

Published the first and third weeks of the month and distributed Fridays

Vol. XLIX No. 7 See The Villager Online: news.thevillagesgcc.com **April 3, 2025**

The News this Week

- Please take Focus Group Volunteer Survey (See article on pages 1 & 12)
- ABOD, CBOD Presidents' Messages (See articles on page 3)
- Association Board Election notice (See article on page 5)
- EVF Shredding event is April 19 (See article on page 4)
- Club Proposed Policy Changes (See articles on page 6, 7 & 26)

Trips, Classes & Events

See pages 10 & 11

The VILLAGER Online

The Villager Online now active; traditional Villager delivered first & third weeks

The Villager Online is available to you 24/7. In tandem with the printed version, The Villager Online is just a click away, while The Villager newspaper is available to you in its traditional format on the first and third Thursdays of the month. If you haven't seen The Villager Online, please visit: news.thevillagesgcc.com

Inside The Villager

Community News	2,5
Boards & Committees3,5,6	5,7,12,13,26
Management	4
Governance Meetings	5
Clubhouse/Bistro	8,13
Recreation	10,11
Club Calendars	11
Calendar of Events	14
Clubs & Events15,1	
Sports2	20,21,22,23
Scoreboard	23
Religion	
Tech Corner	25
Landscape	27
Classified Ads	
Features & Fun	30

Enjoy Art in the Park Saturday, April 12

The excitement builds as The Villages Arts & Crafts Association prepares for our annual Art in the Park event on Saturday, April 12 at Gazebo Park from 10 a.m. to 2 p.m. We have a wonderful day planned for you, including the opportunity to meet with dozens of artisans who will be displaying their works for sale. This year we have new artists, a local honey supplier, smoked seasonings and a basket weaver. Shop for a birthday gift, graduation present or something for yourself. And don't forget we'll be selling our famous home-made cookies, coffee, water and fresh popcorn. Invite your friends and family!

For more information, email dianefinley1@gmail.com



The Villages Arts & Crafts Association

Mayor Matt Mahan to speak at Clubhouse

By Arlene Versaw

Each year, Senior Academy showcases a prominent personality in its Harrington Event, a tribute to Richard Harrington, who launched the Senior Academy in 2002.

This year's speaker is none other than San Jose Mayor Matt Mahan who will share with us his current budget priorities and plans for the next four years. This event, on Monday, April 7 at 7 p.m. in the Clubhouse, is free to all Villagers, but please register at VillagesSA.org or by calling Bev Murphy at 408-613-2499. Light refreshments

Mahan was elected to the mayor's office in 2023 after previously serving as a San Jose District Councilmember from 2021-2023. Harvard-educated, before taking public office, he was a tech entrepreneur.

Join us for an inside look at Mahan's vision for San Jose's future.

Come to Piano Open Studio's free Spring Recital

Piano Open Studio will present its Spring Recital on Sunday, April 13 at 2:30 p.m. in



Cribari Auditorium. This is a popular event, and it's free! Club members will perform some of their favorite selections, representing genres from classical to popular, on our two magnificent concert

grand pianos. Refreshments will be served in the lobby immediately afterward. We hope to see you there!

Join Community Chapel Hymn Sing

If you enjoy singing Christian hymns and especially Easter hymns, be sure to come to the Villages Community Chapel Hymn Sing on Sunday evening, April 6 at 6 p.m. in the Cribari Conference Room. You will join other singers and are encouraged to request your favorite hymns from the hymnals which will be provided. In addition to enjoying and sharing a musical evening, you are invited to stay for fellowship and refreshments at the conclusion of the singing. Plan to bring a friend and get an early start on Holy Week music.

Focus Group Volunteer Survey

All three of the Villages Board of Directors (The Villages GCC, The Villages Association and The Villages Homeowners Corporation) are working with McMahon Group, a professional club consulting firm, to conduct a survey of the membership at The Villages Golf & Country Club. We want to receive input from members so that we can provide the programs, services and facilities to best meet the needs of the Club and its membership.

As the first step in the survey process, McMahon Group will conduct focus group discussions with groups of members on the dates listed on the following schedule:

Wednesday, May 7

8 a.m. - Over 65 Group #1 10:30 a.m. - Under 65 Group #1 2 p.m. - Over 65 Group #2 4 p.m. – Under 65 Group #2

Thursday, May 8

10 a.m. - Purchasers (2020 to recent) Group #1 1 p.m. - Purchasers (2020 to recent) Group #2

The purpose of the focus groups will be to identify issues to be incorporated in the survey. These meetings will last approximately 60 to 90 minutes.

In tandem with this work, we are pleased to share that Sussner Design Company—our branding partner—will also be joining this process. Given that focus groups are already underway, this is an ideal opportunity to align member feedback with our branding initiative. Sussner's goal is to develop a brand strategy that authentically reflects who we are as a Club and community. Their insights will be stronger and more informed by your real-time input.

If you would like to volunteer for the focus group discussions, please complete the survey in one of the following ways:

 Online: Fill out the survey at https://www.surveymonkey. com/r/GT5LGML M/f/G15EGWE.
(Please see QR Code on page 12)
(Continued on page 12)

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.

All Pulse letters are posted on The Villager Online. Pulse letters submitted for the print-on-paper Villager are published the first week and the third week of the month. If you have a preference for any specific edition, please submit letter prior to the deadline for that particular edition.

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.

Letters may be submitted electronically through the Submission Form on The Villager Online: news. thevillagesgcc.com/article-submission-form/, or emailed to Villager Managing Editor S. Hinrichs: shinrichs@the-villages.com.

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

Typed or legibly written letters must include your signature and may be hand delivered to The Villager office in Building B or by mailing to the Communications Advisory Committee, 5000 Cribari Lane, San Jose, CA 95135.

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

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

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.

ABOVE & BEYOND

We want to give a big thanks to two of our Villages employees. On Monday, March 24, we drove through the security gate with a very flat tire. Two employees offered to help us, even after we told them that we were AAA members. They said that it could take several hours for AAA to arrive, and they insisted on taking care of it. They took off the flat tire and put on the little spare, and in no time, we were off to buy a new tire. And mind you, it was a very hot day! Unfortunately we did not get their names, but they were wonderful and deserve commendation and recognition.

-Edie and Bob Herbst

A big thank you to the Villages Tennis Club for their honoring Phil Prescott at their annual Tournament. I am sure very few members knew Phil. He started the "matching program" to build two new courts, #5 and #6. He donated \$30,000 to be matched by club members. Shig Murao was in charge of fundraising and matched it in two weeks. The Villages Club Board voted to put in another \$30,000 and our courts were built. I am the only surviving member of that great committee who "made it happen." Others were: Andy Nishimura and Glenn Hamilton.

Phil loved this Tournament and although he died at 100, I am in touch with his daughter who will get a note about the latest function. By the way, the food was especially good and having pancakes, sausage and bacon was a real treat!

-Phyllis Mueller, Past Villages Tennis Club President

BOUQUETS

The Crafters Club would like to extend a great big thank you to everyone who came out and supported our March Makers Market! We hope you enjoyed the show as much as we enjoyed presenting it! We will back in the fall with new items, more vendors and lots more surprises all designed to bring you a fun and worthwhile shopping experience! As artisans we appreciate your support of our handiwork and talents and look forward to seeing you again in September!

-The Crafters Club

More BOARDS & COMMITTEES, MANAGEMENT and COMMUNITY NOTICES on pages 4, 5, 6, 7, 12, 13 & 26

IN MEMORIAM

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

Classified Ads: Classified ads, renewals, cancellations and changes are due by 4 p.m. on the Monday before publication. Holiday deadlines differ. Please use The Villager Online submission form at: news.thevillagesgcc.com/addlisting or e-mail advertising@the-villages.com. For more information, please call 408-223-4657 or 408-754-1341.

Display Ads: Display ad rates and placement may be arranged by calling 408-223-4657. Display advertising information is available on The Member Portal at: member.thevillagesgcc.com/static/advertising

Delivery: The Villager is published the first and third Thursdays of the month and distributed to all residents Friday morning. Extra copies of the latest editions are available outside *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, FastNews and the website. Residents having relevant concerns may attend meetings or call committee members by phone: Chair Barbara Clurman at 669-234-4180, and Co-Chair Debbie Champion at 408-960-6994.

HOURS

The Villager editorial and advertising hours are Monday through Friday, 8:30 a.m. to 4 p.m. Call 408-223-4657 for more information.

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 the first and third Thursdays of the month under policies established by the

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BOARDS & COMMITTEES

ABOD President's Message—March 25, 2025

Welcome everyone to the March Association Board of Directors meeting.

Spring is here and the weather is finally turning warm and sunny. It is a busy time for all three Boards as we are working hard here in the middle of budget season. Even though we are not done, I would like to thank all the Board members, all the DACs and all the staff for their continuing hard work on the budgeting. We have approved our insurance renewal for 2025-2026 and are in the process of firming up all of the numbers for our operating and reserve budgets for next year. Of our big three expenses on which we focus most, insurance is under control with a reasonable increase next year. I again extend my thanks to our insurance committee for all its hard work. Landscaping will be going into the second year of a three-year contract, so that is also under control.

Water is another story. Water is expected to see a substantial increase of about \$1.6 million next year, which is mostly for irrigation. This is a combination of an increase in water rates and our significant increase in water usage once the water restrictions were lifted. We listened to our homeowners. They wanted green grass. When the water restrictions were lifted, the water was turned on and they got green grass. Now we are paying the price for all the greenery. Remember, in 2029 that water is going to be turned off, so we still are required to do our turf reduction and eliminate non-functional turf. The greenery is only temporary. Right now, we have tasked BellaVista with reviewing all of our valves and sprinkler heads, which are computerized, to get them online and then to automate them appropriately to ensure they are watering the correct amount at the correct time. We are hoping this will save us substantially on our water bill.

When it comes to reserves, I believe that we need to get each Village up to their burn rate if The Villages is going to survive financially in the future without falling into disrepair. The burn rate is how much our units depreciate each year, considering each and every depreciable item contained in our units. For example, I live in Fairways. Right now, we contribute \$68,000 per year to our reserve funding which covers everything from roofs to mailboxes. However, our burn rate, as calculated by Ryan Bell, is \$82,000 per year. Thus, our little village of 22 units is falling in the hole at the rate of \$14,000 per year. What that means is fairly obvious. At some point we will not be able to replace our roofs or do some other repair and will either have to defer maintenance or come up with a special assessment—a large special assessment. And we saw what happened in Florida as a result of deferred maintenance. However, with an increase now of \$53 a month, which equals \$636 a year, we hit our burn rate, pay our fair share and save us the pain of that special assessment at some point in the future. Those are my calculations. Certainly they are not official but I think it gives us a good idea of what it costs to get us on the right track. And I don't think \$636 per year is a lot to pay to point the ship in the right direction. Each Village is going to have to assess how to get its contributions up to its burn rate.

After sitting through many budget meetings, and with a few more to do before we are done, those are my thoughts.

Thank you all for being here and as usual, my phone, my email and my door are always open and available for questions, comments or discussions.

-Michael Schwerin, Villages Association President

HBOD calls for an ACC application moratorium

At the March 20, 2025 meeting, the Homeowners' Corporation Board voted to place a moratorium on architectural applications for six weeks while the Firewise recommendations are reviewed. Owners are encouraged to submit their applications, but if the project falls within the area where there are Firewise restrictions, such as building a wood fence connected to your house structure, those applications will be held while the Architectural Control Committee and the Homeowners' Corporation Board review the new rules required for Firewise implementation.

The board recommends homeowners contact Mary Tatum, mtatum@the-villages.com to schedule a free Firewise home assessment. The assessment information is not shared with others, so your privacy is maintained. It simply provides you with information as to what you can do to protect your property and your neighbors.

Club President's Message—March 25, 2025 Planning for Next Year and the Future

The Greek proverb, "A society grows great when the old plant trees whose shade they know they shall never sit in" is an apt guide for The Villages three Boards and management as we prepare to implement **The Villages Strategic Plan 2025-2028**.

This coming year's budget will be a commitment to maintain our existing programs and facilities and prepare for improvements that are needed and desired by Club members—some of which will not be finished for years but will be treasured by future residents. They may thank us for keeping and making The Villages Golf and Country Club live up to its name and reputation. The near-term benefit of this strategy is maintaining and increasing the value of our homes for ourselves or our heirs.

The next step in our strategic planning process, supported by the three Boards, begins with a detailed Member Satisfaction Survey starting with focus groups in May. These will be followed by an online and printed survey. The Boards have also committed to a branding exercise coordinated with the survey. We will consider revising our mission and visions statements and define how we would like The Villages to be regarded by South Bay communities and potential new members and residents. The results of our strategic planning, member survey and branding exercise will set the standards we expect for our community, and guide policy and budgeting to meet community needs and expectations for the future.

The Club Board's part in this effort, will include approving Goals and Objectives for the FY26 Board at the May Board meeting. Our intent is to provide continuity from one board to the next based on the Strategic Plan and our shared vision of the future.

Please read the Villager article the General Manager and I have published this week on next year's budget. Also, log in to the **Members Budget Review** Zoom meeting on Friday, March 28 at 1:30 p.m. The Zoom link is in the Member Portal.

Thank you for your participation and support. Together we may even enjoy the shade of new trees plus refurbished and new facilities.

-Richard Zahner, Board President, Villages Golf & Country Club

The FY26 Club Budget – Building for the Future

By the Club Board President and General Manager

In April, the Fiscal Year 2025-26 budget will be submitted to the Club Board for approval. An increase in Club Dues is expected due to rising costs, regulatory requirements, and necessary financial adjustments in both the Operating and Capital accounts. Leading up to the final budget presentation, we will hold two open member budget meetings to discuss key factors, gather input, and walk through the details. It is important that we communicate to Villages Club members the considerations that have shaped the recommendation and Board review. Along with inflation and regulatory impacts, we have also addressed past accounting errors, process improvements and best practices identified through the most recent annual audit.

Our responsibility is to operate, maintain and improve Club facilities in the most cost-effective manner possible. We know that maintaining the value of members' homes depends on the quality of Club facilities and services. As we plan for next year and the future, the Club Board commits to spending no more than is necessary and not less than is needed.

After a detailed review of the conditions of our buildings and finances, we now know that we must increase next year's Club Dues for both Operation and Capital accounts to address increased operating costs and long-term capital needs. The recently completed Strategic Plan for 2005-2028, and last year's audit, highlighted weakness in our current financial practices and we recommend addressing them this year.

Issues addressed in next year's budget include:

The Cost of Operations. Like every business, our cost of operations has increased. Contributors include inflation and major increases for insurance, water, electricity, and waste disposal.

Regulation and Code Compliance. Requirements from city, county, and state government including turf reduction, wildfire safety, and modifications to meet building and health codes, i.e., Wildland Urban Interface (WUI).

Staff Compensation and Benefits. We expect a salary increase in wages that addresses the cost-of-living and persistent labor market pressures, especially in *(Continued on page 13)*

MANAGEMENT

The 2025-2026 Phone Directory arrives April 11

On **April 11**, your 2025-2026 Phone Directory arrives at your doorstep! Thank you for your patience as we took extra care to ensure your phone listing is exactly as you requested. The Club data transfer from our old technology to our new business operations system required some extra work, and we appreciate you working with us to "get it right."

This year's directory includes more mobile phone listings than ever—an indicator that Villagers want to be reached on the go. With the introduction of The Villages new Member mobile app, this change makes sense since more of you are using your mobile phones to enjoy your amenities and connect with friends. And we're delighted!

If you wish to purchase an extra directory for \$15, stop by Building B. If you didn't receive your household copy, please email the Communications team at comms@the-villages.com. Enjoy staying connected to your community!

EVF's shredding event is April 19

Tax season often leaves us with documents, receipts, and files that need to be disposed of securely. And that is why the Evergreen Villages Foundation (EVF) has scheduled this year's document shredding event for Saturday morning, **April 19**, from **9 a.m.** to **11:15 a.m.** in the Cribari east parking lot, right after the tax filing deadline.

Last year's event set records as Villagers brought sacks and boxes full of paper by car, golf cart, and by hand. One advantage of the EVF event is that you can be confident that a professional shredding truck is safely destroying your documents on-site. The donation for this service is \$10 per box or bag

(approximately 20 pounds), payable on the spot in cash or by check only, with checks made payable to EVF. Please make sure to exclude colored paper, folders, and other heavy materials.

Activities such as the shredding event generate funds to support The Evergreen Villages Foundation. For more information about the EVF, visit our website at evfsj.org. If you are interested in helping, you can become a Sustaining Member for as little as \$5 per month. One-time donations can also be made via the website at any time.



Community-wide e-waste event scheduled for May 31

Start collecting your old monitors, computers, small appliances and other broken or out of date electronic waste. The Villages will host a community e-waste event on **Saturday, May 31.** Details will be published closer to the date.

May 3—Ready, Set, Go at The Villages

The Villages is excited to participate in National Wildfire Preparedness Day on **Saturday, May 3**! Join us for Ready, Set, Go—a community meeting focused on practical ways to stay prepared for emergencies like wildfires. For years, the EPC has emphasized that the first 72 hours of an emergency are up to each of us individually, so now is the perfect time to ensure you're ready.

A panel of experts from the American Red Cross, the San Jose Fire Department, and the San

Jose Office of Emergency Management will share their insights and tips. Plus, we're honored to welcome Senator Dave Cortese, who will present commendations to The Villages Golf and Country



FIREWISE USA®
RESIDENTS REDUCING WILDFIRE RISKS

Club's Firewise/Fire Safety Committee for being San Jose's first recognized Firewise community. The event will be held at Cribari Auditorium from **10:30 a.m.** to **noon**, with time for audience questions. As a Firewise community, we must stay proactive in wildfire preparedness and continue improving our safety measures.

We hope to see you there.



Comcast/Xfinity virtual appointments

Deisy Gomez, The Villages Comcast/Xfinity Account Manager, is available for virtual appointments every Friday by appointment from 10 a.m. to 2 p.m.

Please use https://calendly.com/deisygomez1326/the-villages to make an appointment

Household Battery Recycling Service for April

The Villages continues offering a convenient household battery collection service, weather permitting.

When: **Friday, April 11**—just one date in April because of the Volunteer Appreciation Event on April 25

Time: **9:00 a.m.** to **10 a.m.** (No early drop-offs, please) Where: Tennis court parking lot near the air station

What: Household batteries only (A, AA, AAA, C, D, 9-V, and button batteries)

- Corroded batteries must be bagged in plastic
- Residents are encouraged to bring their batteries directly to the collection events
- No e-waste or general rubbish

Important Update for DACs in 2025:

- No appointment needed!
- A 25-pound limit per collection date applies.
- DACs handling large quantities should take them to the County Hazardous Waste Drop-Off Site (appointment required).

Need an alternative drop-off time?

If the scheduled dates don't work for you, contact the Santa Clara County Hazardous Waste Drop-Off Site at 408-299-7300 to make an appointment.

For questions, reach out to Sustainability Services at 408-754-1334 or email mtatum@the-villages.com.



Reminder: Per California State Health and Safety Code (HSC 25218-5.1), no more than 125 pounds of hazardous waste can be transported at one time.

Thank you for doing your part to keep The Villages green!

GOVERNANCE MEETINGS

AC NOTICE

Association applications for Owner Alteration Requests for the month of May are due to the Architectural Committee on or before April 16, 2025. Call Elissa at the Corporation Yard office to obtain an application. The meeting date is scheduled for Thursday, May 1 at 9 a.m. at Montgomery Center.

Missed your Villager?

The Villager newspaper is being printed on the first and third weeks of the month. If you missed delivery of your copy of The Villager, please call 408-223-4655 after 11:30 a.m. to report it.

You may pick up a replacement copy of your paper at the newsstand at the entrance of Building B or on the table outside The Villages Post Office in the Cribari Center hallway.

> More BOARDS & COMMITTEES, and COMMUNITY NOTICES on pages 6, 7, 12, 13 & 26

SRS SENIOR RESOURCE SERVICES

BOARD MEETINGS

Association

- The Villages Association Board of Directors Monthly Board hybrid meeting is Tuesday, April 29 at 9:30 a.m. in Foothill Center and on Zoom.
 - Meeting ID: 917 8108 3392; Passcode: 223468; Dial: 1-669-900-6833
- The Villages Association Board of Directors All-Member Budget Board meeting is Friday, April 18 at 9:30 a.m. via Zoom.
- Meeting ID: 835 2969 5065; Passcode: 282363; Dial: 1-669-900-6833 Club
- The Villages Golf & Country Club Board of Directors Regular Meeting is Tuesday, April 29 at 1:30 p.m. in Foothill Center and on Zoom.
 - Meeting ID: 961 5036 4740; Passcode: 260616; Dial: 1-669-900-6833
- The Villages Golf & Country Club All-Member Budget Board Meeting is Friday, April 18 at 1:30 p.m. via Zoom.

