (renters and owners) must provide a certification of insurance that complies with the Association CC&Rs and Association Policy APo 409 Home Owner & Resident Insurance Requirements and Verification.

State and local laws require a smoke detector in each sleeping room and in the hallway and a carbon monoxide detector be installed outside of each separate dwelling unit sleeping area. Per the policies, the replacement of smoke detectors is required every ten years and replacement of CO detectors is required every

five years. In addition, a statement of compliance shall be demonstrated annually.

All Association condo owners must maintain property and liability coverage (commonly referred to as HO6) plus loss assessment coverage. Renters must maintain liability coverage (commonly referred to as HO4 and property coverage in an amount deemed appropriate by the renter. Both parties are required to provide a certificate of insurance that complies with the CC&Rs.

The policies listed below and the specifics on The Villages insurance guidelines and requirements are available on The Villages website at the following address links:

Insurance Guidelines: https://resident.thevillagesgcc.com/private/insurance Policies:

APo 408 Smoke Detectors https://resident.thevillagesgcc.com/private/apo408 APo 409 Insurance https://resident.thevillagesgcc.com/private/apo409

APo 410 CO Detectors https://resident.thevillagesgcc.com/private/apo410

The deadline to complete and return the Age Certification (all residents) and Smoke, CO Detectors, and Insurance Compliance forms (for condo residents) is on or before **Monday, November 6, 2023**. You may either drop it in the deposit box located in the parking lot just outside of Building A or mail the completed document and any attachments back to us at:

The Villages

Attention: Age Certification/Association Compliance,

5000 Cribari Lane

San Jose, CA 95135

We appreciate you taking the time to complete and return these important forms. Please be assured that the information that you provide is used strictly for the corporations' records and to document our community's compliance with applicable laws and the governing documents. A summary of the age survey results (not including names or addresses) will be made available following completion of the survey.

Thank you for your assistance with this very important matter.

no corkage will be charged...



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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 sized bottles only.



In Memoriam and Obituary Notices

In Memoriam notices are run free of charge.

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

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

For more information, please call Kory Tran at 408-754-1341 or email: ktran@ the-villages.com, or Scott Hinrichs at 408-223-4655 or email: shinrichs@the-villages.com.

Remember your loved one with a memorial gift to EVF

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

Remember someone with a memorial gift to VMA

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



Special Offer for The Villages

Each year there are over 14,692 home dryer fires reported. The leading cause of dryer fires is a failure to clean the duct. A clogged duct wastes energy and puts you at risk. Save wear and tear on your clothes dryer and BE SAFE! About 30% of the dryer ducts we've serviced at The Villages, were at risk of fire when we got to them. Don't delay.

Take advantage of our Summer offer. Our normal price is \$239, now for The Villages it is \$199.

Call to reserve your appointment for this Summer.

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mww.dryerductco.com



License #678096

SRS SENIOR RESOURCE SERVICES

Did you look at your property tax bill?

By now you should have received your tax year 2023 – 2024 property tax bill. It is due in two payments. The first payment is due no later than December 10, 2023, and the second payment by April 10, 2024. The property tax rate is applied to your Net Assessed Value. The basic rate is currently a little more than 1.27 percent. In addition, there are a group of taxes labeled "Parcel Tax / Special Assessments" such as the City of San Jose Library Parcel Tax.

If you have recently purchased your property, the Net Assessed Value may not be correct. You will receive a supplemental tax bill showing an increase in your tax. This change will be at the 1.27 percent rate. The parcel taxes should not change with the increase in assessed value.

Two of the parcel taxes—Evergreen School District and Valley Water, Safe, Clean Water—have exemptions available if you qualify. The open enrollment for both of these exemptions is in the spring. SRS will notify you of the details when it is open enrollment for the exemptions.

If The Villages is your primary residence, you should also show a homeowner's exemption under the assessed value. If that is not deducted, it is too late for this property year. However, you should immediately apply for the exemption.

If you have questions, please feel free to stop by the SRS office or call and leave a message.

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

SRS Announcement:

Medicare update presentation

During this Medicare Open Enrollment period, there are lots of opportunities to get the information you need to learn about any Medicare updates.

Sourcewise (Office on Aging) is offering a series of HICAP presentations. Go to mysourcewise. com. Click on Events and note the dates and locations of its "Medicare's Annual Enrollment Period & Update 2024 Presentation." For example, there is a Zoom presentation on November 6. There are presentations at various community centers in the valley during this period.

EPC Reminder:

Take down OK sign

If you haven't already, take down your OK sign from the EPC drill now! (If there is a disaster, we won't check on you because we think you're OK.)



Notice Re: Annual Financial Statement

As you are aware, the preparation of our annual financial statement is a critical part of our fiscal responsibilities and is traditionally due within 120 days of the commencement of the fiscal year.

This year, we underwent a significant transition by engaging a new auditing firm to oversee this process. The transition necessitates additional time to ensure the accuracy and completeness of the financial statement.

In light of these considerations, we wish to inform you that the completion and distribution of the financial statement may extend beyond the usual timeline. We are committed to ensuring that the financial statement is prepared to the highest standards and is reflective of our financial health. As such, we anticipate that the financial statement will be made available to all members on or before November 30, 2023. We want to assure you that we are working diligently to expedite the process while maintaining the integrity of our financial reporting.

Thank you for your attention to this matter, and we look forward to your continued support and cooperation as we strive to provide you with the most accurate and reliable financial information.

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