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Vol. XLIX No. 20 See The Villager Online: news.thevillagesgcc.com

October 16, 2025

#### The News this Week

- Proposed Changes to Club Policies
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- EPC Emergency Drill is October 20 (See article on page 1)
- EVF invites you to a wine reception (See article on page 1)
- Community Matters (See article on page 4)
- Villages Asset Sale
   (See article on page 5)

## Trips, Classes & Events

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# The VILLEGER Online

#### View The Villager Online; 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

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# Do you still know where your OK sign is?

By Arlene Versaw

October is the month of fall colors, pumpkin-flavored everything and the Emergency Preparedness Committee (EPC) Annual Earthquake Walkthrough Drill. This year the drill is on **Monday, October 20 at 4 p.m.** Basically, "you know the drill," because it is a yearly exercise in ensuring that we are prepared for an emergency.

Of course, the infamous OK sign remains an important and key part of the drill because it lets responders know that you are, in fact, OK. So, during the drill, we ask you to display your OK sign in a street-visible window (or outside of your home if you do not have a window that can be seen easily from the curb) during the drill.

EPC Sector Chiefs and Area Representatives will walk through their respective neighborhoods to observe OK signs. As a reminder, if no sign is displayed, volunteers will knock on your door to check on you and note residences where there is no answer.

Remember—this is a drill and there is no need to call 9-1-1. So, locate your OK sign and tape and keep them within easy reach. If you need an OK sign, you can pick one up at Building B. Then mark your calendar for October 20 at 4 p.m. and do your part to keep The Villages emergency ready.

# A Night at the Dance—Concert Band to welcome Village Dancers for special performance

**By Bernice Toy** 

Mark your calendars for an afternoon of music, rhythm and artistry! The Villages Concert Band, directed by Melson Varsovia, is set to take the Cribari Auditorium stage on **Sunday, October 26** at **2:30 p.m.** and this concert promises to be an unforgettable experience. Tickets will be available at the door for \$20 (cash or billed to your membership number). Bring cash to participate in the drawing.



Joining the band as special guest performers will be the talented Village Dancers, adding flair, grace and movement to the music. They will be debuting two new

dance styles (waltz and ballet), choreographed by Bernice Toy. This unique collaboration blends the rich sounds of live concert band music with the beauty of dance, creating a performance that will inspire and delight our friends and neighbors. Expect a program filled with classic dance music and lively and powerful selections from the Beach Boys and the Mulan movie soundtrack. Whether you come for the music, the dance or simply the joy of live performances, this event will be a treat for the senses.

# Save the date for Veterans Day tribute

Armistice Day (a truce) was declared November 11, 1918 to cease armed warfare between the Allied forces and Germany, thereby ending World War I. In 1938, the name was changed to Veterans Day and declared a Federal Holiday for honoring military veterans of the United States Armed Forces. Veterans Day has since become the annual day of recognition for all past and current members of the military. It's that wonderful time of year to raise our voices in honor of our veterans. Please join the Villages Veterans Club **Tuesday, November 11** at **11 a.m.** in Cribari Auditorium to celebrate all our veterans.



Our guest speaker is G. Craige Edgerton, Vietnam combat Marine, who admirably suffered through PTSD. He shares his stories now in his book, "Permission to Walk in Peace." Please join us in this remarkable presentation by G. Craige Edgerton.

#### The EVF invites you to a Complimentary Wine Reception



Join the EVF and your Villager neighbors at a wine reception and learn about EVF's ongoing community support that will guide its next 10 years. All Villagers are invited to "Building our Future Together" on **Tuesday, October 21 at 4 p.m.** in the Clubhouse. At this reception, we'll celebrate the amazing accomplishments the members of the EVF have enabled over the years and announce new ideas on how all Villagers can work together to benefit the future of our community. For over 16 years, The Evergreen Villages Foundation (EVF) has played a significant role in

enhancing the quality of life in The Villages. Through the contributions of members who are Villagers, just like you, the EVF has been involved in over 35 community improvement projects. These projects include assisting with Clubhouse improvements, the Pickleball Courts, the Bocce Court project, and the Golf Course Bunker renovation, among many others. They are just a few of the many projects that the EVF has participated in, which have improved our facilities for the benefit of all Villagers. To register for this meeting, go to the EVF website evfsj.org or call Debbie Champion 408-960-6994. We look forward to seeing you there.