Meeting ID: 896 0995 3403; Passcode: 394661; Dial: 1-669-900-6833

Homeowners

- The Villages Homeowners' Corporation All-Member Board Meeting is Friday, April 18 at 3:15 p.m. via Zoom.
 - Meeting ID: 850 3663 5228; Passcode: 700609; Dial: 1-669-900-6833
- The Villages Homeowners' Corporation Board of Directors FY 24/25 Quarterly Meeting is **Thursday, June 12** at **9 a.m.** (location TBD)

Important reminders if your property is held in a trust

Since the Los Angeles fires you may have read that some homeowners are having difficulty with their property insurance claims. It has been reported that if you fail to notify your insurance company that your home is titled in a trust and not named as an additional endorsee on the home insurance policy, in the event of a claim your insurer might deny coverage.

For anyone who owns a home in California, it is usually a good idea to have it retitled into the name of your trust for probate avoidance. This can save your estate time and money in the event

So, if you have had your deed recorded in the name of your trust, contact your home insurance company about having the trust listed as an additional endorsed on the policy. If there was a claim, and you pass away, the claim check would be paid to your trust vs. your estate, to avoid triggering a possible probate. Also, if you become incapacitated or pass, your successor Trustee will be able to communicate with your insurance company if the trust is listed as an additional endorsed.

While this is on your mind, it is also a great time to revisit your assets to make sure they are either titled in the name of your trust or you have proper beneficiaries designated on your accounts. After all, the best way to avoid the cost and time of probate is to make sure you have titled your assets in your trust.

SRS Reminder:

REAL ID deadline is May 7, 2025

The DMV is reminding Californians there are just a few days remaining before the U.S. Department of Homeland Security begins enforcing the REAL ID requirement. Starting May 7, 2025, a REAL ID, or other federally approved identification, such as a passport, will be necessary to board domestic flights and access certain federal facilities.

A few Villagers have told us they don't plan to ever fly again, so they will not make the effort to get a REAL ID. However, many Villagers have children and grandchildren out of state. One Villager was asked by a friend if her daughter in Maryland died and her son-in-law requested her presence, would she go? She changed her mind and now has a REAL ID.

The application process can be started online at REALID.dmv.ca.gov. Documents can be uploaded before visiting a DMV office to complete the application. This streamlined process is quick and efficient while significantly reducing the amount of time for an office visit.

SRS Reminder:

Property tax due April 10

Don't forget that Thursday, April 10 is the last date for paying your second installment of your Santa Clara County real estate tax for the fiscal year ending June 30, 2025.

You may pay online at https://payments.sccgov.org/propertytax/. There is no fee for paying electronically. Just have your checkbook in front of you so you can record the routing and account number. Paying this way means you don't have to worry about your check getting lost in the mail. You will quickly receive a payment receipt by e-mail if you give them your e-address.

There is a 2.25 percent fee for paying with a credit or debit card rather than from your bank account. If you pay with a paper check, your payment envelope needs to be postmarked by April 10.

The Villages Association 2025 Annual Meeting **Board of Directors Election** IRS Resolution Vote

Wednesday, June 11, 2025; 4 p.m.: The Villages Clubhouse (California Civil Code Section 5115 (b)

Candidate Registration List: As certified by Michael Schwerin, President of The Association Board, the following Candidate Registration List contains a full and complete list of qualified candidate nominations received by the Association on or before March 31, 2025, at 9:00 a.m., the deadline established by the Board of Directors for receipt of nominations for the annual election of directors of the Association.

List of Candidates:

Stephen Gilbert 8374 Riesling Way

Notice of Election Information: As of the published deadline for receiving nominations, the number of qualified candidates for election to the Board does not exceed the number of directors to be elected, as determined by the Inspectors of Elections. Additionally, all conditions outlined in The Villages Association Election Rules, Sections 2.5 through 2.5.6, have been met. Therefore, Stephen Gilbert, as the qualified candidate, will be placed on the agenda and may be declared elected by acclamation at the April 29, 2025, monthly meeting to serve a three-year term beginning at the close of the June 11, 2025, Annual Meeting. Furthermore, The Villages Association will hold a vote in May and June to elect directors and vote on the Association Resolution regarding the Excess of Membership Income Over Membership Expenses to be refunded to members.

The Villages Association maintains a Voter List. Members are permitted to verify the accuracy of their individual information on the Voter List (California Civil Code Section 5105(a)(7). The Voter List is available for review in Business Administration Building A upon request. Please contact the General Manager's office at (408) 223-4634.

Ballots will be sent to all Members indicated on the Voter List on May 9, 2025. Ballots may be mailed or delivered to the following so long as the ballot is received no later than Monday June 9, at 8:00 a.m.: The Villages Association, Bldg. A, 5000 Cribari Lane, San Jose, CA 95135

The ballots are scheduled to be opened and tabulated at an open Association Meeting on Tuesday, June 10, 2025, at 9:30 a.m. at Vineyard Center, 9100 Villages Fairway Drive, San Jose, CA 95135. The results of the vote will be announced at the 2025 Annual Meeting of Members, Wednesday, June 11, 2025, at 4 p.m. at The Villages main Clubhouse, 2800 Villages Fairway Drive, San Jose, CA 95135.

Proposed Changes to VGCC (Club) Board Policies CPo 208 Emergency Preparedness CPo 308 Procurement Policy, Committee, and CPo 305 Investment Policy

At the March 25, 2025, monthly board meeting, the Board approved for 21-day member notice proposed changes to VGCC Board Policies CPo 308 Procurement Policy, CPo 208 Emergency Preparedness Committee, and CPo 305 Investment Policy prior to formal approval consideration at the April 29, 2025, monthly meeting.

Response to the proposed policy changes may be made by one or more of the following methods: 1) Participation in the discussion of the changes at the April 29, 2025, board meeting, 2) via e-mail (jmeadows@the-villages.com) with comments sent to the General Manager's office at least seven days prior to the board meeting, or 3) via written comments to the General Manager's office (Business Administration Building A) delivered at least seven days prior to the aforementioned board meeting.

Deleted text is shown with strike-through text. Inserted text is shown with <u>underlined text</u>.

CPo 208 Emergency Preparedness Committee: The purpose of the revision is to ensure The Villages community is prepared for emergencies by maintaining a current Emergency Response Plan, training resident volunteers, and coordinating with Public Safety and external agencies. This policy aligns with the California Standardized Emergency Management System (SEMS), the National Incident Management System (NIMS), and the Incident Command System (ICS).

TITLE: Emergency Preparedness Committee Policy #: CPo 208

POLICY: The General Manager shall have the responsibility and authority to plan and conduct emergency preparedness activities for the Villages community. This includes the maintenance of a current Emergency Response Plan. The Board Emergency Preparedness Committee shall recruit, train and coordinate resident volunteers to perform duties of the Emergency Response Plan at the direction of Staff

OBJECTIVE:_Develop and implement those parts of *The Villages Emergency Operations/Response Plan* assigned to the Committee, as defined in *The Plan*. **GOVERNING DOCUMENTS / LEGAL REQUIREMENTS:** None Seek Alignment with the following Local, State and Federal Guidelines.

EMERGENCY PREPAREDNESS COMMITTEE (EPC) CHARTER

This charter outlines The Committees emergency preparedness for the Villages Golf and Country Club, San Jose, CA. Its purpose, responsibilities, structure, and goals in supporting the Villages emergency preparedness efforts.

<u>Organization</u>: The EPC shall, in collaboration with management the Department of Public Safety, advise and make recommendations to the GBOD Office of the General Manager regarding emergency-related issues such as preparing for and responding to different specific various emergency events. The EPC shall be organized and shall incorporate leverage the concepts and principles of the California Standardized Emergency Management System (SEMS), the National Incident Management System (NIMS), and the Incident Command System (ICS), and National Preparedness Standard (NFPA 1600)

The EPC shall make use of publicity media inside and outside The Villages to educated and inform Villagers on important emergency-related preparedness and response issues.

Membership and Composition: The Committee shall consist of no fewer than ten (10at least five (5) and no more than nine -one(21(9) members appointed by the Board of Directors of The Villages Golf and Country Club (VGCC). Members are appointed to serve three (3) two-year staggered terms, from January 1 through December 31, on a staggered basis. There shallmust be no limit on the number of a one-year break in service after two consecutive terms before reappointment. A vacancy prior to completion of a member may serve term will be filled by appointment by the Board for the remainder of the vacant term.

A Board liaison, General Manager, and Director of Public Safety shall be non-voting ex-officio members.

The Committee shall elect a Chair, be led by an employee from the Public Safety department who shall be the primary contact with the Club Board, and one or more Co Chairs as needed General Manager office.

<u>Subcommittees:</u> The Committee may appoint subcommittees <u>sub-Committees</u> and otherwise organize residents when required to fulfill its purpose and responsibilities.

Meetings and Communication: The Committee shall meet as often as needed to fulfill its responsibilities and to discharge such other tasks as may be assigned by the board but shall meet at least quarterly. The Committee shall keep the Board informed of its activities through meeting minutes and submit an annual report, including the budget for the current fiscal year, submitted to the Board of Directors at the end of each ealendar fiscal year.

Purpose: The Committee's purpose is to prepare Villagers to respond to emergencies and give direction and assistance to residents and guests during emergencies, in accordance with *The Villages Emergency Operations/Response Plan*. The Committee shall also assist The Villages management in responding to extraordinary emergencies that may occur in the community.

Responsibilities:

- 1. To To assist and coordinate with Public Safety and relevant jurisdictions to develop and implement *The Villages Operations/Response Plan* in coordination with Public Safety.
- 2. Tohold emergency provide education and informational member meetings and to carry out emergency planning drills.
- 3. To keep the Board of Directors informed of its activities, including submittal of an annual report at the end of the calendar year fiscal year and quarterly status updates.
- 4. To develop an annual budget to support the Committee's committee emergency planning and programs.
- 5. To coordinate, train and support a network of resident volunteers to assist with its preparedness activities and response during an emergency.
- 6. To promote emergency preparedness and awareness through articles in The Villager, notices on the community television station(s), Fast Lane, mailings, emergency drills, and other presentationsproper Villages communication channels.

Review and Evaluation:

- Annual Review: The committee's charter and preparedness plan should be reviewed and updated annually or as needed to ensure effectiveness and relevance.
- Effectiveness: Conduct periodic assessments and drills to assess the Villages preparedness with community engagement and identify areas for improvement.
- Communication and Reporting: The committee should establish a clear communication protocol and chain of command for reporting activities, progress updates, and recommendations to relevant stakeholders and agencies.

CPo 308 Procurement Policy: The purpose of the proposed changes is to provide clear guidelines and limitations for the procurement of supplies, materials, equipment, and services. This policy ensures that qualified suppliers and contractors have a fair and equitable opportunity while maintaining fiscal responsibility and operational efficiency.

TITLE: Delegation of Authority & Procurement Policy Policy #: CPo 308

OBJECTIVE: Establish limits of authority for commitment of Club funds and outline purchasing procedures, including requirements for multiple bids. Club policy and procedures shallensure that qualified suppliers and contractors have a fair and equitable opportunity to meet the needs of The Villages. This policy sets forth guidelines, limitations, and procedures for the purchase of supplies, materials, equipment, and services for The Villages Golf and Country Club.

GOVERNING DOCUMENTS / LEGAL REQUIREMENTS / LIMITATIONS: Club Bylaws Section 8.1.2, 8.1.12

POLICY: VGCCThe Villages Golf and Country Club (VGCC) will conduct financial procurement functions efficiently, effectively, and in full compliance with all federal and state laws, and VGCC policies, and procedures. The CBOD's authority to contract for all goods and services is delegated to the General Manager as set forth in this policy and to those employees to whom the General Manager delegates that responsibility. The Purchasing Manager has been delegated by the General Manager to contract for The Villages, ensuring all contracts are executed in accordance with this policy.

Approval of Authority & Purchasing Levels

Contract Amount	Approval Level		Approval Procurement Requirement
\$0 - \$999	Department Director		<u>Market</u>
\$1,000 - \$2,999	Department Director	AGM- Division	<u>Market</u>
\$3,000 - \$9,999	Department Director	AGM- Division	Obtain one additional quote
\$10,000 - \$24,999	AGM Division	GM /Purchasing	Minimum of Three (3)
		<u>CFO</u>	Documented Three (3)
			Proposals/ or Quotes
\$25,000 - \$50,000	AGM -Division	GM /Purchasing	Purchasing Minimum of
		<u>CFO</u>	Three (3) Documented
			Three (3) Proposals /
			<u>or</u> Quotes

(Continued on next page)

\$50,000 +	Department Director -& Purchasing ManagerAGM	BOD/GM/CFO	Formal Bid (sealed) or Request for Proposals (RFP) process – Three (3) to Five (5) Proposals
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Check Signing Authority

- · All checks must have two signatures.
- All checks drawn on Club <u>reservecapital</u> accounts (Replacement ReserveReplacment or <u>Gapital ImprovementEnhancements</u>) must be signed by the Board President or Club Board Officer and co-signed by the General Manager or their designee.
 - Operating checks of \$10,000 or less must be signed by any two of the following:
 - o General Manager
 - o Head of Finance
 - o CFO Controller
 - o Assistant General Manager
 - o Accounting Manager
- Operating checks over \$10,000 must be signed by either the Head of Finance or CFO or Controller or the Assistant General Manager and co-signed by the General Manager or a Club Board Officer.
- Operating checks over \$25,000 for items other than utility bills or insurance premiums must be signed by the General Manager or the Head of FinanceCFO or the Controller and co-signed by the Board President or Club Board Officer.

Procurement and Competitive Bidding

The <u>Club Board of Directors (CBOD) authorizes the</u> General Manager is authorized by <u>CBOD</u>to select the best project delivery method for goods and services purchased under \$25,000. For projects and contracts that are estimated to cost over \$25,000 competitive sealed bidding or request for proposals will be conducted. The General Manager, or designee, is authorized to select a procurement method of either competitive sealed bidding or competitive sealed proposals for the procurement of goods and services as defined by State law. Sole source contracting will be allowed only with the specific approval of the Club Board <u>with written justification</u>.

Emergency Procurement Process

- In cases where emergency repairs or urgent procurement are necessary to protect life safety, infrastructure, or operational continuity, the General Manager is authorized to proceed with expedited procurement.
- The GM must notify the Board as soon as practical after an emergency procurement is made.

CPo 305 Investment Policy: To ensure the Club's investment portfolio is managed in a conservative, prudent manner that aligns with the fiduciary responsibility of the Board. This policy provides guidelines for asset diversification, return targets, and liquidity requirements to safeguard the long-term financial health of The Villages Golf and Country Club.

TITLE: Investment Policy

Policy #: CPo 305

OBJECTIVE: Provide guidelines for managing the Club's moneyinvested assets. The VGCC Board of Directors will oversee the investment portfolio of the Club in a conservative prudent manner.

GOVERNING DOCUMENTS / LEGAL REQUIREMENTS: Club Bylaws.

POLICY: The Board of Directors has approved the Finance and Reserve Portfolio Advisory Committee investment policy to serve as specific direction for invesment activities on behalf of the Club.

LIMITATIONS: Outlined in the Finance and ReservePortfolio Advisory Committee Investment Policy:

FINANCE AND RESERVE PORTFOLIO ADVISORY COMMITTEE INVESTMENT POLICY

TABLE OF CONTENTS

I. Preface

II. Investment Objectives

III. Tax Considerations

IV. Authorized Investments

V. Investment Strategy

VI. Management

VII. Accounting
VIII. Checks and Controls

I. PREFACE This document outlines policies for the management of The Villages corporations' reserves portfolio. Presently the Reserves Portfolio consists of two accounts: The Villages Golf and Country Cub Reserve Funds Account, and The Villages Homeowners' Corporation (Estates Reserve Funds) Account. Note: The Villages Associatoin Replacement Reserve Funds Account is covered under APo 205.

II. INVESTMENT OBJECTIVES

A. Scheduling

Investment scheduling is an ongoing process. Cash flow projections are an integral part of the investment process. These projections are to be prepared on a

continuing basis to deal with the trade-off between investment return and liquidity being primary in investment selection. Short term needs are the primary factor to consider in the investment processs, but remembering that there is a Fiduciary Responsibility for long term replacement of the primary Villages facilities The portfolio aims for long-term asset growth and capital protection through diversification across various asset classes. Diversification will be applied within asset classes to reduce the impact of any single security or sector on overall performance. The asset allocation categories of the portfolio may be shifted within the maximum and minimum range of 30% and 0% for Equities versus Fixed income and Cash/ Cash Equivalents. The asset allocation will be reviewed quarterly and adjusted as needed to stay within the maximum and minimum range of 30% to 0% band with a target of 20% or not more than or a NTE 30% for Equities versus Fixed income and Cash/Cash Equivalents. Liquid assets will be available at the beginning of each fiscal year to fund planned expenditures. An adjustment period of up to 12 months is allowed for unexpected withdrawals, ensuring liquidity without disrupting the long-term strategy.

FIDUCIARY RESPONSIBILITY

There is a Fiduciary Responsibility for the long-term replacement of the Villages Club facilities, which can benefit from the compounding of higher returns to reduce the ultimate cost.

B. Liquidity

Investments will be acquired with the expectation of being held to maturity. Short term securities should be highly rated and liquid. Long term The target for return on portfolio investments will be accounted for as being held to maturity.

C. Income Return

at least equal to actual and/or forecasted inflation, as measured by the California Construction Price Index (CCPI). If possible, after giving consideration to safety, liquidity, and purchasing power, the funds should secure additional (real) income after considering safety, liquidity, and purchasing power.

III. TAX CONSIDERATIONS

It is recommended that competent tax experts be consulted regarding tax matters.

IV. AUTHORIZED INVESTMENTS

A. United States Government Securities

Treasury Bills, Notes and Bonds.

B. Other Investments

Certificates of Deposit Insured by the FDIC.

C. Distribution of Investments

As a genral rule, no more than the maximum amount guaranteed by the US Government may be invested in the instruments of any one issuer other than the United States Government.

V. INVESTMENT **STRATEGYCONSULTANT**

A. Scheduling

The Board of Directors has the option to engage an Investment scheduling is an ongoing process. Cash flow projections are an integral part of the Advisor to oversee the day-to-day investment process. These projections are to program. The Investment Advisor must be a prepared on a continuing basis to deal with the trade-off between registered investment returnadvisor (RIA) with the Securities and liquidity Exchange Commission (SEC) and to recognize the limitations inherent in accurately forecasting costs and serve as an advisor to ensure compliance with applicable standards & fiduciary responsibilities

The Advisors will perform the following:

1. Create Investment Policy Statements for cash ahead of scheduleCBOD approval.

B. Forecasting Rates of Return

Predicting interest rate trends is not to be attempted in connection with the investment of the Villages Reserve Funds.

C. Maturities

Maturities of investments are to be structured so that cash equivalent funds are available to meet the cash drawdowns. To avoid possible principal loss or penalties, investments should be held to maturity. Investments may be sold, if approved by the General Manager or the Treasurer of the Board of Directors, and, if possible, after consultation with the Finance and Reserve Portfolio Advisory Committee.

D. Short-term Investments

A sufficient amount is to be naimtained in this account to meet scheduled deemand and for contingencies.

E. Special Conditions

There will be no margin purchases.

- 2. VI. Perform Asset Allocation Modeling
- 3. Portfolio Implementation and Monitoring
- 4. Maintain a VGCC Investment Portfolio Dashboard with comparison to like organizations.

The CBOD will evaluate the Advisors performance annually at the beginning

(Continued on page 26)

The Clubhouse

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

2800 The Villages Fairway Drive, San Jose CA 95135

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

To order Curbside Grab and Go, call 408-370-8553

Soup of the Day



For the week of 4/7 to 4/13

Monday, April 7 Tomato-Squash Medley with Basil

Tuesday, April 8 Lemon Chicken Couscous

Wednesday, April 9 Fennel White Bean

Thursday, April 10

Potato Leek

Friday, April 11
Clam Chowder

Saturday, April 12 Chef's Choice

Sunday, April 13 Chef's Choice

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

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.

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 dinnertime, 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 dinnertime hours of 5 p.m. to 7 p.m.

ATTENTION CURBSIDE CUSTOMERS: New legislation prohibits "Takeout 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.

We want your opinion!

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

Thanks for taking the time to let us know what you think!

The Villages Golf & Country Club

Dear Customer—As of March 2024, a 3% service charge will be applied to all credit card purchases.* This surcharge helps The Villages manage costs associated with credit card transactions more responsibly and fairly.

You may avoid this extra fee by paying with check or using your house account.

* Only debit cards with the Visa or Mastercard symbol can be accepted.

Scan the QR code to see Clubhouse Menus

To access all Clubhouse menus, hours of operation, reservation information, specials and special offers, please scanthis QR code with your phone





Take your cell phone, press the camera icon and frame the QR code to access the Clubhouse web pages.

See all menus on The Villager Online: news.thevillagesgcc.com/menus

Weekly Specials

For the week of 4/7 to 4/13

Breakfast Special:

Tuesday 4/8 to Sunday 4/13

Sunrise Skillet: Crispy Potatoes, Bell Peppers, Applewood Smoked Bacon, Chicken Apple Sausage, Cheddar Cheese with Scrambled Eggs \$15

Lunch Specials:

Monday 4/7 to Sunday 4/13-11 a.m. to 2 p.m.

Pork Carnitas Flautas: Slow-roasted Pork Fried in a Corn Tortilla, topped with Shredded Lettuce, Tomatoes, Pickled Red Onions, Sour Cream, Salsa and Cotija Cheese \$21

Smoked Barbeque Brisket Sandwich: Apple Cabbage Slaw, Barbeque Sauce, Fried Onion Strings on a Brioche Bun \$22

Dinner Specials:

Tuesday 4/8 to Sunday 4/13—5 p.m. to 8 p.m.

Linguine & Clams: Fresh Manila Clams with Garlic, Butter, White Wine, Fresh Parsley and Garlic Bread Sticks **\$34**

Salisbury Steak: 10-oz. Angus Ground Beef Blend with American Ground Wagu, Wild Mushroom Gravy, Mashed Potatoes and Green Beans \$33

Clubhouse Indoor, Patio Dining and Curbside Hours of Operation

Monday

Lunch: 11 a.m. to 2 p.m. Bistro Menu 2 p.m. to 8 p.m. *

* Last seating at 7:30 p.m.

Tuesday to Friday

Breakfast: 8 a.m. to 11 a.m. Lunch: 11 a.m. to 2 p.m. Bistro Menu: 2 p.m. to 8 p.m. * Dinner Menu:

Dinner Menu: 5 p.m. to 8 p.m. *

Saturday and Sunday

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

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 Reservations, please use the Member Portal Email: theclubhouse@the-villages.com



2929 The Villages Pkwy, San Jose CA 95135

IN HOUSE DENTAL PLAN

Finally! A dental plan that is simple and affordable!

<u>Per year:</u> **\$215.00** - adults, **\$175** - children 14 and under

Sanayei plan includes:

- 2 cleanings per year
- 2 periodic exams per year
- Full mouth X-rays
- Discounts on any and all dental work that is recommended
- 2 fluoride treatment per year until age 14
- Emergency visits

All for one simple price of **\$215.00** *Adults*/**\$175** *children under 14* per year, per person.

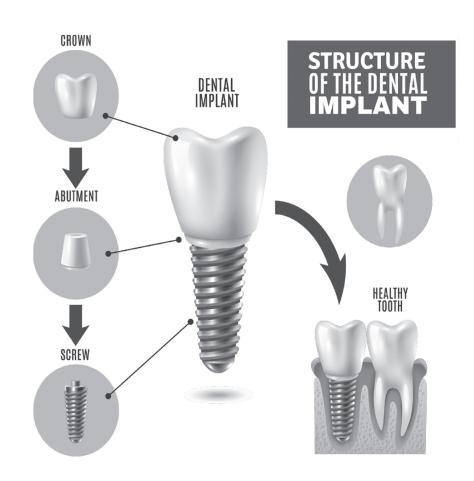
No more hassle or financial worries when coming to the dentist! Call today to find out more, or stop by for an appointment.

Berna Sanayei D.D.S.

(408) 274-9554 2929 The Villages Parkway San Jose, CA 95135

www.Sanjosedds.com

NEED AN IMPLANT? NO INSURANCE? NO PROBLEM



DENTAL IMPLANT SPECIAL \$1,000 off per tooth CALL TODAY

Transparent pricing! Includes extraction and bone graft!

Insurance not accepted with this offer

RECREATION

The following events are sponsored by The Villages. For more information, please call 408-223-4643 or visit news.thevillagesgcc.com/recreation

Recreation is in Building D!

The Recreation Services office is open Monday to Friday 8:30 a.m. – noon and from 1 p.m. to 4 p.m.

Discover underwater wonders in Monterey Bay

Date/Time

Wednesday, April 23, 8 a.m.- 5 p.m.

Cost Attendant \$128 M. LeGrand

Join us for a trip to the world-renowned Monterey Bay Aquarium! Marvel at vibrant jellyfish, playful sea otters, and the iconic kelp forest teeming with marine life. Discover the aquarium's conservation efforts while



Location

Monterey

Reg. Deadline

April 7 at 4 p.m.

soaking in breathtaking waterfront views. Afterward, enjoy lunch on your own and time to explore historic Cannery Row's charming shops, art galleries, and diverse dining options, including fresh seafood and more. We will meet in the Cribari East Parking Lot. Activity Level: Moderate Activity.

Register on the Member Portal at tinyurl.com/mb-aquarium or with Recreation Services in Building D.

Calling all SF Giants fans!

Date/Time

Thursday, June 26, 10:15 a.m. - 5:30 p.m San Francisco

Cost Attendant Reg. Deadline

\$161 M. LeGrand

Location San Francisco Reg. Deadline June 9 at 4 p.m.

Cheer on the San Francisco Giants for an exciting day of baseball while they play the Miami Marlins at Oracle Park! Experience the thrill of the game in the unbeatable ballpark atmosphere. Each ticket comes with a \$25 concession credit for participants to use



for whatever ballpark snack they desire! Whether you're a diehard fan or just love a fun day out, this is the perfect way to enjoy America's favorite pastime. The bus will pick up all participants from the Cribari Center East Parking Lot.

Activity Level: Moderate

Register on the Member Portal at tinyurl.com/sf-giants-baseball or with Recreation Services in Building D.

Explore wild wonders at the Oakland Zoo

Date/Time

Wednesday, May 7, 8 a.m. - 5 p.m.

Attendant

M. LeGrand



Location Cost
Oakland \$149
Reg. Deadline
Monday, April 21 at 4 p.m.

Join us for an exciting day at the Oakland Zoo, where you can get up close with amazing animals and explore beautiful habitats. After the adventure, relax and enjoy a delicious lunch at Lake Chalet, a stunning lakeside restaurant offering delicious food and breathtaking views. Lunch options include mushroom ravioli, lemon rosemary chicken, grilled salmon and braised short ribs! The bus will pick up all participants from the Cribari Center East Parking Lot.

Activity Level: Moderate

Location

Woodside

Reg. Deadline

Register on the Member Portal at tinyurl.com/oak-land-zoo-rec or with Recreation Services in Building D.

Stroll through famed gardens at Filoli Gardens

Date/Time

Thursday, May 22, 8:45 a.m. - 4 p.m.

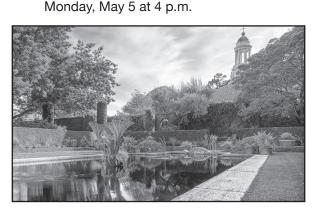
Attendant

M. LeGrand

Join us for a delightful day at Filoli Gardens and stroll through breathtaking landscapes, lush gardens and a historic estate. After soaking in the beauty, we'll head to Nola in Palo Alto for a lively, New Orleans-inspired lunch filled with bold flavors and vibrant ambiance. This is the perfect way to enjoy nature, history and delicious cuisine! The bus will pick up all participants from the Cribari Center East Parking Lot.

Activity Level: Moderate

Register on the Member Portal at tinyurl.com/filoli-gardens or with Recreation Services in Building D.



Cost

\$164

See 'A Beautiful Noise'—the Neil Diamond musical

Date/Time

Wednesday, June 4, 10:30 a.m. - 7:30 p.m.

Attendant

M. LeGrand

Location Cost
San Francisco \$250
Reg. Deadline
Monday, May 19 at 4 p.m.

Experience the energy and music of "A Beautiful Noise," the Neil Diamond musical that will have you singing along! After the show, enjoy a fantastic dinner at Rise Woodfire in San Mateo, known for its flavorful, wood-fired cuisine and warm ambiance. This is the perfect way to enjoy a day of entertainment and great food with friends.

The bus will pick up all participants from the Cribari Center East Parking Lot.

Activity Level: Moderate

Register on the Member Portal at tinyurl.com/neil-diamond-musical or with Recreation Services in Building D.

RESIDENT EXCURSION PARTICIPATION GUIDELINES

Recreation Services 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 responsible 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.

Free Zumba Gold Demo

Date/TimeLocationSat., April 19, 12 to 1 p.m.Conf. RoomCostInstructorReg. DeadlineFREEBaySportApril 16 at 4 p.m.

Join us for a one-time free demo class and experience the fun of Zumba Gold! This low-impact dance workout blends Latin-inspired moves with a gentle pace, making it perfect for beginners and experienced dancers. Boost your heart health, flexibility, and balance while having a blast in a supportive, welcoming environment. Designed especially for active older adults or anyone looking for a lighter workout, this free session is the perfect way to see if Zumba Gold is right for you. Don't miss out and come dance with us!

Register on the Member Portal at tinyurl.com/free-zumba-rec or with Recreation Services in Building D.

New Zumba Gold awaits!

Date/TimeLocationWed., April 23-May 28, 5 to 6 p.m.Conf. RoomCostInstructorReg. Deadline\$80BaySportApril 14 at 4 p.m.

Join the fun with Zumba Gold! This low-impact dance class blends Latin-inspired moves with a pace that's perfect for everyone—whether you're a beginner or an experienced dancer. Improve your heart health, flexibility, and balance while having a blast. Designed especially for active older adults or those seeking a gentler workout, Zumba Gold ensures you stay energized and engaged in a friendly, supportive environment. The session price includes six classes.

Register on the Member Portal at tinyurl.com/zumba-gold-rec or with Recreation Services in Building D.

New Zumba Toning Class: Tone, Dance and Energize

Date/TimeLocationThurs., April 2-May 29, 10 to 11 a.m.Conf. RoomCostInstructorReg. Deadline\$80BaySportApril 14 at 4 p.m.

Our Zumba Toning class blends dance with light weights to help sculpt your body while keeping workouts fun and energetic. This class improves strength, endurance and coordination, making it perfect for all fitness levels. Move to the beat, enjoy a supportive community, and achieve your fitness goals with us! The session price includes six classes.

Register on the Member Portal at tinyurl.com/free-zumba-rec or with Recreation Services in Building D.

Pool and Spa update: Cribari Pool reopens April 1

Residents can celebrate the reopening of the Cribari Pool and Spa starting Tuesday, April 1, 2025. Pools and spas at Cribari and Foothill locations are open daily from 5 a.m.–10 p.m., with Cribari Pool offering children's hours 10 a.m. to noon daily. Foothill Pool remains reserved for adults only.

The next session of Aqua Aerobics, held Thursdays, March 27–April 24, will affect Foothill Pool use. During these times, the Foothill Pool is reserved exclusively for participants of the Aqua Aerobics classes, with sessions scheduled from 10:30 to 11:30 a.m. and 11:45 a.m. to 12:45 p.m. While the class is going on, others can still enjoy use of the pool deck and spa.

The Vineyard Pool and Spa should reopen within the first two weeks of April, while the Montgomery Pool and Spa reopening date is still to be determined. Please watch for updates in The Villager newspaper, The Villager Online and your FastNews emails. If you have questions, please email recreation@the-villages.com.

We appreciate everyone's patience and understanding as we work hard to ensure all pools reopen safely and efficiently. Our top priority is providing a secure and enjoyable experience for Villagers and their accompanied guests.

CLUB CALENDARS

WHAT'S HAPPENING IN ARTS & CRAFTS

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

Open Studio in the Art Room: Monday and Friday mornings, 10 a.m. - 12 noon and every weekday afternoon, 2 p.m. - 5 p.m.

Events

April 7: Monthly Meeting of Arts & Crafts, Monday 1:45 p.m. in Cribari Conference Room. Guest Artist: Ukrainian palette knife artist Natalia Aandewiel.

April 8: Solo Exhibit of Terri Ford's Art Works begins in Cribari Conference Room. Michael Sunzeri, Exhibits Chair.

April 12: ART IN THE PARK, Saturday, 10 a.m. – 2 p.m. at Gazebo Park. For information contact Diane Finley at dianefinley1@gmail.com

April 29: Free Art Film "Georgia O'Keefe" on Tuesday, 2 p.m. in Cribari Conference Room with host Marion Rose.

Art Classes—Register by emailing barb.gottesman@gmail.com. All art classes are in the Cribari Center Art Room, unless noted otherwise.

April 23 and 30 and May 7 – 14: "Watercolor with Mixed Media" with Doug Canepa. Wednesdays in the Cribari Center Art Room. \$70.

April 23 - May 14: Acrylic Painting with Swati Mohari. Wednesday evenings, 6 - 8 p.m. \$120 if Swati furnishes materials, \$70 if you bring your own.
 May 6: Free Tuesday Art Night Make 'n Take Diamond Art, 6 - 8 p.m. in the Art Room. All ma-

terials furnished, but must register by emailing barb.gottesman@gmail.com

Ceramics Room has open studio days for approved members only. For Open Studio hour.

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

Stitchery Group: Meets Mondays 1 – 3 p.m. in Patio Room. Call Roberta at 408-218-8372.

HIKING CLUB SCHEDULE

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

Rambler Hike, Wednesday, April 9 - Joel Wiggins (612-240-7044) will lead a 4-mile rambler hike from the parking lot on Silver Creek Valley Rd (on the right just before HWY 101). We will hike north to the picnic area by Cottonwood Lake and take a break. Bring water and a snack. The roundtrip hike is 4 miles. There are restrooms in the parking lot and by the picnic tables where we take a break. We will meet at Cribari Center at **8:30 a.m.** and depart at 8:45. Roundtrip driving mileage is 9 miles. For those interested we will stop for coffee on the way back at New Seasons on Silver Creek Rd.

Rambler Lite - Wednesday, April 9 - Katy Peretti (408-531-0917) will lead a hike through Cribari starting at the west side. Meet at the clubhouse at 9 a.m.

Rambler Hike, Wednesday, April 16 - Rich Bainbridge (408-499-1789) and Wendy will lead a 4.2-mile hike in Rancho San Antonio County Park/Open Space Preserve. The hike will be along the PGandE, Wildcat and Coyote Trail Loop trails. Elevation gain is about 700ft. Round trip driving distance is approximately 45 miles. There is an optional lunch at Lazy Dog Restaurant, Stevens Creek Blvd, Cupertino. Please arrive at Cribari Center by **9 a.m.** for a 9:15 departure.

Rambler Lite Hike Wednesday, April 16 - Katy Peretti (408-531-0917) will lead a hike along the southern perimeter of Olivas and down through the lakes and gnomes. Meet at Vineyard at 9 a.m.

Rambler Hike, Wednesday, April 23 - Guy Hoover (408-667-9935) will lead a hike along Scenic Rd in Carmel-By-The Sea. Park at the Mara Beach parking lot (26495 Scenic Rd, Carmel-By-The-Sea). Walk along the aptly named Scenic Rd to Ocean Ave. The ocean is on one side of the road and some very picturesque homes on the other side. From there we will walk up Ocean Avenue to downtown Carmel to Dolores St. to the Village Corner California Bistro for lunch. After lunch we will walk back to our cars. Driving distance is 70 miles one way. The total hike distance is approximately 4.5 miles. Total elevation is 230 feet. Meet at Cribari Center at 9:15 a.m. for a 9:30 am departure.

Rambler Lite - Wednesday, April 23 - Katy Peretti (408-531-0917) will lead a hike to the three Montgomery ponds and steps. Meet at the clubhouse at 9 a.m.

RV CLUB SCHEDULE

More information and photos from recent outings are on villagesrvclub.org

April 21, 22, 23, 24 - River Point Landing Marina Resort, Stockton

May 6 - Quarterly Meeting - Sequoia Room (Cribari) 3:30 p.m.

May 9, 10, 11, 12 - Costanoa KOA, Pescadero June 14 - Open House at the RV Storage Lot

June 22, 23, 24, 25 - Santa Cruz Redwoods RV Resort, Felton

July 21, 22, 23, 24 - Zephyr Cove Resort, Lake Tahoe

August 3 - Annual Barbecue

Page 12 The Villager April 3, 2025
More BOARDS & COMMITTEES

Help keep The Villages a Firewise community

By Deb Gordon

Have you noticed the people walking in your districts taking pictures and typing on iPads? Do you wonder what they are doing? Well, they are volunteer residents doing a fire safety assessment on each unit in the Villages so that we can retain our new recognition as a Firewise Community. If you'd like to volunteer to help and have 6-10 hours per week to do assessments (full training is provided), please fill out the application at https://www.surveymonkey.com/r/R6TMHPT.





On May 3, we will be having a Wildfire Preparation event called "Ready, Set, Go!" in the Cribari Center. The focus will be on what residents can do now to be prepared should something happen; lots more information will be coming out on this soon. Hope to see you there.

Visit https://tinyurl.com/wildfire-retrofit for a very interesting CalFire resource that helps us see what we can do to help fire harden our homes. It explains terms like defensible space, zone 0 and gives a lot of other good information we should all know. While it is especially helpful to our single-family homeowners, it will help all of us to understand the work being done around the Villages for Firewise and our overall fire safety.

Focus Group Volunteer Survey...

(Continued from page 1)

• In Person: Pick up and return a hard copy at the General Manager's office in Building A.

All surveys must be submitted by Monday, April 21, 2025.

Since each of the groups will be limited to 20 participants, we apologize in advance if there are more volunteers than openings and you are unable to participate. The survey itself will allow every member to be heard. To allow as many member households to participate as possible, we ask that only one adult from each household take part in the fo-



cus groups. Every member will have an opportunity to complete a survey later in the process.

The Board of Directors for all three entities appreciates your assistance in this effort to make our Club the best it can be.

Sincerely, Theresa M. Ostrander General Manager

COMPASS

BUY - SELL - INVEST

- Certified Probate Specialist
- Free Consultation
- Expert Property Preparation & Staging
- Villages Resident



TOM BECK
REALTOR
2921 The Villages Pkwy
(408) 887-3299
tom@tbeckre.com
DRE# 01742024

'Ask the CBOD' response to Mr. Yu Qing Wang

Club Member Yu Qing Wang recently asked the Club Board to consider reducing monthly Dues for the next fiscal year. He suggested cost-cutting efforts such as, automating the entrance gate to reduce the security staff, eliminating the printed newspaper, and reducing other staff. He agreed to receive his response in *The Villager*.

The Club Board appreciated his concern about increasing Dues. Our responsibility is to operate, maintain and improve the Club facilities in the most cost-effective manner possible. We know the value of our homes depends on the quality of the Club facilities and services. As we plan for the next year and the future, the Club Board commits to spend no more than is necessary and not less than is needed.

After a detailed review of the conditions of our buildings and finances we now know that we must increase next year's Club Dues for both operation and capital accounts to address increased operating cost and long-term capital needs.

Issues addressed in next year's budget include:

Increase costs due to inflation, insurance, water, electricity and waste disposal.

Requirements from government including turf reduction, wildfire safety, and modifications to meet building and health codes.

Health Benefits for our staff of 170 will increase this year.

Correcting allocation of routine repair and maintenance to the operating budget, not the capital account as has done in previous years.

More accurately calculating the inter-Company transfers between the three Corporations. Increase the Capital Replacement Dues to at least match the depreciation rate.

Build a Capital Improvement fund by collecting Dues dedicated to improvements requested by the Club Members.