# 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

Typed or legibly written letters must include your signature and may be hand delivered to The Villager office in Building B or by mailing it 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.

#### Did You Know?

## Nonagenarian Villager, Art Lind, travels to Croatia for International Tennis Federation tournament

#### **By Marty Funcell**

Art Lind, our 97-year young tennis player is playing in the International Tennis Federation +90 tournament this week in Croatia.

He and his son were interviewed on the local NBC TV news where they also showed clips of him playing on the Villages tennis courts.

Art commented that his cardiologist told him that his "heart will last as long as he lives."

At this time of this writing, Art won his quarter final match and will be playing in the semi-final singles match. He is also playing in the +90 men's doubles tournament.



Art Lind being interviewed on the local news

# 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, MANAGEMENT and COMMUNITY NOTICES on pages 4, 5, 27 & 31

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## IN MEMORIAN

#### Jeff Schlageter 1943-2025

(Please see obituary in the Classified Advertising section.)

#### Jim Whatley

#### November 9, 1928 - August 5, 2025

A Celebration of Life will be held on Sunday, October 19 at 2 p.m. at the Vineyard Center.

(Please see obituary in the Classified Advertising section.)

Obituaries are also available online at news.thevillagesgcc.com/in-memoriam

#### **DEADLINES**

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

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

Classified Ads: Classified ads, renewals, cancellations and changes are due by 4 p.m. on the Monday before publication. Holiday deadlines differ. Please use The Villager Online submission form at: news.thevillagesgcc. com/addlisting or email 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: Display advertising information is available on The Member Portal at: news.thevillagesgcc.com/the-villager-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 opera-tional 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

#### **Club Board of Directors:**

Andrew Altman President Diana Hallock Vice President Larry Versaw Secretary Michelle Breslin Treasurer Howie Blumstein Director Judy Owen Director Richard Zahner Director

#### Villager Personnel:

Theresa M. Ostrander **Publisher** Scott Hinrichs Managing Editor Kory Tran Associate Editor Mariam Ibrahim Webmaster

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Visit The Villages website at the villagesgcc.com

# BOARDS & COMMITTEES

#### Proposed Changes to VGCC (Club) Board Policies

# CPo 103 Board Meetings, CPo 302, Dues, Assessments, Charges and Fees, and New Policy CPo 314 Capital Program

At the September 30, monthly Board meeting, the Board approved for 21day member notice proposed changes to VGCC Board Policies CPo 103 Board Meetings, CPo 302, Dues, Assessments, Charges and Fees, and CPo 314 Capital Program and Proposed New Policy CPo 314 Capital Program.

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 October 28, 2025, Board meeting, 2) via e-mail (boardservices@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.

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

CPo 103 Board Meetings: (To be considered for formal approval at the October 26 meeting.) The purpose of the proposed revision is to update CPo 103 to:

- Define and distinguish formal Board Meetings from other authorized gatherings of the Board.
- · Provide clarity for multi-Board joint sessions (e.g., three-Board strategic planning/orientation), confirming that these are not Board Meetings under the Bylaws when properly noticed to all Directors and no deliberation or votes occur.
- · Align the policy with the California Corporations Code (7151(c) (2), 7211(a), and the Club Bylaws while maintaining The Villages' tradition of member transparency.