Another reason we will need to increase Dues is that our Club policies limit our ability to invest our Capital funds to at least meet inflation. Interest income from investment over the last several years has been below the inflation rate resulting in a loss of over \$1 million in purchasing power. Also, Club bylaws severely limit our ability to collect, hold and spend capital funds. The current annual Capital Dues revenue of \$2.7 million does not cover the \$3.9 million needed annually to maintain existing facilities. The Club needs to raise capital funds that would keep our monthly dues down. Additional revenue and flexibility are needed, and the Board hopes to revise bylaws and policies this year.

The budgeting process of this year is the most thorough and professional our directors have experienced so far. Our staff, using new software and detailed analysis of all operations, has produced an excellent budget for presentation to the community at the March 28 Members FY26 Budget meeting.

Mr. Wang, thank you for your suggestions.

Homeowners' Corporation Board Seeking Directors

Want to make a difference in your community? The Homeowners' Corporation Board of Directors (HBOD) is looking for you. Serving on the HBOD is a rewarding and interesting activity that makes you feel a vital part of the community. You get to know your neighbors and you can make a difference in their enjoyment of Villages' life.

The Villages Homeowners' Board of Directors' mission statement reads "The mission of The Villages Homeowners' Corporation is to help to enhance and protect the value of our homes, neighborhoods, and the overall Villages' experience for single-family homeowners." The bylaws of the Homeowners' Corporation provide that there will be five directors serving on the board.

Elections will be held during May and June for two director positions to serve three-year terms. Directors with terms expiring are Teddy Morse and Morton Cordell; both are eligible to run again. The directors who will continue to serve during the ensuing year are Rob Kirschbaum, Glen Seidel and Larry McNary. To apply, provide written notice of intent to run to Board President Teddy Morse, theodoramorse@outlook.com or Secretary Glen Seidel fglenseidel@gmail.com no later than 5 p.m. on May 1, 2025.

Don't kick the can down the road—recycle!

The VMA currently has barrels specifically labeled for its Aluminum Can Recycling Program in most trash enclosures in each village and has a team of volunteers that do pickups. **Please,**

no pet food, soup, tin cans, plastic or glass—just aluminum. For those of our neighbors who have curbside trash pickup, your aluminum cans are currently going to California Waste Solutions through The City of San Jose. We request, instead, that our residents deposit their aluminum cans in one of The Villages trash enclosures nearest you. The recycling proceeds the VMA receives go directly back into our community. We recycle over 2 ½ tons of aluminum annually.



Because we are considered a "Community Services Provider"

by CalRecycle, we are only allowed to have receptacles for depositing aluminum cans in the trash enclosure and are not allowed to make collections. We are not licensed to recycle plastic, glass or tin cans. So, please separate those from your deposits.

Please, pay it forward and give back by either recycling your aluminum with us or via financial donations. We are also especially looking for more volunteers to help collect the recyclables. Please contact the VMA office (408-238-4230) if you have any questions or wish to volunteer.

Club Budget...

(Continued from page 3)

required to remain competitive in recruitment and retention. We anticipate an increase in health benefit costs this coming year driven by rising medical costs and structural pressures on health plans.

Repair and Maintenance. We will begin to correct the allocation of routine repair and maintenance of Club facilities to the operating budget, not the Capital Replacement account, as has been done in previous years. This correction may budget, it may need to be implemented over multiple years.

Inter-Company Transfers. With the implementation of our ERP system(s) and true separation of accounts, we now have real-time analytics and dashboards providing a clearer view of operational data. This enhanced visibility allows for better separation of financial accounts, ensuring allocations are more accurate and transparent. By separating previously co-mingled Club, Association, and Homeowners' Corp. monies, we have improved our sightline into The Villages' day-to-day operations, enabling more precise tracking of expenses and costsharing between the Club, the Association, and the Homeowners' Corp. This data-driven approach strengthens financial accountability and supports more informed decision-making.

For example, Public Safety, Communications, and The Villager were not included in inter-company transfers, leaving the Club to cover 100% of these costs. With this data, we can now adjust and fairly distribute expenses, improving financial accountability and transparency.

Underfunding Capital Needs. The current annual Capital Replacement Dues

high-cost regions like the Bay Area. Our wages increasingly fall short of what is existing facilities. There is a need to increase the Capital Replacement Dues to at least match the depreciation rate. At the current rate, the Capital Replacement Fund will be exhausted in approximately four years. Our buildings, roads, and underground utilities require significant ongoing repair and enhancement to maintain the quality of our environment. In effect, our capital "burn rate" to maintain these services exceeds the available revenue.

Capital Improvement Fund. The Club needs to sustain a Capital Improvebe a one-time correction, or with a better understanding of the impact to the ment Fund by collecting Dues dedicated to improvements and/or new amenities requested by the Club Members. Currently, we collect nothing for this purpose.

> Additionally, an increase in Club Dues is warranted due to constraints imposed by Club policies and bylaws that limit our ability to invest Club Capital Funds to keep pace with inflation. For years, interest earnings from investing in these funds have fallen behind inflation rates, eroding the real value of our Capital Replacement Fund. Also, the decline in purchasing power is estimated to have reduced the fund's value by over \$1 million. Additional revenue and flexibility are required, and the Board intends to revise bylaws and policies in FY2025-26. An additional source of revenue to raise Capital Funds could assist in lowering our monthly dues.

> As Board President, I can attest that the budgeting process of this year is the most thorough and professional we have experienced in the last four years. Our staff, using new software and detailed analysis of all operations, produced an excellent budget presentation for The Villages community presented at the March 28 Members FY26 Budget meeting.

- Richard Zahner Club Board President
- —Theresa Ostrander General Manager





alendar of Events

Fri	da	V	Λ	nr	
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- 1	iiiuuy, <i>r</i>		
	3:30 a.m.	Jazzercise	Α
8	3:30 a.m.	Tennis Club: USTA Match	TS
(9 a.m.	Catholic Mass	CR
(9 a.m.	Chinese Morning Exercise	Ρ
(9 a.m.	Game Day	RED
•	10 a.m.	Line Dance Club-Advanced	Α
•	10 a.m.	Quilters	PR
•	10:15 a.m.	Art Open Studio	AR
	12:30 p.m.	Duplicate Bridge	RED
2	2 p.m.	Art Open Studio	AR
(3 p.m.	Bocce Bash	BC
(3 p.m.	Hand Bell Ensemble	CR
(3:30 p.m.	Study Groups: Line Dance	VC
	3 p.m.	Chinese Club Line Dance	VC
(6:30 p.m.	Mexican Train Dominoes	MC

Saturday, April 5

8 a.m.	Tai Chi	Р
9 a.m.	Pickleball: Rossmoor Trny	PC
10 a.m.	Quilters	PR
10 a.m.	Rose, A Mother's Story	CR
10 a.m.	Ukulele Sing Along	SEC
11 a.m.	Dog Club Social	GP
11 a.m.	VMS Dancers Cast Party	FC
2 p.m.	Chinese Arts-Crafts Demo	SEC

Sungay	, Aprii b	
7:30 a.m.	Catholic Choir Practice	CR
8:15 a.m.	Catholic Mass	Α
9 a.m.	Chapel Choir Rehearsal	SEQ
10 a.m.	Community Chapel	Α
1 p.m.	Table Tennis Club Social	MC
3 p.m.	Study Groups Club mtg	FC
4 p.m.	Fairweather Friends	VC
5 p.m.	Chapel Hymn Singing	
7 p.m.	Chinese Karaoke/Game Nite	SEQ
7 p.m.	VAT Spring Show Rehearsal	Α

Monday, April 7

8:30 a.m.	Jazzercise	Α
9 a.m.	Chinese Morning Exercise	Ρ
9 a.m.	Nirvana Fitness	CR
9 a.m.	Game Day	RED
10:15 a.m.	Art Open Studio	AR
10:30 a.m.	Fitness Center Cmte.	FC
10:30 a.m.	VMA: Grief Support Group	SEQ
1 p.m.	Arts & Crafts Assoc.	CR
1 p.m.	Stitchery	PR
2 p.m.	Art Open Studio	AR
2 p.m.	VAT Spring Show Rehearsal	
3 p.m.	18-H Women's Golf Board	SEQ
5:30 p.m.	Village Dancers Group 1	Α
6 p.m.	Murder Mystery Rehearsal	
6 p.m.	Korean Club Singing Group	VC
7 p.m.	Duplicate Bridge	RED
7 p.m.	Senior Academy: Matt Mahan	CH

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luvoua	y, api ii u	
8 a.m.	Tai Chi	Р
9 a.m.	Men Golf: Evergreen Cmte.	MC
9 a.m.	Game Day	RED
10 a.m.	Art Class: Drawing	AR
11 a.m.	Men's Golf: Home & Home	CH
11:30 a.m.	LSAL Fitness	Α
1 p.m.	Bocce Board	PR
2 p.m.	Art Open Studio	AR
2 p.m.	CBOD Working Session	FC
2 p.m.	Crafters Club	CR
2 p.m.	Piano Open Studio	Α
2 p.m.	VAT Spring Show Rehearsal	VC
3:30 p.m.	Catholic Council	MC
3:30 p.m.	Village Voices Board	PR
4 p.m.	History of Israel	SEQ
4:30 p.m.	Painting Exhibit/Art Show	CR
5 p.m.	VMS Board Meeting	PR
6 p.m.	Concert Band Rehearsal	Α
7 p.m.	Amateur Radio Club	FC
7 p.m.	Garden Club	VC

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TTUUIU	Juuy, Api II J	
8:30 a.m.	Jazzercise	Α
9 a.m.	Chinese Morning Exercise	Р
9 a.m.	Game Day	RED
9 a.m.	VMA Board	MC
10 a.m.	Art Class: Watercolors	AR
10 a.m.	Yoga	Α
10 a.m.	Cribari Social Cmte.	SEQ
11 a.m.	Study Groups: Folk Dance	FC
11:15 a.m.	QiGong	Α
2 p.m.	Art Open Studio	AR
2 p.m.	ABOD Working Session	
∠ p.III.	var opring onlow heriearsal	Α
3:30 p.m.	EVF Board	PR
4 p.m.	Club Technology Cmte.	
4 p.m.	Village Valle Vista Social	
5 p.m.	Zumba Gold	CR
5 p.m.	VMA Bingo Dinner	ĊH
5:30 p.m.	Village Dancers Group 2	
6:30 p.m.	Mexican Train Dominoes	
7 p.m.	Duplicate Bridge	RED
7 p.m.	Village Voices Rehearsal	VC

Thursda	ay, April 10	
3 a.m.	Tai Chi	Р
9 a.m.	Swimming Pool Cmte.	VR
9 a.m.	Game Day	RED
9 a.m.	SRS Tax Prep Service	
9:55 a.m.	Chair Yoga	CR
10 a.m.	Art Class: Oils/Acrylics	
10 a.m.	Comms. Advisory Cmte.	
10 a.m.		A
10:30 a.m.	Ukulele Club meeting	
11 a.m.		VC
11 a.m.	Mat Pilates	CR
11:30 a.m.	LSAL Fitness 18-H Women's Golf Lunch	A
12:30 p.m. 1 p.m.	Chapel Bible Small Group	
2 p.m.		AR
3 p.m.	Villages Golf Cmte.	MC
3 p.m. 3 p.m.	Chapel Choir Rehearsal	_
4 p.m.	Catholic Choir Practice	
4 p.m.	Highland DAC	FC
4:30 p.m.		PR
7 p.m [.] .	Chinese Club Board	MC
7 p.m.	The Villages Folksters	FC
7 p.m.	VAT Spring Show Rehearsal	Α

Friday Anril 11

ıııuay. <i>ı</i>	AUIII II	
8:30 a.m.	Jazzercise	Α
8:30 a.m.	Tennis Club: USTA Matches	sTS
9 a.m.	Catholic Mass Friday	CR
9 a.m.	Chinese Morning Exercise	eΡ
9 a.m.	Game Day	RED
10 a.m.	Line Dance Club Advanced	Αb
10 a.m.	Quilters	PR
10:15 a.m.	Art Open Studio	AR
12:30 p.m.	Duplicate Bridge	RED
2 p.m.	Art Open Studio	AR
3 p.m.	Bocce Bash	BC
3 p.m.	Hand Bell Ensemble	CR
3:30 p.m.	Study Groups: Line Dance	
6 p.m.	Chinese Club Line Dance	
6 p.m.	Pickleball: Dink 'n Drink	
6:30 p.m.	Mexican Train Dominoes	s MC

Caturday Anril 19

Jaturua	IY, AUTII IZ	
6:45 a.m.	Men's Golf Coffee Station	CH
8 a.m.	Tai Chi	Ρ
9 a.m.	VAT Ticket Sales	L
10 a.m.	Art in the Park	GP
10 a.m.	Quilters	PR
10 a.m.	Ukulele Sing Along	MC
12:30 p.m.	Piano Open Studio Rhrsl	Α

Sundav. Anril 13

vunuuy,	APIII IV	
7:30 a.m.	Catholic Choir Practice	CR
8:15 a.m.	Catholic Mass	Α
9 a.m.	Chapel Choir Rehearsal	SEQ
10 a.m.	Community Chape	Α
2:30 p.m.	Piano Open Studio Recital	Α
7 p.m.	VAT Spring Show Rehearsal	Α
	· -	

Monday, April 14

	,,	
8:30 a.m.	Jazzercise	Α
9 a.m.	EPC Leadership	FC
9 a.m.	Chinese Morning Exercise	Р
9 a.m.	Game Day	RED
10 a.m.	Assoc. Rules Cmte	F
10 a.m.	Search the Scriptures	VC
10:15 a.m.	Art Open Studio	AR
10:30 a.m.	VMA: Grief Support Group	SEQ
1 p.m.	Stitchery	PR
2 p.m.	Art Open Studio	AR
2 p.m.	VAT Spring Show Rehearsal	Α
4 p.m.	Jewish Community Board	
5:30 p.m.	Village Dancers Group 1	
7 p.m.	Duplicate Bridge	RED
•		

Tuesday Anril 15

uvouu,	y, apili iu	
a.m.	Tai Chi	Р
a.m.	Game Day	RED
:30 a.m.	VMA: AARP Driver Safety	SEQ
0 a.m.	Art Class: Drawing	AR
0:30 a.m.	Chapel Lay Board	F
1:30 a.m.	LSAL Fitness	Α
2 p.m.	Par-3 Women (Shonis)	FC
p.m.	Art Open Studio	AR
p.m.	Piano Open Studio	Α
p.m.	VAT Spring Show Rehearsal	MC
p.m.	Estates DAC	VC
:30 p.m.	Desi Club Social Hour	SEQ
p.m.	Concert Band Rehearsal	Α

Wtullt	Suay, Aprii io
8:30 a.m.	Jazzercise A
9 a.m.	Chinese Morning Exercise P
9 a.m.	Game Day RED
10 a.m.	Art Class: Watercolors AR
10 a.m.	Yoga A
10 a.m.	Study Groups: iPhonesMC
11:15 a.m.	QiGong A
2 p.m.	Art Open Studio AR
2 p.m.	VAT Spring Show Rehearsal A
3 p.m.	
3 p.m.	Macintosh Users Group SEQ
5 p.m.	Jewish Passover Seder CH
5 p.m.	Zumba Gold CR
5:30 p.m.	Village Dancers Group 2 A
6:30 p.m.	Mexican Train Dominoes MC
<u>7</u> p.m.	Duplicate Bridge RED
<u>7</u> p.m.	Village Voices Rehearsal FC
7 p.m.	Village Dancers Group 3 VC

Thureday Anril 17

Hillar 201	4y, Aprii I <i>I</i>		AR
8 a.m.	Tai Chi	Ρ	BC
9 a.m.	Game Day	RED	CER
9 a.m.	SRS Tax Prep Service	FC	CH
9:55 a.m.	Chair Yoga	CR	CR
10 a.m.	Art Class: Oils/Acrylics	AR	F
10 a.m.	Line Dance Club	Α	FC
10:30 a.m.	Ukulele Club meeting	SEQ	FHP
10:30 a.m.	VMA: Caregiver Support	PR	GP
11 a.m.	Mat Pilates	CR	L
11:30 a.m.	LSAL Fitness	Α	MC
12:30 p.m.	18-H Women Golf Lunch	_	P
1 p.m.	Chapel Bible Small Group		PC
2 p.m.	Art Open Studio	AR	PR
2 p.m.	Opera Lovers Movie	MC	RED SEQ
2 p.m.	Senior Academy Lecture		TR
3 p.m.	Chapel Choir Rehearsal		TS
4 p.m.	Chapel Maundy Thursday		TTC
5 p.m.	Village Fairways Social	CH	VC
6 p.m.	Democratic Club	FC	VR

Friday. April 18

iiiuuy, r	ipili lu	
8:30 a.m.	Jazzercise	Α
9 a.m.	Catholic Mass	CR
9 a.m.	Chinese Morning Exercise	Ρ
9 a.m.	Game Day	RED
10 a.m.	Line Dance Club-Advanced	Α
10 a.m.	Quilters	PR
10:15 a.m.	Art Open Studio	AR

Calendar **Highlights**

S.J. Mayor, Matt **Mahan to speak**

at the Senior Academy Harrington lecture on Monday, April 7 at 7 p.m. in the Clubhouse

Art In the Park

Saturday, April 12 at Gazebo Park from 10 a.m. until 2 p.m.

Piano Spring Recital

Sunday, April 13 at 2:30 **p.m.** in Cribari Auditorium

Chapel Hymn Sing

Sunday, April 6 at 6 p.m. in the Cribari Conference

VAT's 'Fiddler'

Friday, April 25 at 7:30 p.m. and Saturday & Sunday, April 26 & 27 at 2:30 p.m. in the Cribari Auditorium

EVENT LOCATIONS

Auditorium—Cribari Art Room—Cribari Bocce Courts Ceramics—Cribari Clubhouse Conference Room—Cribari Foothill Center Foothill Pool Gazebo Lobby—Cribari Montgomery Center Patio—Cribari Pickleball Courts Patio Room—Cribari Redwood Room—Cribari Sequoia Room—Cribari Terrace Room—Cribari Tennis Stand Table Tennis Center—Mor Vineyard Center Voyage Room—Mont.

12:30 p.m		RED
1 p.m.	Catholic Choir Practice	CR
2 p.m.	Art Open Studio	AR
2 p.m.	Catholic Good Friday Mass	Α
3 p.m.	Bocce Bash	BC
3:30 p.m.	Study Groups: Line Dance	e VC
6 p.m.	Chinese Club Line Dance	VC
6:30 p.m.	Mexican Train Dominoes	MC

Clubs & Events

Cookies are baked, Art is in the Park

Do you like cookies? Of course you do! Come to Art in the Park **Saturday April 12** and pick up your favorite cookies. We'll have a large assortment; chocolate chip, oatmeal raisin, no nut cookies, sugar cookies, snickerdoodles... and so much more. You'll find all these popular cookies inside the Gazebo starting at 10am this Saturday. Grab yourself a cup of coffee or water to enjoy with your cookies and have a stroll around the park.

And if you prefer a salty snack, we'll be making fresh popcorn from our popcorn machine! Quality, theater-style popcorn will be offered for only \$1. All proceeds benefit The Villages Arts & Crafts Association. A club that gives back to our community with free art films, projects and much more!



Opera Lovers to show Rossini's comic opera 'The Barber of Seville'

Please join The Villages Music Society's Opera Lovers on **Thursday, April 17 at 2 p.m.** in Montgomery Center, when we will present "The Barber of Seville" aka "Il Barbiere di Siviglia" by Gioachino Rossini.

Rossini was a prolific opera composer, but undoubtedly the most popular is "The Barber of Seville," because it is thoroughly entertaining. This is comic opera at its best where everyone, including the antagonist, ends up smiling and singing together!

The music requires every voice to be capable of rapid-fire singing and effortless agility. The score features one catchy melody after another, starting with Figaro's (the barber) opening aria that even first-time opera goers will know from popular culture. So, leave all your cares at home and prepare to be

humming the tunes from this hilarious favorite as you return home!

Briefly, the plot revolves around Count Almaviva's efforts to woo Rosina, and all the hurdles he faces are great fun to watch. While the opera is sung in Italian, our English subtitles will reveal all. This production runs three hours, but the time will fly by and we will take our usual quick break about halfway through the afternoon.

Please join us on April 17. No registration is required and the event is open to all Villagers. If you need any additional information in the meantime, please call Mary Stradner at 408-887-3293. Also, we recommend visiting VillagesMusicSociety.org for information about other musical events.

If you need a ride to any Villages Music Society events, please contact Villages Medical Auxiliary at 408-238-4230 to arrange your free transportation.

Widen your information horizon by joining Study Groups Club

By Judy Rogers



Are you interested in learning new skills? Would you like to widen your information horizon? How about meeting new friends? You can do all these things by joining The Villages Study Groups Club!

Choose from our many diverse Study Groups. We have in-person groups like our Cooking Group, our Movie Discussion Group, our Dance

Groups and our Flower Arranging Group. We also have online groups (via Zoom) like our Non-Fiction Book Group and our American History Group.

We have something for everyone. Try out our current events "World Today" group or explore local attractions with the "Local Tours" group. Learn all about your iPhone or learn how to play Mah Jongg. Do you like crafts or would you enjoy conversations finding humor in life? All you need to do is go to our website at studygroups.vgcc. club where you can learn about *all* our wonderful study groups and then join The Villages Study Groups Club to find your next wonderful experience



Macintosh Users Group to meet April 16

The Macintosh Users Group will be meeting in the Sequoia Room at Cribari Center on **Wednesday**, **April 16** at 3 p.m. We will not be meeting by Zoom this month so please plan to join us in person. Contact Larry Roben, club treasurer, if you wish to be sent email notices. Give Larry your address, phone number and email address. His phone number is 408-218-0851 and email is larryroben21@gmail.com.

Senior Academy: New Website, Same Great Programs

Next time you want to reach the Senior Academy website, go to senioracademy.vgcc.club. There you will find the same information as you always have,



and we invite you to visit today and any time you want to know about the organization and its upcoming presentations. It also will be where you register to attend the events. If you are not already a member, you can sign up there, too!

Evolution to the new web address was promulgated by the desire to save money and to take advantage of its membership in the Villages Webmaster Guild, a group dedicated to supporting The Villages organizational websites. Take a look!

By the way, next up on the menu of programs is John Trudeau's journey through Italy's splendid lakes and mountains. It's on **Thursday, April 17 at 2 p.m.** in the Vineyard Center. Visit senioracademy.vgcc.club to register.

Quilters seeking veterans to receive Quilts of Valor



The Villages Quilters need your help. We are looking for Veterans! Men and women who served our country in any capacity are qualified by their service to our country to receive a quilt of Valor.

Quilts of Valor is a national organization that aims to present quilts to those who have paused their lives for a period of time. Troops need food, supplies, functional equipment, and safe transportation. Our veterans served their country, often putting their plans and dreams on hold for us. The least we can do is to recognize this service.

Why a quilt you ask? Because it can wrap you in warmth and give the hug and comfort so many did not get when they returned home. The Villages quilters have made and presented 31 quilts to our Villages vets. We have quilts ready to present, but our humble vets are reluctant to apply, with some thinking that being overseas or in combat is a requirement.

Please help us honor and thank or vets by encouraging them to apply for a Quilt of Valor. Application forms can be found online in the Patio Room on Fridays or Saturdays, the Community Chapel office, from any member of the Villages quilters or Nancy Chesterton (Villages quilters liaison with QOV).



Natalia Aandewiel to demo at Arts and Crafts membership meeting

By Michael Sunzeri

On **Monday, April 7** in the Cribari Conference Room at **1:45 p.m.** we have a delightful artist and presentation for all of you at the Arts and Crafts membership meeting. All Villagers are welcomed. We will present Natalia Aandewiel, a Ukrainian trained artist. Natalia will demonstrate her Palette Knife paint-

ing which many of us do not practice. It will be an eye-opening experience.

Since the age of 10 she has aspired to follow the arts. Natalia graduated with honors from a special high school for gifted children in Kyiv, Ukraine. She is classically trained, and holds a master's degree in education with a concentration in Fine Arts. She also holds a master's degree from the National Academy of Art and Architecture in Kyiv.

Color, performance, motion and choreography have similar purposes and characteristics, and dance, music, and art meld for her. All this combined leads to its own art form. Further, she is trained in animation. She held her first personal exhibit of more than 50 artworks at the State Historical and Architectural Reserve in Uman, Ukraine.

Natalia was born in Odessa, Ukraine, a seaport, hence she is drawn to water, rocks and sky which make her feel alive. She said life is short, and after experiencing the facts of her personal life like war, loss of freedom, depression, difficult transitions, and personal health issues, Natalia finds art as a stability to help her cope with all that has molded her life. According to Natalia, art is a more than welcomed therapy.

Her life has been changed dramatically, of which we probably cannot comprehend but she is focused, experienced, driven, and Natalia has an engaging personality that will draw you in as she magically transforms a bland canvas into visual serenity.

Do join us for this engaging demonstration. You can see more of Natalia's artwork on her Instagram page and other media.

Passover Seder Wednesday, April 16, 2025 in Clubhouse Banquet Room The Villages Jewish Community warmly invites y

The Villages Jewish Community warmly invites you and your family to the Passover Seder.

Chuck Dietz will be leading the service, which will start at 5:30 p.m. followed at 6:45 p.m. with dinner.

Check-in will start at 5 p.m. to ensure a prompt start. You may invite guests and bring children. The cost is \$42 per adult and \$30 per child.

There will be a full menu with the following choices for adults:

- Grilled Pacific Salmon with Citrus Glaze.
 - Balsamic Glazed Chicken Piccata.
- Stuffed Portobello Mushroom with Spinach and Ratatouille
 - Children will receive a Chicken Dinner

Reservations are essential and must be made by Wednesday, April 9.

(No refunds for cancellations after April 9, 2025.)

To reserve your spot please supply the following information, via email to Jan Margolius at janbuff13@yahoo.com:

- Your Name, House Number.
- Name and Menu choice for each adult in your group.
 - Number of Children attending.

If you wish to be seated with another party please let us know and we will do our very best to accommodate you. You will receive confirmation once your request has been received and will be billed to your Villages account.

We ask one person from each table to provide a seder plate,

VJC will provide the items for the plate.

We also ask that one person on each table be responsible for the Charoset.

These people will need to be at the Clubhouse at 2 p.m. on April 16 to set up these items.

We look forward to sharing this Seder with you.

—The Villages Jewish Community

Explore grandeur of Italy with John Trudeau

By Arlene Versaw



As they say in Italy, Italian lakes and mountains are "Meraviglioso!" Come see why! The grandeur of Italy is the stuff of which vacation dreams are made. Yes, the food is wonderful and the people are friendly, but it is the echo of the country's mountains and lakes that call to visitors throughout the world.

Our own John Trudeau will show you why on **Thursday, April** 17 at 2 p.m. as he takes us through a scenic and adventure-some exploration of Italy's lake district and the majestic Dolomite mountains. We'll visit famous Lake Garda and Lake Como and take very scenic hikes along the rocky cliffs that hug their shores. We'll hop a boat for a ride on Lake Como for a special perspective of the mansions and chateau that sit lakeside.

In his presentation in the Vineyard Center, John will also take us to the Parac Naziunal Svizzer in Switzerland, and along the Great Dolomite Highway to Castelrotto, Italy, noting picturesque Tyrolean villages along the way. Castelrotto is the doorway to the Italian Dolomites with their spectacular rock formations, unusual flowers and scenic trails. On eastward, to Cortina d'Ampezzo and Lake Misurina to capture spectacular sites along the way and to see the "Tre Cime" formations, three distinctive battlement-like peaks, one of the best-known mountain groups in the Dolomites.

According to John, "The scenery is spectacular, the experiences varied, and the driving was sometimes a challenge!" To trip along with John and experience Italy in its glory, register at https://senioracademy.vgcc.club/ (note new website address). While on our website, preview a short video to get a taste of what this presentation has to offer. Or, if you prefer, contact Susan Dooley at 408-528-8881 to register.

Ci vediamo lì! (See you there!)

Hermosa/Heights residents celebrate St Patrick's Day

More than 100 Hermosa and Heights residents joined in to participate in the "Shenanigans" celebration of St Patrick's day at Foothill, and there were indeed shenanigans.

In addition to a wonderful meal, which of course included corned beef and cabbage, the shenanigan guests enjoyed listening to Irish ballads sung by Jason Herfurth accompanied by Dan Kato and Donna Quartaro. Table games included Irish trivia and creating limericks. Each table group came up with a limerick and then shared their creativity and humor with the group. Oh and we can't forget that many also danced the night away.



Pat Kelban kissing the Blarney stone.

We even had a Villages Blarney stone. Did you know that if you kiss the Blarney stone you will be blessed with the ability to speak eloquently?

Thanks to Betty Wegner and her committee (Sara English, Annie Kretowicz, Karen Hansen, Kitty Mckee, Vivian Brown, Marilee Kline, Cheryl Deason, Pat Kelban and Lois Mannix) for putting on a fabulous, fun time. Betty has worked tirelessly for the past 10 years in putting on these events for Hermosa and the Heights residents.

More CLUBS Page 17 The Villager April 3, 2025



Dog Club invites all to April and May events

The Dog Club invites Villagers to come this Saturday, April 5 to the Gazebo at 11 a.m. to listen and watch CARDA (California Rescue Dog Association) Search & Rescue demonstrate their skills. They will demonstrate how the canine teams work for wilderness air scent search. They will also explain how trailing dogs search for missing people. These highly qualified dogs assist law enforcement

and other public safety agencies in search of missing people.

Remember that you do not have to have a dog to attend, just the love for dogs.

Also save the date—May 3 from 3 p.m. to 5 p.m. at Gazebo Park. Join us for our "Pawdy" bring your own wine and appetizer.

Heather Haven to be speaker at Cat Club meeting

The Cat Club is pleased to announce that our very own famed author and cat lover will be speaking at the Cat Club meeting on Monday, April 28 in Vineyard Center from 2-4 p.m.! Heather Haven has written several books, many of which have received renowned recognition. She will share her insights, and discuss how she got started in the world of writing. Join us for what should be a wonderful and engaging meeting.

As always, remember to bring something for the "leave something take something" table. This is always free and provides to be a great way to try something different for your cat!

Our meetings held the fourth Monday of the month in the Vineyard Center. Look for the new yellow cat club sign. Register for the meeting by visiting https://sites.google.com/view/villages-catclub or texting Bette Loomis at 408-234-9798.

Tables will be arranged so you will be sitting with your neighbors. Get to know others in your Village to share cat sitting responsibilities.

VAT: Catch the stars...They are coming out in April

Yes, the two "stars" that thrilled you in "Man of La Mancha" are coming back to show their talents once again. Shown here re-

hearsing their parts in a scene from "Fiddler on the Roof" are Susan Pastorini and Jason Herfurth, Jason and Susan, who played Don Quixote and Aldonza last fall, are set to astound you again.

Susan Pastorini became a member of the VAT almost as soon as she moved here a few years ago, performing in "A Funny Thing Happened on the Way to the Forum," "Sunshine



Jason Herfurth and Susan Pastorini rehearsing for "Fiddler on the Roof."

Boys," "Office Hours" and "Man of La Mancha." In addition, Susan has also served as the Executive Producer for Matinee Theatre.

As Golde in "Fiddler on the Roof," we get to see her considerable acting "chops" once again, both musically and comically in the lead female role.

Jason walked onstage for the first time at The Villages in a Matinee Theatre performance of "Stories I Ain't told Nobody Yet" and hasn't looked back. Following the heavy-duty role of Don Quixote last fall, he has stepped into the lead male role of Tevve in "Fiddler." Jason's singing and acting will amaze and delight you.

"Fiddler" opens at Cribari on Friday, April 25 at 7:30 p.m., and Saturday and Sunday, April 26 and 27 at 2:30 p.m.

Tickets go on sale in the Sequoia Room from 9 a.m. to noon on Saturday, April 12 and Saturday, April 19.

And remember, by showing a copy of your ticket for the performance day, you receive 10 percent off dinner in the clubhouse.

VILLAGES GOLF & COUNTRY CLUB EXPERT SINCE 2005 LET'S CHAT: 408.223.3220

CAT CLUB

MEETING

Monday, April 28

2 to 4 p.m.



Taking Care Of You From Start To Finish With:

A Complimentary Home Consultation & Selling Analysis

Free Management Of Your Home's Remodeling & Preparation For Sale

Being There Every Step Including Negotiations, Escrow & Closing

Hassle-free Property Management

Your referrals feed the hungry. A monthly donation is made to the Second Harvest food bank.

Jill A. Curry

408.223.3220 | 408.655.6286

jill@jillcurry.com

www.JillCurry.com

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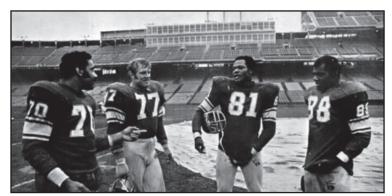
**** AWARD WINNING AGENT

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Page 18 The Villager April 3, 2025

Join the joy of 'Purple People Eater' with Voices performance



The popularity of "The Purple People Eater" endured as the Minnesota Vikings adopted it as a nickname for its defensive line.

The Voices invite you to sing, tap, twist with them as they lighten us up with "The Purple People Eater" and other upbeat songs in "Live, Love, and Sing," on **Friday and Sunday, May 2 and May 4 at 2:30 p.m.** in Cribari Auditorium.

"The Purple People Eater" emerged from a child's imagination. In 1958, a 4-year old kid made up a joke. The kid's dad wrote songs. So did his pal Sheb Wooley. Inspired by the zaniness of the kid's humor, Wooley composed a song, describing it as "undoubtedly the worst song he had ever written." MGM rejected the song. Yet at lunch, young people in the MGM office danced and sang to the acetate copy of the silly song. MGM reconsidered their decision and released "The Purple People Eater." For weeks, "The Purple People Eater" tickled audiences and lit up the charts. Even Ed Sullivan grinned hearing Wooley warble about the "one-eyed, one-toed purple people eater." The popularity of "The Purple People Eater" endured. The Minnesota Vikings, whose team color includes purple, added a touch of whimsey to their hard-charging defensive line of the 1970s. They nicknamed the fearsome foursome the Purple People Eaters. Toy companies, novels, and films built the song into their creative products. In 2022-2023, the staid USDA Agricultural Research Service invited the public to name newly developed varieties of ornamental peppers. Their purple pepper spiced with cayenne pepper kick became "Purple People Heater"!

In 1958, the world felt on edge as Nikita Khruschev took office and brandished threats. The Berlin Crisis erupted. US troops landed in Lebanon; Egypt and Syria joined forces with the United Arab Republic. The silliness of "The Purple People Eater" infused the country with much needed joy.

Be filled with joy yourself. Join the Voices in Live, Love, & Sing this May 2 and May 4 in the Cribari Auditorium. Buy your tickets from Voices members—\$20 cash, check, or charge to your house. If you're from Minnesota, bring a Viking with you to "Live, Love, & Sing."

Take a Beginning Ceramics class

Learn Ceramics with Deborah Strauss and Kathy Tana-

ka in May. Come join the fun and play with clay in the ceramics room. Learn the basics of hand-building, slab work, molds and glazes in this five-week class on Thursdays starting May 8 from 3 p.m. – 5 p.m. No experience necessary, we'll supply everything you need. Space is limited for this



beginning ceramics class. For more information or to register for this class, visit our website at villagesceramics.com or email villagesceramics@gmail.com

Just say 'Yes!'—Voices' zip relies on volunteers

By Barbara F. Zahner

Behind the toe-tapping, spirit-lifting Voices, hums a steady beat of volunteers with verve who just say, "Yes!" That positive rhythm pulsates through the 45 or so strong Voices. Experience the energy yourself at the Spring concert "Live Love Sing!" on **Friday and Sunday, May 2 and May 4 at 2:30 p.m.** in Cribari Auditorium.

Voices volunteer and First Soprano Joyce Schornick joined Voices in 2017. She said, "I love to sing. Then, I backed out of Voices due to vocal health issues. In Spring 2024, I rejoined." As a child, Joyce pictured herself belting out solos a la Julie Andrews. Joyce said Yes" to Voices the second time around because "the Voices are wonderful people. Their singing talents push me to be better at



Voices Membership Chair Joyce Schornick

my own singing." Joyce recently said "Yes" to being the Voices' Membership Chair. "I questioned if I had the time. However, I love people and love learning about them. I also deeply desire that people feel appreciated and included."

Voices President Myra Johnson hopes that others will step forward to volunteer once or regularly for the Voices. "For one-time opportunities, we need a Front House Manager for our May performance. We also would love someone who could oversee our tube stuffing from April 25-April 30 of our 'Live Love Sing' flyers. Voices members will hop on their golf carts and stuff the flyers. We just need a project manager," she said, adding that Voices also is looking for a webmaster to keep the website updated. "This is a seasonal volunteer opportunity. We need someone to watch our website and update, as needed." For information on these Voices volunteer opportunities, email Myra Johnson at themyrajohnson@gmail.com.

P.E.O. to host Spring Social on 'English Church Architecture'

You are invited to the Villages P.E.O. Club Spring Social on **Friday, April 25 at 2 p.m.** in the Foothill Center. The main presentation will be "English Church Architecture" followed by "P.E.O. – Lending a Helping Hand."



English desserts will be served.

The program will be as follows: First Peter Nicholls will tell us about "English Church Architecture" as displayed in his Photographic Society of America Gold Portfolio. Then Reilly Hossner will share how P.E.O. helped her reach her educational goals with a PCE grant. Finally some special guests from the P.E.O. California State Chapter will speak.

This event is free but you are welcome to bring your favourite English dessert to share. Please tell Trudy about

your dessert when you RSVP.

All Villagers are welcome. Please **RSVP by April 20** to Trudy Nicholls at trudy_nicholls@hotmail.com or 408-440-0410.

Ditch the bottle: Learn to make fresh, seasonal salad dressings

By Marie-Paule Wood



Tired of salads that taste like bottled preservatives? The Global Village Club is excited to host the next Healthy Eating Group class, "Seasonal Salads with Fresh Ingredients" on **Tuesday, April 29 from 7 to 8:30 p.m.** in Montgomery Center. In this demonstration-style class I hope to change the way you think about salad—and what goes on top of it.

My class is for anyone who wants to eat better without sacrificing flavor. The spotlight? Homemade salad dressings—easy, vibrant, and made from ingredients you can pronounce.

Most store-bought dressings are packed with preservatives, sugars, and cheap oils that dull your palate and compromise your health. I will show you how to whip up several fresh dressings using spring produce and pantry staples—each ready in minutes. I want you to learn how to build a classic vinaigrette and then take it further. My mother didn't have a recipe to give me—I learned by watching and doing. The basic vinaigrette is three parts oil to one part vinegar, plus salt and pepper.

After that, you can add Dijon mustard, honey, garlic, and much more... the list is endless.

This is a relaxed, watch-and-learn evening filled with useful tips, live tastings, and a few great stories. You get a chance to see just how delicious my fresh sourdough bread is when paired with these wonderful salads. I will give you a spring market guide, printed recipes to take home, along with a renewed love for real salad.

Reserve your spot and give your greens the dressing they deserve. RSVP by emailing globalvc-club@gmail.com and please use "Healthy Eating" in the subject line.

Page 19 The Villager April 3, 2025

Get down with disco in April!

Bv B. Brown

The term disco is short for "Discothèque," a French word for a dance club (according to Wikipedia). Discothèques as a venue were mostly a French invention, imported to the United States with the opening of Le Club, a members-only restaurant and nightclub located in Manhattan.

The disco scene's mainstream appeal of the '70s was undoubtedly an exciting time with a huge cultural impact on many of us.

And what better way to relive that era than with a month of dancing to "Night Fever." "Night Fever" is a song written and performed by the Bee Gees. It first appeared on the soundtrack to Saturday Night Fever on RSO Records in 1977.

April style of dance is Disco! Join us Mondays at 5:30 p.m. in Cribari Auditorium.

Dance, socialize and exercise with us every Monday night at 5:30 p.m. in Cribari Auditorium. No partner needed. All are welcome. Each month brings a new dance theme, loads of fun and even a few new friends! Bernice Toy is the Club President and choreographer of The VMS Village Dancers. She can be reached at vms.dancers@gmail.com. Please see the Music Society website at https://villagesmusicsociety.org/about-us-3. The Village Dancers charge an annual \$20 membership fee to participants. While the weekly session is free; donations are welcomed.

VMA: 'Beat the Heat & Cool Your Arthritis'

Steamy heat and muggy humidity sap often trigger your painful arthritis. You are not alone; 80 percent of adults over age 55 have osteoarthritis. Learn the best ways to tame arthritis in all seasons at "Arthritis: A Common Problem with Many Treatment Options," **Tuesday, May 1 at 11 a.m.** in Vineyard Center.