The proposed redline to CPo 103:

- · Adds a new Objective distinguishing formal Board Meetings from other authorized gatherings.
- · Lists specific "Not Board Meetings" exceptions, including multi-Board strategic sessions, authorized working sessions (educational/orientation/ strategic planning), and individual contacts (with limits to prevent deliberation outside the Board).
- Requires the continued practice that all authorized gatherings be noticed to all Directors, even if not open to members, to prevent "rogue" or unsanctioned

#### TITLE: Board Meetings Board Meetings and Other Gatherings of the Board POLICY #: CPo 103

**OBJECTIVE:** Define a parliamentary procedure to provide for the orderly conduct of Club Board of Directors (Board) meetings- and to distinguish these from other authorized gatherings of the Board (educational, orientation, working sessions and strategic planning sessions)

GOVERNING DOCUMENTS/ LEGAL REQUIREMENTS: Villages Club Bylaws§7.5–§7.6XXXX, California Corporation Code: §7151(c)(2) & §7211(a)XXXX POLICY: Board meetings shall be guided by a recognized system of parliamentary procedure or such parliamentary procedures as the Club may adopt. In the case of any conflict between Club Governing Documents and any parliamentary procedure, the Governing Documents shall con trol. A Board meeting is

defined as a congregation of a majority (quorum) of Board members at the same time and place to hear, discuss, or make decisions upon any item of business which is within the authority of the Board, including those matters that may be discussed in Executive Session. A Board Meeting is further defined as a meeting where votes can be called. Exempt from this policy are those events intended for Baord education, orientation or training

LIMITATIONS: None.

IMPLEMENTATION PROCEDURES: See Villages Club Bylaws §7.5–§7.6 for notice and open meeting requirements. This policy supplements those provisions by clarifying definitions of Board Meetings and Other Gatherings of the Board.

#### **BOARD OF DIRECTORS MEETING PROCEDURE**

All residents and non-resident owners may attend meetings of the Club Board of Directors of the Corporation, except when the Board adjourns to Executive Session. The following are not Board meetings:

- Gatherings that include multiple Boards (i.e. ABOD, CBOD, HBOD)
- Gatherings that are convened and conducted by a member of staff or outside consultant.
- · Individual contacts or conversations of a Board member with any other person, provided these do not involve deliberation on Board business, create the appearance of Board authority, or bypass the responsibility to inform the full Board through the President or GM when relevant to Board business.
  - Attendance of a majority of the Board at a purely social or ceremonial event,

or Association or Homeowners Corporation meetings provided that no action is taken on Club related issues.

+Attendance of a majority of the Board members at an-open and noticed meeting of a Club Board appointed committee or task force of that body, provided that the Board members who are not members of the standing committee attend only as observers without participation.

· Authorized Board working sessions (educational, orientation, strategic planning) provided no official business is conducted, no deliberations occur, and no votes are taken. Such sessions must be authorized by the Board President, GM, or majority of the Board, and notice provided to all Directors.

Attendance at Board meetings is subject to acceptable conduct. Anyone who intentionally in terferes with or otherwise disrupts the Board's conduct of the meeting shall be requested to vacate the meeting room. Refusal to vacate when requested may result in disciplinary action, as defined in the Rules. When deemed necessary to maintain order, the Board may request intervention by Public Safety.

All residents and non-resident owners may attend all formal meetings of the Club Board of Directors (regular and special meetings where a quorum is present and the Board deliberates or takes action), except when the Board adjourns to Executive Session.

#### Meeting Notice

Except in the case of an emergency meeting or Executive Session meeting, notice of the time and place of a Board meeting shall be posted in the Cribari Center and on the community television channel(s) at least four (4) days in advance of the meeting and, if time permits, notice shall also be published in The Villager and on Fastlane.

Regular monthly Board meetings are held on the last Tuesday of the month. Exceptions to the meeting schedule are sometimes approved by the Board to avoid conflicts with holidays and scheduled events. One usual exception has been combining of the November and December monthly meetings to a single meeting on a Tuesday in December.

Special Board meetings may be called by or at the request of the President or any two (2) Directors. Notice of special meetings shall be given to the Directors at least four (4) days prior to the meeting date. Notice of the time and place of the meeting shall be posted in the Cribari Center and on the community television channel and Fastlane at least four (4) days in advance of the meeting.

An emergency meeting of the Board may be called by the President, or by any two members of the Board other than the President, if there are circumstances that could not have been reasonably foreseen which require immediate attention and possible action by the Board, and which of necessity make it impracticable to provide advance notice to the members.