Dr. Jothi Murali-Larson MD, an orthopaedic surgeon, and chair of Orthopaedics at Good Samaritan Hospital, will cover: common symptoms of osteoarthritis, contributing factors, options for treatment, and basic information about total knee and total shoulder replacement.

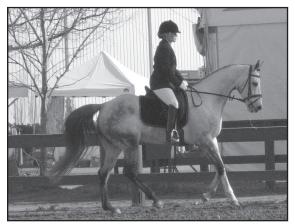
In addition, Dr. Murali will answer your questions, to ensure you gain greater understanding of arthritis. The name of this medical condition, which often stops us from gardening, golfing, and playing with our grandchildren, comes from the Greek words arthro-, meaning "joint," and "-it is", meaning "inflammation." Arthritis, or joint inflammation, can be a major cause of physical disability and psychological distress.

While arthritis may be a common health condition, Dr. Murali-Larson is rare in her field of orthopaedic surgery. Women make up a mere 6 percent of orthopaedic surgeons. Moreover, Dr. Murali-Larson also serves as chair of the orthopaedic department at Good Samaritan Hospital. Only a handful of women serve as Department Chairs in Orthopaedic surgery—a tribute to Dr. Murali-Larson's dedication, skills, knowledge and reputation. A Board-Certified Orthopaedic Surgeon, Dr. Murali-Larson completed her Orthopaedic surgery residency and Trauma fellowship at Brown University and her Sports Medicine fellowship at U.C. Davis. Dr. Murali-Larson treats arthritis of the shoulders and knees and performs joint replacement surgery at Good Samaritan. Asked about her what drew her to Orthopaedic Surgery, Dr. Murali-Larson said, "I love the way form meets function. I've has always had an interest in building and fixing things. I also played a lot of sports and have had a lot of injuries. I find getting patients back to doing what they love to be rewarding in a concrete way. I seek to engage patients with active listening, to understand each patient's goals and priorities—and to work collaboratively—with good teamwork—to meet those goals and priorities."

Regardless of the season, cool your arthritis flares. Register now for "Arthritis: A Common Problem with Many Treatment Options" to be held May 1. Register online at vmavillages.gcc.club and click on "Register for Programs." Or call the office at 408-238-4029.

Riding Club News—A Story of Grace and Majesty

By Jane Derow



Sasia at the Rancho Murieta Show in 2011.

glaucoma, leading to the loss of her right eye. Despite this, her spirit shines brightly, and her "Princess" personality and remarkable resilience truly bring a touch of royalty and inspiration to The Villages barn. Sasia, City Girl and the others look forward to seeing you. To keep them healthy, please remember not to feed them anything at all. They're on very specific diets, and even carrots can cause serious problems. Thank you!

Prepare to be utterly charmed by one of our newest residents, Sasia! This stunning, tall, grey 23-year-old Thoroughbred, owned by Dove Butler, boasts a lineage as grand as her personality. A granddaughter of the legendary Seattle Slew (1977 Triple Crown Winner), Sasia's journey is one of strength and grace. After a racing career at Golden Gate Fields and Bay Meadows, she transitioned to motherhood and then showed her talent in USDF Breed Shows, Dressage, and Eventing. Her son, Argentum BSH (pictured as a foal), even competed in Grand Prix Dressage. Eight years ago, Sasia faced the challenge of



Sasia and her son Argentum.

Arts and Crafts to present Terri Ford pastels exhibit

By Michael Sunzeri



On **Tuesday, April 8**, Arts and Crafts will exhibit the vibrant pastel work of Villager Terri Ford. Some of us have never seen her art. Here is a chance to enjoy many pieces all at once in the Cribari Conference room, through July

A native Californian and alumnus of the Academy of Art College, Terri realized a deep connection with pastels in 1987 and has worked with them since in studio and in plein air. Her paintings are representational, some impressionistic, others more realistic. Her greatest inspiration is capturing landscapes' ever changing light and conditions.

Her work has earned her top awards in many exhibitions and venues such as The National Arts Club in New York, The Butler Fine Art Museum, The Triton Museum of Art, Autry Museum, The Haggin Museum and more. She has received numerous excellence awards and soon, Pastel Laureate status from the Pastel Society of the West Coast. Ford's pastels have been featured in American Art Collector, American Artist, Fine Art Connoisseur, Pratique des Arts and in several coffee table books, including Art Journal America, Plein Air New Mexico and the French art book "40 Maitres de Pasteles." Her pastel paintings have gained national and international recognition, as proved by her achievement of Master Circle status in the International Association of Pastel Societies, and her subsequent acceptance of the Eminent Pastelist Award by the same group.

Ford is a Master Pastelist with The Pastel Society of America and "Distinguished Pastelist" with the Pastel Society of the West Coast and Pastel Society of New Mexico, and an artist member of the California Art Club. She was the "Invitee de Honor" of the Art du Pastel France in 2017. She is a popular instructor and jurist across the U.S. and abroad.

Villages Medical Auxiliary-Since 1976 Office: 408-238-4230 Hours: Monday to Thursday, 9:30 a.m. to 2:30 p.m.

Service Coordinator: 408-238-4029 www.vmavillages.org



VMA Upcoming Programs

Chronic Acid Reflux – Dr. Colin Dunn with Samaritan Hospital specializes in treating patients with chronic acid reflux and will offer insights into hiatal hernias, Barretts esophagus and will consider the pros and cons of medications vs. surgery on Tuesday April 15 at 11 a.m. in the Sequoia room. Register on our website or call our office.

Support Groups

Parkinson's Support Group: This monthly group is for all people interested in discussing Parkinson's. Next meeting takes place on Thursday, April 24 at 10 a.m. in the Forum room. No need to register, all welcome.

Grief Support Group: The Grief Share group led by The Villages Chapel's Pastor Bill Hayden meets on Mondays in Sequoia from **10:30 a.m. to 12 p.m.** and is running for 13 consecutive weeks through June 2. There is a workbook as part of the group - cost is \$20. Please call the office with any questions at 408-238-4029.

Caregiver Support Group: Judith London Ph.D. will conduct this monthly group where caregivers meet to share, listen, and learn. Thursday, April 17 at 10:30 a.m. to 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.

SPORTS NEWS

18-HOLE WOMEN

By Chris Leisy

We had a great Guest Day. There were 65 players and our guests were from all over the Bay Area. We started with a little sprinkle, it quickly cleared up and we had a beautiful day of golf.

The member Guest flight winners are:

First Place with 3 balls: Pat Sear, Sue Park and guests Chris Honda, Joanne Michelette.

Second Place with 2 balls: Susan Anderson, Vicki Krattli, guests Paula Sugimoto, Joyce Yoshioka.

Third Place with 1 ball: Kitty Ohtaka, Emily Lee guests Hiroko Takasaki, Emi Tuvey

Member Flight, First with 3 balls: Jean Shimada, Marky Olsen, Barbara Weisend, Judy Owen, Sheryl Driskell

Closest to the Hole: Members, Carol Zaccheo, Camille Giuliodibari, guest Diana Adams.

Chip ins: Jay Lee #10, Susan Anderson #11, Gloria Landry #11, Barbara Nielsen #5.



Carol Zaccheo, Diana Adams and Camille Giuliodibari win adorable gnomes for getting closest to the hole on Guest Day.

Birdies: Susan Anderson #11 and #16, Camille Giuliodibari #2, Carol Zaccheo #11.

Our next big event is **April 17—Beat the Pro.** It's still time to find a partner. You can sign up in the posting room or contact Jay Lee. This is always a fun tournament. You are playing with your full handicaps against the pros' "scratch."

We are getting ready for this year's 2025 Team Play. There are three leagues: Mid Pen, Silicon Valley and Valley. There is still time to sign up. This is your chance to play at other country clubs in the area. There are new teamplay shirts and they are now available in the Pro Shop.

More to come next week.

MEN'S GOLF CLUB



By Doug Moore, douglas.moore865@gmail.com Upcoming Events

April 12 is Spring Open - Stableford, 2BB, four-man teams, flighted. Coffee/Donuts - Shot-gun-8 a.m. Signups for this tournament have already started. Please call the Pro Shop to sign up before it's too late. Signups stop at the end of the day on **April 10.**

2025 Men's 18 Hole Golf Club Member/ Member—The first MGC Major of the year will be the 2025 Member/Member. This is scheduled for the 2nd, 3rd, and 4th of May. This is limited to 48 teams. This always fills up and continues to be one of the favorite events of the year. Sign up now by calling the Pro Shop!

2025 Evergreen Invitational—This year's Evergreen Invitational is scheduled for July 10-12. This is a MGC Major so plan accordingly to be there for the fun and festivities! The next meeting will be held on April 8 at Montgomery Center at 9 a.m. Try and make it if you can. There are several positions still to be filled and new members are always welcome. Remember: "teamwork makes the dream work!" Should you know a club member who may be interested in helping out, please make sure to contact **Bill Johnston**, **the 2025 Evergreen Chairman** at wljandeaj1944@gmail.com

Executive Committee Meeting: The Men's Golf Club Executive Committee meets the first



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Tuesday of the month at 8:30 a.m. in the Montgomery Center. The next meeting will be **May 6, 2025.**

Also, remember to visit our website at villagesgolfers.com for the latest Men's 18 Hole 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.

Bocce Spring Round Robin Tournament—Ready, Set, Roll!



Dates: May 12 - June 20 Playoff Dates: June 23 & 24 Championship Match: June 25 Game Times: Mondays, Wednesdays, and Thursdays 10 a.m., 12:30 p.m., 3 p.m.

Whether you're a returning team ready to pick up where you left off or a new player or team looking to jump in and join the fun, the Spring Round Robin is the perfect opportunity to get involved! This is a greatway to enjoy friendly competition, meet fellow players, and make the most of the season.

All skill levels are welcome — so captains, gather your team, or sign up as an individual and we'll help you find a spot. Let's make this spring one to remember!

Signup Deadline: April 24 To Register:

Captains, visit tinyurl.com/Captains-Signup Individuals, visit tinyurl.com/Individuals-Signup For more information, contact: Tom Hunt – 408-205-0313 or tom.villages@gmail.com Roll, Laugh, and Compete all season long!

SHONIS

By Betty Hall

What a gorgeous spring day last Tuesday. Almost made us think it was summer... it's coming but not quite yet. The course was in great shape, 21 Shonis and two qualifiers (Jeanne Chiaramonte and Marie Colaizzi, both on their third games) came out

to play. We played on the fairways, the greens, some played in the new bunkers and some even played in the lake. But it was all good because it was a beautiful day.

Tuesday, March 25 was our delayed Putts



for Gold as well as the last of the March birthday golfers. Our two birthday golfers were Barb Berman and Sabrina Kupperberg. And they both aced their flights sweeps. Congratulations.

No birdies today but never fear. They'll be back.

Putting for Pesos had three winners today before our regular golf. Jonna Robinson, Tahera Khalil and Sabrina Kupperberg all showed their putting skills on the practice green today. An extra dollar in your sweeps envelopes for this June.

So today's Putts for Gold game, delayed from March 17 had 5 winners today. In flight 1, Pauline Robertson was the best putter with 14 Putts for 9 holes. In flight 2, we had a three-way tie. With 16 Putts each our winners were Sabrina Kupperberg, Jonna Robinson and Lesley Robinson. And in flight 3 our low putter was Jan Trusso with 19 putts. All five golfers will receive a low putts pin.

Don't forget, next Tuesday is April 1. New month, new handicaps, and new start time. We will be starting our sign ins at 8:30 a.m. through 9 a.m. and tee off is at 9:30 a.m. Bandini also starts on April 1 and our Bandini seed supplier is Sabrina. So allow yourself enough time on your shotgun hole to pick up those divots before we tee off at 9:30.

Villages Saturday Skills Clinics - Spring 2025 #2

Hosted by PGA Director of Golf, Scott Steele & Assistant Professional, Eric Hansen

Saturdays 10 a.m.- 11 a.m.++

\$40 per Clinic per person.

Sign up for one or two clinics or all six...as many or as few as you want. Limited to the first eight (8) students per class.

April 12 - Chipping & Pitching Get it Close to the Hole

April 19 - Greenside Sand Bunkers

Get the Ball Out in ONE Shot Every Time

April 26 - Putting

Master Lag Putts, Short Putts and Everything in Between

May 10 - Specialty Short Shots

High Lob, Downhill, Uphill, Thick Rough Conducted on the Par-3 Course

May 17 - Full Swing

Flush it Off the Fairway - Irons, Hybrids & Fairway Woods

May 24 - Driver

Hit it Long and Straight Off the Tee - GC Quad to measure your distance

Together we can accomplish your new year's resolution to improve your golf game in 2025! Sign up in the Pro Shop Now

TENNIS TALK



Tennis Club Open House participants.

By Betty Olsen



Nancy Domingo serving strawberry shortcake.

On Tuesday, March 25, the hottest day of the year, the tennis club held its annual Open House for all Villagers. Many thanks to the member volunteers who made it possible, especially tennis pro Brett Foreman who ran the activity on the courts and MC Mike Tuft, as well as food chairman Nancy Domingo who served delicious strawberry shortcake!

Racquets were available to try out as well as the signup for the Jump Start program. This program has been going on since 2012,

which gives free lessons to club members. The lessons are every Tuesday, 5 to 6 p.m. for 10 weeks, given by our top players: Gail and Mike Tuft, Roy Pennington, Peggy Seidel and run by Sherry Benz, the creator of the pro-

gram. First lesson starts April 1. Call or email Sherry if you want to join at 408-887-5497 or sabenz@ sbcglobal.com. Concluding the day, opportunity drawing prizes were drawn and given to all who attended.



Mitzi Macon and Peggy Seiger, two of the many Open House volunteers.

BOCCE NEWS



By Betty Hall

Well, the Bocce Spring Mixer is halfway through. Three weeks down, three more to go. So 32 teams of 8 players competing for the big win on during the week of April 21-23. Right now, we have two dominant teams on Monday: Prime Rollers with a 5-1 standing and Laddies and Laddies with 4-2. Looking at Wednesday's teams, there's the Ballers and Blastards with 5-1 each. While on Thursday we have 3 teams vying for the best scores: Crunch Rollers and Village Idiots with 4-2 each while the Wild Cats has a 5-1 standing.

Besides the very imaginative names, only one of these teams can be crowned champions. And it's anyone's opportunity. No matter the current standing, there's three more weeks, six more games. There might be seven high scores right now but there's 25 other teams looking to win their games.

So come on up to the courts on a Monday, Wednesday or Thursday and check out some fun bocce for the next three weeks. And don't forget the Bash every Friday. Fun bocce and socializing at the courts from 3 to 5 p.m. You can keep up with the running scores by going to the bocce website at villagesbocce.vgcc.club

BBQ Championship Lunch

We're grilling hamburgers for our first
Championship Lunch on **Wednesday, April 23,**at Gazebo Park. Lunch starts at **11:30 a.m.**The cost is \$15 members, \$20 non-members.
Reservations are required and will be charged to your house #.

The deadline for reserving your place is **April 19**, no refunds after April 22, no shows will be charged.

MENU

Hamburgers with all the Fixin's
Garden salad with Ranch or Vinaigrette Dressing
Tortellini Pasta Salad

Spud Puppies with Ketchup Assorted Fruit Slab Pie Place settings & water provided. Bring your own favorite drink.

To reserve your place, email Barbara at orlmuh2@ comcast.net. Confirmation will be sent by email. (Vegetarian option available upon request.)

Save the date: Bocce Club BBQ on June 7. Watch for details.



Experience the Health Benefits of Pilates Reformer, Tower, Stability Chair & More!

Silver Creek Pilates is Now Open! Grand Opening Specials are now on sale at

www.silvercreekpilates.com

Each Tuesday & Thursday from 12 pm to 12:45 pm during the month of April, we will hold a Free Clinic on Intro to Benefits of Reformer. Reserve your spot by calling **408-290-4744** or email **info@silvercreekpilates.com**.

Come stop by our studio at **2919 Villages Parkway**

FROM THE PRO



By Scott Steele, PGA Head Golf Professional

New Demos available now in the Pro Shop!

New **Cobra DS Adapt** Drivers-Fairways-Hybrids – used by Max Homa, Rickie Fowler and Lexi Thompson

New **PING G440** Drivers-Fairways-Hybrids—used by Viktor Hovland, Tony Finau and Sahith Theegala

New **Callaway Elye** Drivers-Fairways-Hybrids—used by Xander Schauffele, John Rahm and Rose Zhang

New **Taylor Made Qi35 Drivers-Fairways-Hybrid**—used by Rory McIlroy, Scottie Scheffler and Colin Morikawa

Take your game to the next level with new 2025 technology to maximize your distance and accuracy!

Upcoming Golf Club Fitting Days

Callaway - Friday, April 4, 10 a.m.-2 p.m. – RESCHEDULED DATE DUE TO RAIN IN

Come try Callaway's new Elyte Driver, woods and irons. The Elyte is up to 8 yards longer with even more forgiveness than ever. The refined shaping promotes increased speed, while a new Al 10x Face is engineered to optimize spin and speed. And a revolutionary Thermoforged Carbon Crown is built to redefine mass properties in a driver. You have to hit it to believe it! You will be surprised how long and straight this club is.

Taylor Made - Friday, April 11, 10 a.m.- 2 p.m. The Qi35 is ideal for a wide array of golfing abilities. It delivers explosive distance and unbelievable forgiveness. The Qi35 driver features five strategic materials in its construction: chromium carbon, steel, aluminum, tungsten and titanium. They all work together to deliver unparalleled performance from the tee. The Qi35 Trajectory Adjustment System has two movable weights that allow golfers to achieve optimal spin and shot shape control. In the weight-back position, dispersion is 13% tighter, and in the weight-forward position, the club provides five additional yards of distance. The Qi35 driver's high inertia head incorporates a full suite of proven TaylorMade technologies including Twist Face™, Thru-Slot Speed Pocket™, a 4° loft sleeve, and an Infinity Carbon Crown making maximizing performance from anywhere on the clubface.

PING - Friday, April 18, 10 a.m.-2 p.m. The new PING G440 series is the most forgiving and longest club PING has ever designed. The G440 has a hotter face to generate speed and distance, and a lighter overall system weight with a longer shaft (46") for faster clubhead speed, higher launch and longer carries. The Free Hosel and Carbonfly Wrap crown save weight to create our lowest CG ever and increase forgiveness while contributing to a more muted, pleasing sound. Please call the Pro Shop to book an appointment for all fitting days. Staff professionals will be there to help you determine the best club(s) to maximize your performance and lower your scores.

Please call the Pro Shop to book an appointment for all fitting days. Staff professionals will be there to help you determine the best club(s) to maximize your performance and lower your scores. And remember most of the manufacturers allow you to trade in your old equipment for credit towards your new equipment.

Bunker Renovation Project—At the time of writing this article, holes #13, #14 and #16 are currently closed and under construction. Based on the weather, we will start construction on hole #17 soon. The project is being expedited so that we can reopen in April and not affect our major planned events in late April and early May. To accomplish this, there will be times that we deviate from the original plan of only 3 holes closed at one time. Residents and guests will be permitted to play extra holes starting on Hole #1 to accommodate an 18-hole round.

On newly re-opened holes, the bunkers and the surrounding new sod are roped off as Ground Under Repair. If your ball comes to rest in any of these areas, please do not play from within the marked GUR, but instead take relief at your nearest point, no nearer the hole with no penalty.

We appreciate your cooperation. Let us know if you have any questions. April Golf Schedule

Tuesday, April 8 – Men's Club Home & Away – 1 p.m. Shotgun – 18-hole course **closed Saturday, April 12** – Men's Club Spring Open 8am Shotgun – 1 p.m. Open Play Shotgun **Monday, April 21** – Outside Tournament 12 p.m. Shotgun – 18-hole course **closed**

Tuesday, April 22 – Swingers Exchange Day 9 a.m. Shotgun **Wednesday, April 30** – Wednesday Nine & Dine 4 p.m. Shotgun Front-9

New Local Rule - Please be Advised

Goose Droppings—If your ball comes to rest on or near a Goose Dropping, and/or that Goose Dropping has adhered on your ball; you are entitled to lift, clean and replace your ball within 6 inches of its original location, with no penalty, and you may move the Goose Dropping to avoid interference.

Tips from the Pro-Newer is Better!

2025 is an astounding year for new golf clubs. The new technology in this year's equipment is unequivocally the best it has been in years. If your clubs are more than 3 years old, you are at a significant disadvantage...Here's why:

(Continued on next column)

1. Shafts – Today's shafts are better than former generation shafts because they use higher quality materials, more advanced design features, and are manufactured to tighter tolerances, resulting in greater stability, consistency in performance, and often a better feel, especially for golfers seeking maximum control and distance potential. Modern shafts incorporate cutting-edge materials like high-performance carbon fiber composites with unique resin systems, allowing for better stiffness profiles and improved energy transfer at impact. Modern shafts have more options than ever, especially weight profiles with new lighter weight shafts weighing as low as 35-grams for those who have slower swing speeds and are looking for more distance.

2. Clubheads -

Larger sweet spot: The new clubs now all have AI enhanced clubfaces with better performance throughout the clubface including a much larger hitting area on the face, meaning even slightly off-center strikes still generate good ball speed and distance compared to older clubs where mis-hits resulted in significant loss of distance and accuracy.

Advanced materials: Newer clubs use lighter and stronger materials like high-quality titanium, and lighter-weight carbon, allowing for more efficient weight distribution and better club head design for optimal launch and spin.

Center of gravity: By strategically placing the center of gravity lower and further back in the club head, modern clubs promote a higher MOI resulting in higher launch angles, lower spin and better ball flight consistency, adding up to longer and straighter shots.

Adjustable features: Most new drivers come with adjustable weights and hosel settings, allowing golfers to customize launch and spin to suit their swing and playing conditions in more ways than ever.

Aerodynamic design: Modern driver heads are designed with aerodynamics in mind to reduce drag and promote faster club head speed at impact. Let me know how these tips work. To sign up for a lesson with me, email ssteele@ the-villages.com

WOMEN'S 9-HOLE

By Vicki Krattli

My thoughts this week revolve around the enjoyment of playing with the 9-hole ladies. I had the privilege of playing this week with three delightful women. Maxine, I had played with

before but not for quite a long time, but it was my first opportunity to play with Carol Begley and Pam Leonard. I completely enjoyed meeting with and playing alongside these ladies. We do not often get to meet new people on the golf course, but it is truly one of the blessings of living in this community. Thank you, ladies, for allowing me to join you this week and I hope opportunities like this happen more often.



Our flight winners for Tuesday were:

Flight One—Jean Shimada, Sachiko Coleman, Gisele Barber, Suzy Kim, Susan Sunzeri, Bev Rees, Jay Lee, and Laura Rodriguez.

Flight Two—Song Cho, Peggy James, Nancy Dawn, Nancy Carson, Gwen Bindon, Josephine Chan, Joy Rem, and Betty Garcia.

It was a beautiful, warm, summerlike day to get a game in before the atmospheric river arrived.

We will be implementing the lunch program on April 15. It is the same format as the 18 Hole Ladies lunch program. The signup sheets will be at the table when you pick up your cards. We will offer this once a month to see how it goes, and we can add additional Tuesdays. To assist me in getting this up and running, please tell Gisele what you would like to see on the lunch menu. I know many of you are staying for lunch so please let me know what you like.

PICKLEBALL

Sign up for Pickleball Tournament!

Get ready to paddle up and show off your skills—the Villages Pickleball Tournament is back on April 26! Whether you're playing for fun, competition, or just the post-game bragging rights, this is an event you won't want to miss.

Important Dates

Registration: Open now through Saturday, April 12 at 5 p.m.

Participants Notified By: April 20

Tournament: Saturday, April 26 (9 a.m.-4:30 p.m.)

Free breakfast and lunch will be served for participants!

Tournament Format: Double Elimination (more details to follow)! Divisions: Men's Doubles, Women's Doubles, Mixed Doubles

Important Notes: You can register for multiple categories, but you will only play in one. Register on YourCourts (this is the only way to sign up). When registering, list your partner in the comment section - or let us know if you need one, and we'll do our best to match you up. The Tournament Committee reserves the right to adjust player levels as needed.

Spots are limited! Participation is determined by when you register, so don't wait!

Spring is here, the courts are calling, and the competition is heating up. Don't miss out—March 29 is when the action starts! Questions? Contact Karen Ruth at karenmichaelxyz@gmail.com or 530-305-0030.

The 2025 Pickleball season is already underway, and we have an exciting lineup of events! Whether you're looking for competitive play or a fun social gathering, there's something for everyone. **Upcoming Highlighted Events:**

April 5 - Rossmoor Exchange at 9 a.m. - 4:30 p.m. (Registration Currently Closed!)

A friendly match with Rossmoor - great competition and sportsmanship. Breakfast snacks and lunch will be served for players and spectators!

April 11 - First Dink & Drink at 6 p.m.-7:30 p.m. (No Registration Needed). Kick off the season with a casual evening of pickleball and refreshments. Please bring your own beverage (BYOB) and an appetizer to share! This is your chance to play with players at different levels.

April 26 – Spring Swing Tournament at 9 a.m.- 4:30 p.m. (Registration Currently Open!)

Test your skills and compete in this exciting spring tournament. Breakfast snacks and lunch will be served for players and spectators!

May 4 - Silver Creek Invitational at 9 a.m.-4:30 p.m. (Registration Opens April 5!)

A fun and competitive event. All skill levels are welcome to register - come play, meet our neighbors, and enjoy the game! Breakfast snacks and lunch will be served for players and spectators!

5564 Cribari Circle: Large, 947 SF 1 Bedroom/1 Bath

Patio Home-Remodel and upgrades include bathroom, kitchen, new paint, new carpet, wood-like laminate in kitchen /entry. Upgraded windows. List Price \$464,000. HOA dues: \$934.35.

Seller is Listing Broker: Brenna Lawrence CA DRE#00667206 **Phone: 650-224-0673** http://www.Homes.com MLS no. IG25060369





COREBOARI

BOCCE

Spring Mixer Week #3

Monday 10 a.m.

Sure Shots 4-2 Springers 1-5 Prime Rollers 5-1 Bay City Rollers 2-4

Monday 12:30 p.m.

Bocce Buddies 3-1 Goombahs 1-5 Bawlers 2-2 Ladies & Laddie 4-2

Monday 3 p.m.

Pallino Hunters 1-3 Bocce For Fun 3-3 Diamonds in the Rough 3-1 I'll Drink to That 3-3

Wednesday 10 a.m.

Big LeBocce 4-2 Ballers 5-1 Pallino Pallagers 1-5 Palino Pirates 2-4

Wednesday 12:30 p.m.

Rolling Rockstars 2-4 Blastards 5-1 Roll Models 2-4 Mission ImBocceble 3-3

Wednesday 3 p.m.

High Anxiety 2-2 Bocceholics 4-2 Rubins Rookie Roller 2-2 Four Body Problem 2-4

Thursday 12:30 p.m.

Village People 2-4 Beginners Luck 2-4 Lucky Rollers 3-3 Wild Cats 5-1

Please note there are still makeup games to be played.

BRIDGE

Monday, March 17:

- 1. Louann Partridge Guest
- 2. Jan Kiernan Art Lind
- 3. Mary LeGrand Lorrie Scott

Wednesday, March 19:

- 1. Ed Logg Guest
- 2. Donna Erickson Art Lind
- 3. Jan Kiernan Sumi Minami

Friday, March 21:

- 1. TR Fu Art Lind
- 2. Hanhi Min George Welch
- 3. Joe Henry Bonnie Taylor

Monday, March 24:

- 1. Hank Koransky
- Jonna Robinson
- 2. Jan Kiernan Sumi Minami
- 3. Art Lind Hanhi Min

Monday, March 26:

- 1. Barbara Waldman
 - Mei Waldman
- 2. Donna Erickson
 - Jan Kiernan
- 3. Hank Koransky
 - Jonna Robinson

Friday, March 28:

- 1. Hank Koransky Guest
- 2. Hanhi Min George Welch
- 3. Ed Logg Jonna Robinson

Wednesday, March 19

Kit Hultquist	160
Kitty Heston	213
Bev Waller-Wharton	325
Remy Pessah	376

Friday, March 21

Bonnie Barrett	232
Aloma Lazetera	271
Maribeth Berlie	335

Wednesday, March 26

Shirley Bellavance	150
Remy Pessah	218
Sylvia Rozewicz	243

Eriday March 28

i ilday, ivial cil 20	
Sylvia Rozewicz	79
Kitty Heston	244
Kit Hultquist	415



SHONIS

Tuesday, March 25 All Nets

Flight One:

Pauline Robertson	20
2. Joyce Baptiste	22
3. Marty Blinde	22

Flight Two:

20
27
28

Flight Three:

1. Tied – Barb Berman	
and Amy Song	20
2. Dee Garfinkle	21
3. Jan Trusso 23	

RELIGION

Villages Religious Services

Weekly:

Friday

8:15 a.m. Catholic Mass Sunday Cribari Contact: Kathy Schlosser

408-677-4770 10 a.m. Community Chapel Cribari Sunday Contact: Del Herfurth 408-440-4649

Regularly Scheduled:

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

First three Fridays of each month

Contact: Louise Connors 408-221-6485 Foothill

7 p.m. Jewish Shabbat

Judy London

Next date: TBA Contact: Bob Lapidus 408-693-9498

Everyone is welcome! Please call for more information!

SEARCH THE SCRIPTURES



Search the Scriptures is meeting at 10 a.m., April 24 at Vineyard.

We are meeting on the second and fourth Monday of each month. Any questions, contact Everett Jacobson at 408-629-7210 or Ron Speer at 408-223-2025

CATHOLIC COMMUNITY

'Of Justice and Mercy'

By Margaret Lam

Not long ago, an unconventional exchange grabbed the news headline. During a prayer service in Washington DC, an Episcopal bishop appealed to the President, "Have mercy on immigrant families and transgender children in our communities...", in reference to the heightened illegal immigrants' deportation effort going on.

Justice is about fairness, law, and punishment. Mercy is about compassion and forgiveness.

In the gospel of John 8: 1-11, Jesus teaches us how to balance "justice" and "mercy." The Law of Moses orders that those who com-



mitted adultery be stoned to death. As the crowd rallies to kill the adulterous woman, Jesus asked "Let the one among you who is without sin be the first to throw a stone at her." One by one, they left. Then Jesus said to the woman, "Go and sin no more," offering her a pardon and a call to righteous living. This bible passage beautifully illustrates the divine mercy and grace Jesus grants to sinners. He did not condone her sinful actions. He teaches that while sin is serious, judgment should be approached with humility, and forgiveness is available to all.

Justice maintains law and order in a civil society. Mercy is important in society. It creates compassion, understanding, and forgiveness. It helps people to understand each other better and live together in harmony. Mercy helps to promote social justice by showing lenience and offering second chances.

No one is without sin. Lent is a call for us to be self-reflective, especially on our own imperfections. In our daily interactions with others, can we be less judgmental, more compassionate, support each other for a chance to change and grow?

When we pray the Our Father, we ask God to forgive our sins, but in return God asks us to first forgive others. "Give us this day our daily bread, and forgive us our trespasses, as we forgive those who trespass against us."

COMMUNITY CHAPEL

'Appreciating What He Gave Us'

It was the disciples who asked the Lord to teach them how to pray, as recorded in the Gospels of Matthew and Luke. When you pray the Disciple's prayer, as some refer to it as, the Lord's Prayer, how does that impact your life? As you pray, "thy will be done on earth as it is in heaven," what does that look like in your heart? Does it mean that you must comply with His will for your life on earth... to live in Heaven?

650-469-9624

We are approaching one of the most significant times in human history, the Celebration of Easter, this April. It is a time of great pause in our lives as we recall the redemptive act of love from God in Christ. From The Message: Romans 5:6-8 "Christ arrives right on time to make this happen. He didn't wait for us to get it right. He presented himself for this sacrificial death when we were far too weak and rebellious to do anything to get ourselves ready. Even if we hadn't been so weak, we wouldn't have known what to do anyway. We can understand someone dying for a person worth dying for, and we can appreciate how someone good and noble can inspire us to make selfless sacrifices. But God put His love on the line for us by offering His Son in a sacrificial death while we were of no use what so ever to him."

Take this month to appreciate what God has done and what others do to bless your life with gentle moments of grace. I'm appreciative and affirm all those who faithfully read my articles and are inspired by them in some way. I'm delighted and surprised when I'm out and about, to see and hear that you read my articles.

Let me be the first to say I appreciate your efforts in making this world a little better with you in it. I pray that you will continue to encourage and bless one another, reminding each other of God's great love for us all. "So, let's not get tired of doing what is good. At the right time, we will reap a harvest of blessings if we don't give up." Galatians 6:9 NLT.

Please celebrate the Good Life with us at the Villages Community Chapel in Cribari Auditorium this Sunday at 10 a.m. to be encouraged over the Word of Life and enjoy 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 www.villagescommunitychapel.vgcc.club

Join Community Chapel Hymn Sing

If you enjoy singing Christian hymns and especially Easter hymns, be sure to come to the Villages Community Chapel Hymn Sing on Sunday evening, April 6 at 6 p.m. in the Cribari Conference Room. You will join other singers and are encouraged to request your favorite hymns from the hymnals which will be provided. In addition to enjoying and sharing a musical evening,



you are invited to stay for fellowship and refreshments at the conclusion of the singing. Plan to bring a friend and get an early start on Holy Week music.

VILLAGES JEWISH COMMUNITY

Villages Jewish Community

2025 Activity Schedule

Services/Programs

Shabbat Services - Foothill Center - 7 p.m. Third Friday night of the following months: January. February, March, May, June, July, October & November

Jewish Holidays

Passover Seder April 16

High Holidays - Foothill Center

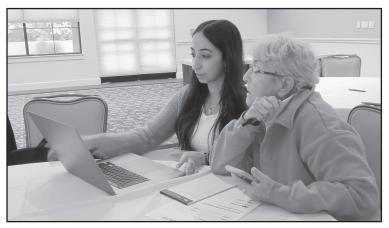
Rosh Hashanah

Erev Rosh Hashanah September 22 September 23 Morning Service Tashlich September 23

Yom Kippur Erev Yom Kippur October 1 Morning Service October 2 Yizkor & Neilah October 2 Break the Fast October 2 Chanukkah Party December 17

TECH CORNER

Villagers learn to navigate Member Portal at showcase



Webmaster Mariam Ibrahim helps a Villager navigate the Member Portal at the Showcase event.

On March 27, Villagers attended the Member Portal Showcase, another gathering in a series of technology showcases offered to Villagers seeking a better understanding of the tools that help us stay connected to neighbors, friends, and The Villages amenities. Anita Leung, our former staff technology support, hosted the 90-minute session. Attendees learned how to personalize and update their Member Portal Profile, check to see if their listing in the **Member Directory** is accurate, and understand how Tee Times operate—highlighting the count-down clock, adding a Buddy, and quickly seeing what times are available. As part of the session, WOW (Welcome to Our Website) volunteers joined The Villager staff to assist with individual questions. Director of Public Safety, Matt Hidalgo, joined the volunteers to address GateAccess inquiries. It was a great success. As one member said, "I'm so happy! And I feel smarter too!" We encourage everyone to join us the last Thursday of each month at the Clubhouse for our technology showcases.

Mark your calendar!

Learn with the team: Please bring your laptops, tablets and mobile phones to follow along with the walk-through session and show the volunteers where you're stuck.

The next showcase will be held Thursday, April 24 at 2:30-4 p.m. in the Oak and Sunset rooms.

Can't attend? No problem! VMA's Making Friends with Technology program is here to help. Call 408-238-4230 to schedule an in-home visit with an instructor who will guide you through the new features and ensure you're connected to our Villages community in every way.



Small but helpful changes to The Villager Online

Based on your valuable feedback, we have incorporated some minor, but hopefully helpful changes to The Villager Online:

Top News—Underneath our featured story on the home page, you will find a new section called **Top News** that features timely news such as the new Public Safety digital forms or the update on our Telephone Directory delivery.

Quick Links—For those who asked for a Table of Contents similar to the one in the print edition, we have added new **Quick Links** on the home page to provide one-click links to popular pages such as SRS.

Clubs and Events Drop Down Menu—We have now added drop-down options to the Clubs and Events tab so you can quickly reach the subsection you need, whether it's Club Calendars,

Upcoming Events, Club Announcements, Event Recaps, or SRS articles.

Thank you for your ongoing feedback as we make enhancements to The Villager Online.

Quick Links

Calendar of Events (Member Portal) Governance Meetings Landscape & Maintenance Management

Obituaries Roots of Evergreen SRS articles Tech Corner

Some common risky deals you may want to avoid

As money gets tight when seniors transition to the reality of a fixed-income, some commonly accepted methods of deferring debt may become traps after regular wages no longer are coming in. It may be wiser to not partake of these offers in order to avoid losing money, building up debt or giving out your sensitive data. As regular income evaporates, we are all looking for bargains to help save money, but some of the so-called deals and tricks use to entice you may actually cost you more than you realize.

You should think twice before engaging in the following:

Getting aboard an automatic payment plan

Many companies offer discounts for monthly services by promoting automatic bank deposits for what they offer. The admission for these services requires that you give your sensitive bank account information to set up automatic payments. With that data, thieves can steal funds right out of your account, make counterfeit checks and steal your identity. Even the most security-conscious companies have data breaches.

Automatic renewals - how good is your memory?

Practically everything you sign up for nowadays has automatic renewals built in, especially subscriptions. Many retailers offer discounts when you sign up for auto renewals. It's very convenient except when you want to cancel. Frequently you hear horror stories from others who try to extricate themselves from sticky auto-renewal traps. The Federal Trade Commission's recently finalized Click-to-Cancel rule should make it easy to stop those payments, but it's best to be proactive. When you sign up for automatic payments, figure out how, when and where to unsubscribe (in the app, on the website or by phone) so you are able to do so when you want out.

Fear the freebie

Sometimes, return and cancellation policies on free trials are so strict they're nearly impossible to cancel, warns the FTC. Plus, your "free" gift may have hidden shipping, handling and related fees. After a promotional period ends you might get a big, bad surprise when fees increase and charges for items you didn't order begin to show up. As much as we hate to "waste time" with reading the small print, it is up to us as consumers to uncover those ticking time bombs hidden in such agreements.

Invasion of your privacy

Mobile apps collect all kinds of personal information that puts you into risky situations, especially in case of a data breach. As an example, a popular shopping app collects so much data that one state attorney general considered it spyware. Be careful about what you download and try to never store credit card data on apps.

"Buy now, pay later" financing - a deal with the devil

Like store credit cards, fast-growing "buy now, pay later" deals can make you spend more than you intended to spend. Many BNPL customers are already swimming in debt at a time when credit card balances and interest rates are at record highs. Many people are manipulated to prioritize BNPL repayments over credit card payments so they won't be cut off from new BNPL offers. Adding such an addictive spending model makes existing credit woes that much worse.

Waist-deep in dirty tricks

Fraudulent deals are common among vendors on social media that connect you to scam websites and sketchy third-party sellers on marketplaces run by Amazon, Walmart, Temu, eBay and other retailers. A recent Consumer Reports investigation found that marketplaces can exploit regulatory loopholes, compromising you by selling counterfeits and recalled items. To avoid them, you must carefully vet the vendors by looking for online complaints and user reviews. A browser add-on called Fakespot can help you flag fake reviewers.

All of the above potential pitfalls are common and legal, but by being a careful consumer you can avoid adding more debt, compromising your sensitive data and putting your financial security at risk.

More BOARDS & COMMITTEES

Proposed changes to Club Board Policies...

(Continued from page 7)

of the calendar year and take any necessary action regarding the Consultant's services.

INVESTMENT ACCOUNTS

Investment accounts MANAGEMENT

A. Discretion to Act

The responsibility to manage the funds rests with the General Manager. The General Manager may delegate the daily authority to manage the funds to the Controller. (See "Two-Person Rule" under "Checks and Controls.")

B. Transactions

Accounts may be established with commercial banks, brokers, and the Federal Reserve. brokerage firm. These institutions, along with any other financial entities involved, will not have any discretionary power. Performance outside the powers granted in the plan agreement, and any other governing documents of the VGCC. The performance of the financial institutions carrying the Villages Reserves Club's Capital Portfolio Accounts shouldwill be evaluated at regular intervals.

C. Governing Documents

Exercise of responsibility must conform to the governing documents and policies of the respective corporations.