#### **Board Meeting Agenda (Other Than Special Board Meetings)**

The Board meeting agenda identifies matters to be reported to, discussed by, and acted on by the Board at its meeting. The agenda is prepared by the President at an agenda-setting meeting at least one week prior to the Board meeting. So that Directors may provide input for this agenda, a draft agenda is to be provided to the Board members by the President within 48 hours of the President's agenda-setting meeting. Directors and the General Manager may submit items to be included on the agenda. A request supported by at least two other Directors may not be refused by the President.

Items may be added to the agenda at the Board meeting with the approval of a majority of the Board Directors present.

The agenda functions as a tool to move along discussion of the issues and actions. The meeting agenda shall contain the following:

#### Time and Place

Time, date, and location of the meeting.

#### Call to Order

The President or other presiding officer shall call the meeting to order. Once called to order, the meeting shall be conducted in accordance with a recognized system of parliamentary procedure or such other parliamentary procedures as the Club may adopt. In the case of any conflict between Club Governing Documents and any parliamentary procedures, the Governing Documents shall control.

Director's names are called to verify attendance and the presence of a quorum. If a quorum is not verified and none of the Directors present object, the meeting shall be treated as a study session. (See CPo 113- Study Sessions.)

#### **Consent Agenda**

Items such as prior meeting minutes and committee reports shall be submitted for Board consent approval; for example, "Consent to approve minutes and committee reports as submitted." A consent agenda alleviates the need for a verbal report on routine administrative items. The Board may remove an item from the consent agenda for pur poses of separate discussion or action.

(Continued on page 27)

# MANAGEMENT

# COMMUNITY MATTERS

#### WITH FERNANDO GARIBALDO



#### **Utility Enclosures/Closets**

The community requires that all utility enclosures must remain free of personal belongings. These enclosures, which are typically located on the side or rear of condo buildings, are designated only for the housing of utility equipment. While these spaces can look like a convenient extra storage space for holiday decorations, tools, or storage bins, they are strictly not intended for that purpose.

#### Why is This Standard So Important?

This standard is about safety and efficiency. There are two major reasons why these spaces must remain clear:

- **1. Safety is Paramount:** Utility enclosures contain sensitive equipment including HVAC systems, gas lines, and electrical connections. Cluttering the area or storing combustible materials near this equipment introduces a safety concern and violates essential fire and maintenance access codes.
- **2.** Access for Emergency and Maintenance: When a maintenance or utility issue arises, technicians and emergency personnel need immediate, unobstructed access to this equipment. Every second counts in an emergency. If the area is blocked by boxes, bikes, or patio furniture, it delays crucial repairs or could prevent a safety inspection from being completed efficiently.

Action Required: Clearance of Enclosures

If any personal items are identified in the utility enclosures, all residents of that building connected to the enclosure will be notified and given a period of two weeks to remove them. Any items remaining after the two week period will be considered abandoned. At that point, our Public Works team will be authorized to remove and dispose of the remaining items to ensure compliance and maintain safety standards.

#### **Proper Trash Disposal**

We've recently observed an increase in construction debris being improperly discarded in our community trash enclosures. This is a violation of our community rules. Association Rule 2.13 Trash Disposal, Section A, clearly states, "Construction debris may not be discarded in common area trash disposal facilities by residents, employees or contractors."

In addition, large household items like mattresses, bed frames, and couches have been found abandoned outside of trash enclosures. This is not permitted and creates a negative impact on our community's appearance and hygiene. Green Team is a great source for disposing of these large items. Removal of these items can be arranged with Green Team at 408-283-8500.

#### **Need Support or Clarification?**

We appreciate your immediate attention to these vital community standards. If you have any questions or require assistance with compliance, please reach out to 408-754-1350 or communitystandards@the-villages.com.