VII. ACCOUNTING

A. Segregation of Accounts

SEGREGATION OF INVESTMENT ACCOUNTS

Separate Investment accounts will be maintained for the VGCC Corporations as follows:

- 1. The Villages Golf and Country Club ReserveCapital Funds Account.
- 2. The Villages Association Replacement Reserve Funds Account. (covered byunder APo 205)
 - 3. The Villages Homeowners' Corporation (Estates Reserve Funds) Account.
 - 4. Operating Runds Account.

B. Financial Reports

Financial Reports should include the following for all accounts.

3. Schedule of) funds

MANAGEMENT

Actual investments owned and date of purchase

Maturities - classified

Yields

Income

Realized gains and losses Average maturities

C. Frequency of Reports

Monthly

Quarterly summaries

VIII. CHECKS AND CONTROLS

A. Layers of Security

- 1. Custodial account
- 2. Annual independent audit with notification to the General Manager and the
- "Two-person Rule": Transactions increasing or decreasing the investment portfolio require the approval of two persons authorized by the Board of Directors. The corporate controller is authorized to reinvest securities up to the limit of the FDID insured securities.
 - 4. Quarterly Review by the Finance and Reserve Portfolio Advisory Committee.

B. Communications

Finance and Reserve Portfolio Advisory Committee members shall be kept informed on at least a quarterly basis.

C. Documentation

Any document signed by the authorized persons is to be retained, and it becomes part of the records available for review. The Club Board of Directors has the authority and responsibility to hire and fire the Investment Advisor. Routine portfolio management is the responsibility of the General Manager. The CBOD grants the General Manager the authority to delegate management of the Investment Advisor to a fiduciary investment advisor or a senior staff member with co-fiduciary responsibility.

The Chief Financial Officer will administer cash management and investment transactions.

Investments may include any of the following instruments and should maintain compliance with any regulatory agencies or agreements. Assets to be utilized may include any of the following:

A. United States Government Securities

Treasury Bills, Notes, and Bonds.

B. Other Investments

Certificates of Deposit insured by the FDIC.

C. Diversified Conservative Investments

Investments: Money Market Funds, Investment Grade Municipal Bonds, Broad Based Index Exchange Traded Funds (ETF's).

TITLE: Investment Policy

OBJECTIVE

Provide guidelines for managing the Club's invested assets. The VGCC Board of Directors will oversee the investment portfolio of the Club in a conservative prudent manner.

Policy #: CP0 305

GOVERNING DOCUMENTS / LEGAL REQUIREMENTS

POLICY

The portfolio aims for long-term asset growth and capital protection through diversification across various asset classes. Diversification will be applied within asset classes to reduce the impact of any single security or sector on overall performance. The asset allocation categories of the portfolio may be shifted within the maximum and minimum range of 30% and 0% for Equities versus Fixed income and Cash/Cash Equivalents. The asset allocation will be reviewed quarterly and adjusted as needed to stay within the maximum and minimum range of 30% to 0% and with a target of 20% or not more than or a NTE 30% for Equities versus Fixed income and Cash/Cash Equivalents. Liquid assets will be available at the beginning of each fiscal year to fund planned expenditures. An adjustment period of up to 12 months is allowed for unexpected withdrawals, ensuring liquidity without disrupting the long-term strategy.

FIDUCIARY RESPONSIBILITY

There is a Fiduciary Responsibility for the long-term replacement of the Villages Club facilities, which can benefit from the compounding of higher returns to reduce the ultimate cost. The target for return on portfolio investments will be at least equal to actual and/or forecasted inflation, as measured by the California Construction Price Index (CCPI). If possible, the funds should secure additional (real) income after considering safety, liquidity, and purchasing power.

INVESTMENT CONSULTANT

The Board of Directors has the option to engage an Investment Advisor to oversee the day-to-day investment program. The Investment Advisor must be a registered investment advisor(RIA) with the Securities and Exchange Commission (SEC) and serve as an advisor to ensure compliance with applicable standards & fiduciary responsibilities

The Advisors will perform the following:

- 1. Create Investment Policy Statements for CBOD approval.
- 2. Perform Asset Allocation Modeling
- 3. Portfolio Implementation and Monitoring
- 4. Maintain a VGCC Investment Portfolio Dashboard with comparison to like organizations.

The CBOD will evaluate the Advisors' performance annually at the beginning of the calendar year and take any necessary action regarding the Consultant's services.

INVESTMENT ACCOUNTS

Investment accounts may be established with banks and brokerage firm. These institutions, along with any other financial entities involved, will not have discretionary power outside the powers granted in the plan agreement, and any other governing documents of the VGCC. The performance of the financial institutions carrying the Club's Capital Portfolio Accounts will be evaluated at regular intervals.

SEGREGATION OF INVESTMENT ACCOUNTS

Separate Investment accounts will be maintained for the VGCC Corporations as follows:

- 1. The Villages Golf and Country Club Capital Funds
- 2. The Villages Association Replacement Reserve Funds (covered under APo 205)
- 3. The Villages Homeowners' Corporation (Estates Reserve) funds

MANAGEMENT

The Club Board of Directors has the authority and responsibility to hire and fire the Investment Advisor. Routine portfolio management is the responsibility of the General Manager. The CBOD grants the General Manager the authority to delegate management of the Investment Advisor to a fiduciary investment advisor or a senior staff member with co-fiduciary responsibility.

The Chief Financial Officer will administer cash management and investment transactions.

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A. United States Government Securities

Treasury Bills, Notes, and Bonds.

B. Other Investments

Certificates of Deposit insured by the FDIC.

C. Diversified Conservative Investments

Money Market Funds, Investment Grade Municipal Bonds, Broad Based Index Exchange Traded Funds (ETF's).

Hard copies of the documents are available in Business Administration **Building A**

Landscape & Maintenance

MAINTENANCE SCHEDULE

Landscape Maintenance

- · Recycling
 - o Beginning March 17, Green Team's new service day for recycling service is Tuesday. Please ensure your recycling is in the bins by 6 a.m. Tuesday mornings.
- · General Maintenance Schedule (General weeding control, pruning, and cleaning)

A high-level map and up-to-date outline of the vendor's various activities for April can be found on The Villager Online at **news.thevillagesgcc.com**. The schedule reflects days for mowing, combined mowing/cleaning, cleaning, and detailing. Detailing includes pruning, pulling weeds, and detailing plant material. BellaVista has also provided hard pruning maps, which show the locations of different plant material to be hard pruned.

o The aeration of lawns and turf fertilization throughout all the districts will be scheduled for April, due to weather conditions.

· Pest Control

- o Treatment for voles, moles, gophers, and squirrels—Village Cribari, Village Fairways and Village Verano—will occur on 4/7.
 - -(Giant Destroyer (EPA #10551-1) and Talprid Mole Bait (EPA #12455-101))
- o For Pesticide information used by the pest control vendor or the landscape vendor, 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.

· Watering Schedule

BellaVista and management have adjusted/reduced the watering schedule based on the latest weather conditions.

Club Maintenance

If your village is not listed below, there is not a large-scale project occurring within your community. However, Public Works continues to address ongoing standard maintenance and landscape requests within each village.

· Community Pool Closures

- o Foothill Pool and Spa remain open during regular hours (5 a.m. to 10 p.m.) and Foothill Pool remains open for adults only.
- o Vineyard Pool and Spa are closed due to a fence height requirement mandated by the Santa Clara County Environmental Health Department. The county has approved plans for the Vineyard pool and the Public Works team has constructed the temporary fencing as outlined in those plans. The Villag-es have requested a meeting to review the closures at the Vineyard Center and Montgomery Center. We are awaiting a response from the county. Due to this, the Montgomery and Vineyard Center pools remain closed. Management continues to focus on resident safety and regulatory compliance. Updates on pool status and reopening timelines will be provided as more information becomes available. For facility hours and open status, check the Member Portal's "Today at a Glance" feature (https://member.thevillagesgcc.com/).
- o The Foothill Center Pool is open and the Cribari Center Pool is also open. Management has reached out to our vendor and requested the heat be turned on at The Foothill center and Cribari Center. The vendor has indicated the heat will be turned on and running no later than the morning of April 3.
- Valle Vista Sewer Management is reviewing the submitted bids to perform the repair to the sewer infrastructure in Valle Vista and will provide their recommendation soon.
- Cribari Center Electrical Work From April 1 through April 4 Cribari Center electrical panels are being replaced. Work on the auditorium will start on April 2 and finish on April 3. On April 4 the guest room and post room electrical panels will be completed.

Association Maintenance

If your village is not listed below, there is not a large-scale project occurring within your community. However, Pub-lic Works continues to address ongoing standard maintenance and land-scape requests within each village.

- *Village Cribari* Environmental roofing continues their work in the village. The weather has delayed this project. The work will resume the week of 4.7.25
- Village Heights The initial phase of construction work continues at 8480 Grenache has been completed. The second phase is slated to begin in the next two weeks. You may observe some additional vendor traffic in that area. Thank you for your patience while the project is completed. Please contact Public Works should you have any questions.

Maintenance Project Notice:

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

Contacting PG&E during a power outage

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

PG&E's 24-hour Customer Service number 1-800-743-5000. To report or get info about an outage call PG&E's 24-hour Outage Information Center at 1-800-743-5002.

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

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

If you experience a power outage, contact PG&E and report it or to get more information about outages in your vicinity.



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Bob Fillhouer, Agent Insurance Lic#: 0786250 www.myagentbob.com www.myagentbob.com www.myagentbob.com Thanks, Residents of The Villages.

I love being here to help in a community where people are making a difference every day. Thank you for all you do.



2007004

State Farm, Bloomington, IL

Classified Advertising

To Place a Classified Ad

Mia Ahlstroem: 408-223-4657

advertising@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.

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.

FOR RENT Elegantly updated

Cribari lower-level condo with views of golf course 2 bedrooms, 2 baths Available Mid-April Contact Jeanette Campa 408-661-0203 JABEZ Realty DRE 01327014

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Master Maintenance
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Air Conditioning/Heating/Water Heaters
Installations, Repairs
Preventative Maintenance
Phone 408-242-3082

House Cleaning

Pink Ladies House Cleaning

408-375-1760 408-717-2327 Weekly, Biweekly, Monthly Free Estimates Licensed, insured

Rosa's House Cleaning Weekly-Bi-weekly-Monthly

Licensed-Insured & Bonded References available 408-931-1330

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Tom 1-408-607-7142

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LANDSCAPE

Rick's Lawn Care & Property Maintenance

Gardening Yard clean ups JUNK REMOVAL

Rick: 408-439-9706

Moving/Storage

Mike's Moving Transport Svs.

Local and long distance Packing & Unpacking Services Shuttle services available Office. 408-286-5552 Cell. 408-717-2200 CAL-T-191326

Notary

Traveling Notary Maxine, a Villager 408-425-0614

408-425-0614 drmaxa@comcast.net

Painting

JAMES PAINTING Villages Resident

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

Painting (cont.)

PAINTING

Piazza Painting 408-674-6333

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FLOORS, PAINTING
GENERAL CONTRACTOR
Free Estimates
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amv-remodeling.com
AMVRemodeling7@gmail.com
408-310-6969

Repair/Handyperson

Villages Resident Handyman

House Repairs, etc.
Call or text Gerhard
408-203-6014
email gerhard@gerrepair.com

Home Trouble? Call Louie the Handyman

Repairs, Painting, picture and mirror hanging. 408-802-6128

Bobby Builder Contractor

All household repairs
Villages resident
Recessed lighting, sheetrock,
bathrooms, electrical,
plumbing, decks, doors, tile,
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demolition, water damage
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with 2 batteries.
Includes AC&DC power cord,
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When it's someone you love.



The PUZ-LER



Last time we talked about my daughter and her pets and how many she had. Most of you said three and most of you were right. One dog, one cat and one rabbit. And one of you inserted a lizard into the answer—go figure! Our winners were Ciel Duke, Prema Anand, Fred Mathis, Donna Hale, Judy Bushey, Penny Johnson, Jim Ware, Teri Tyrell, Larry Broderick, Ken Mallon and Bill Tibbs. Good going, my daughter thanks you.

Try this one for size:

What is the next number in this sequence? 2, 4, 12, 48, 240, 1440...

Mr. V, the math guy, should know and if you think YOU have answer email me, Mike Bailey, at michsp@aol.com, put "puzzle" in the subject line and give me you full name. Good luck!!!

The thought for the day: What do you call a bullet-proof Irishman? Rick O'Shea.

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.





Real Estate

The market can change so quickly!

Last week the market took a deep turn. There were more homes loading onto the market while fewer going into contract. This is happening both inside and outside The Villages at this time. The Cribari homes for sale have nearly double in the last 2 weeks. Mortgage interest rates moved back up and this might be part of the problem. It is typical for home inventory to increase as we move toward summer. It will be the lack of buyers that makes all the difference. Though we are still experiencing some rain, by the time this article comes out, there will be clear skies again. Bring on the buyers!

<u>advertisement</u>

Perfect timing. Timing can be a very big factor in selling your home. Recently I helped a couple move from their home outside The Villages, into a lovely smaller home inside the Villages. As we prepped their home for sale in early March, there was very little inventory in his Basking Ridge neighborhood. When we put the home on the market there was virtually no competing homes for sale. We closed in 21 days and by the time we closed, 4 competing homes came onto the market. We hit the timing perfectly. Timing is tricky with all the factors involved, but it is good to have less competition no matter what time of year you list your property.

Don't get greedy. You might lose more in the end. I had a wonderful client looking for the largest house she could find in The Villages. I approached a seller on a home that was to go on the market in the near future. We offered the appraised value, as is, cash with many free months to clean out the house with no pressure. The owner chose to put it on the market at a higher price. And there it sits. My client bought the nicer, less expensive one that came on the market the same day. Her new beautiful home was listed reasonably while the other was listed too high. The home priced too high helped sell the competition and there it still sits, over-listed and unwanted.



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

Active: Olivas

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DRE #01194339

Slice of Humor



I injured myself while measuring radio frequencies. ...still Hertz!



Sandra Chinen Mathis

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Suzanne

Polla

"#1 REAL ESTATE AGENT IN VILLAGES SALES YEAR AFTER YEAR"

	MARCH SALES REPOR	RT FOR ALL H	OMES	IN TH	IE VILLAGES	2025	— SUZANI	NE RODDA	
Status	Street Address	Total Sq.Ft.	Beds	Bths	List Price	DOM	Sale \$	\$/Per. SqFt	Close Date
Active	8738 Mccarty Ranch Drive	2,305	2	2 1	\$1,698,000	39		\$736.66	
Active	8885 Wine Valley Circle	2,256	2	2 1	\$1,549,000	10		\$686.61	
Active	8673 French Oak Drive	1,675	2	2 0	\$975,000	10		\$582.09	
Active	3123 Lake Trasimeno Drive	1,855	2	2 0	\$975,000	18		\$525.61	
Active	2030 Folle Blanche Drive	1,735	3	2 0	\$974,888	3		\$561.90	
Active	8067 Winery Court	1,571	2	2 0	\$879,888	18		\$560.08	
Active	8344 Riesling Way	1,571	2	2 0	\$855,000	1		\$544.24	
Active	6142 Montgomery Place	1,307	2	2 0	\$850,000	22		\$650.34	
Active	7510 Deveron Court	1,509	2	2 0	\$819,000	2		\$542.74	
Active	8461 Traminer Court	1,646	2	2 0	\$799,999	73		\$486.03	
Active	7219 Via Sendero	1,588	2	2 0	\$785,000	23		\$494.33	
Active	7314 VIA LAGUNA	1,781	2	2 0	\$757,000	CS		\$425.04	
Active	8356 Charbono Court	1,646	2	2 0	\$725,888	CS		\$441.00	
Active	6232 Gerdts Drive	1,340	2	2 0	\$699,000	7		\$521.64	
Active	5523 Cribari Circle	1,223	2	2 0	\$550,000	22		\$449.71	
Active	5379 Cribari Crest	1,240	2	2 0	\$548,000	5		\$441.94	
Active	5350 Cribari Dell	1,223	2	2 0	\$547,888	8		\$447.99	
Active	5238 Cribari Hills	1,223	2	2 0	\$540,000	5		\$441.54	
Active	5469 Cribari Green	1,223	2	2 0	\$525,000	3		\$429.27	
Active	5302 Cribari Heights	1,223	2	2 0	\$525,000	39		\$429.27	
Active	5437 Cribari Green	1,240	2	2 0	\$520,000	29		\$419.35	
Active	5183 Cribari Knolls	1,223	2	2 0	\$519,000	78		\$424.37	
Active	5189 Cribari Hills	1,223	2	2 0	\$515,000	16		\$421.10	
Active	5324 Cribari Glen	1,223	2	2 0	\$498,888	19		\$407.92	
Active	5429 Cribari Court	947	1	1 0	\$478,888	16		\$505.69	
Active	8018 Pinot Noir Court	811	2	1 0	\$450,000	3		\$554.87	
Sold	5184 Cribari Knolls	1,223	2	2 0	\$519,880	139	\$499,200	\$408.18	3/10/2025
Sold	5362 Cribari Dell	1,240	2	2 0	\$499,898	133	\$505,000	\$407.26	3/26/2025
Sold	5420 Cribari Court	1,223	2	2 0	\$508,000	3	\$517,500	\$423.14	3/28/2025
Sold	5240 Cribari Hills	1,223	2	2 0	\$565,000	11	\$560,000	\$457.89	3/17/2025
Sold	6135 Montgomery Court	1,520	2	2 0	\$550,000	6	\$560,000	\$368.42	3/14/2025
Sold	7774 Beltane Drive	1,490	2	2 0	\$699,000	83	\$688,000	\$461.74	3/24/2025
Sold	3313 Lake Albano Circle	1,184	2	2 0	\$758,000	49	\$735,000	\$620.78	3/28/2025
Sold	6273 Blauer Lane	1,357	2	2 0	\$767,900	15	\$750,000	\$552.69	3/10/2025
Sold	6249 Blauer Lane	1,340		2 0	\$779,900	52	\$770,000	\$574.63	3/12/2025
Sold	3337 Lake Albano Circle	1,340 1,776	2	2 0	\$779,900	22	\$770,000	\$574.65 \$449.89	3/6/2025
Sold	8502 Grenache Court	1,571	2 2	2 1	\$819,950	117	\$800,000	\$509.23	3/11/2025
Sold	6324 Whaley Drive			2 0	\$839,000	17	\$945,000	\$509.25 \$572.38	3/11/2025
Sold	8658 American Oak Drive	1,651 1,415	2		\$960,000			\$572.38 \$678.45	3/26/2025
		1,415 1,776	2	2 0		0	\$960,000		
Sold	3302 Lake Lesina Drive	1,776	2	2 1	\$1,050,000	0	\$1,030,000	\$579.95 \$665.67	3/11/2025
Sold	8788 Grape Wagon Circle	1,675	2	2 1	\$1,100,000	5 7	\$1,115,000		3/12/2025
Sold	8722 Mccarty Ranch Drive	2,043	2	2 1	\$1,290,000	7	\$1,285,000	\$628.98	3/21/2025
Sold	8734 Mccarty Ranch Drive	2,305	2	2 1	\$1,499,888	4	\$1,550,000	\$672.45	3/7/2025
Sold	8310 Chianti Court	2,011	2	2 1	\$1,599,888	17	\$1,600,000	\$795.62	3/7/2025
	AVERAGES	TOTAL SQ. FT.			LIST PRICE	DOM	SALE \$	\$/PER SQ.FT.	
	NUMBER OF SALES	AVERAGES			AVERAGES		AVERAGES	AVERAGES	
Active	26 ↑ from 22	1,454			\$752,320	21*		\$505₩	
Cont/Pend	14 Ψ from 16	1,532			\$865,448	32♠		\$559 介	

Sold 18 from 9 1,557 \$866,961 31 \$870,483 \$546 \

All information from MLS Listings data and represents all market activity for the community - deemed reliable, but not guaranteed ALDEALTOP IN VILLACES SALES & DENITALS VOLUDIOCAL DEALTOP AND DESIDENT

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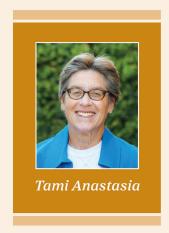
our community

Let's Talk About Dementia

Navigating Meaningful Conversations

Tuesday, April 22 11:30 AM to 1:00 PM

Communicating with a loved one who is living with dementia or Alzheimer's disease requires patience and understanding. Dementia consultant and educator Tami Anastasia will share real-world insights and techniques to help you engage in positive dialogues with compassion.



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