#### More BOARDS & COMMITTEES on pages 27 & 31



#### 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.

## Declutter and Recycle or Donate

When autumn is in full swing, the trees know it's time to let

go—and maybe it's your turn too! Clear out those unwanted or unused items and give them a new life. Drop them off at a donation center, bring them to an e-waste event, or call 311 for a free junk pickup from the City of San José.

Just a friendly reminder: Villages trash enclosures aren't the spot for mattresses, paint, furniture, construction debris,



TVs, clothing, or any other items. Please refer to proper disposal methods listed on the signage in the trash enclosures. Let's keep our enclosures clean and clutter-free!

# **AC NOTICE**

Association applications for Owner Alteration Requests for the month of November are due to the Architectural Committee on or before October 24, 2025. Call Elissa at the Corporation Yard office to obtain an application. The meeting date is scheduled for **Thursday, November 6** at **9 a.m.** in Montgomery Center.

# Contacting PG&E during a power outage

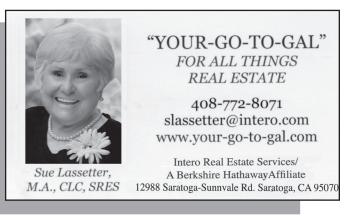
You can report or get more information about power outages during stormy weather (and under regular conditions, too) through some of the following ways:

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.



# GOVERNANCE MEETING

# **THE DACs**

## Estates DAC to meet October 23

The Estates DAC will meet Thursday, October 23 at 4 p.m. in the Foothill Center.

# Montgomery DAC to meet November 3

The next Montgomery DAC Meeting will be held on Monday, November 3 at 5 p.m. in Montgomery Center.

#### Verano DAC to meet November 3

The Verano DAC will meet Monday, November 3 from 4 to 5 p.m. in Vineyard Center.

#### Sonata DAC to meet November 4

The Sonata DAC will meet **Tuesday, November 4** at **4 p.m.** in Vineyard Center.

# Del Lago DAC to meet November 5

Del Lago DAC will meet Wednesday, November 5 at 6:30 p.m. in the Club-

## Valle Vista DAC to meet November 6

The Valle Vista DAC will meet **Thursday, November 6** at **4 p.m.** in Foothill Center.

## Hermosa DAC to meet November 6

Hermosa DAC will meet Thursday, November 6 at 3 p.m. in Vineyard Center.

# **BOARD MEETINGS**

#### **Three Boards**

 The Three-Board Strategic Planning retreat is Tuesday, November 18 at 9:30 a.m. in Foothill Center.

#### **Association**

 The Villages Association Board of Directors Monthly Board hybrid meeting open to all—is **Tuesday, October 28** at **9:30 a.m.** in Foothill Center and on Zoom. Meeting ID: 917 8108 3392; Passcode: 223468; Dial: 1-669-900-6833

#### Club

- The Villages Golf & Country Club Board of Directors regular hybrid meeting open to all—is **Tuesday, October 28** 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 Board of Directors Study Session Re: Project Request is Wednesday, November 5 at 9:30 a.m. in Foothill Center.

# Heights DAC to meet November 10

The Heights DAC will meet Monday, November 10 at 6 p.m. in Montgomery

## Glen Arden DAC to meet November 12

The Glen Arden DAC will meet Wednesday, November 12 at 4 p.m. in Foothill

# Highland DAC to meet November 13

The Highland DAC will meet Thursday, November 13 at 5 p.m. in the Foothill

More COMMUNITY NOTICES

# **SRS SENIOR RESOURCE SERVICES**

# Better Business Bureau reminds us, 'Don't Get Scammed this Holiday Season'

Scammers are out in full force during the holiday season. But if you can spot a scam, you can stop a scam. Be on the lookout for these five holiday scams:

- Online shopping scams. Bogus websites and social media campaigns impersonate major brands with fake posts and ads that entice you to spend money for products you'll never receive. Don't buy from social media without doing your research. Be careful when you see an item offered at below market price. If you do click on an ad, make sure it directs you to the page you want to be on.
- Gift card scams. Gift card draining is still very popular. Criminals steal gift cards in bulk off the racks, collect the information off the card and return it to the in-store rack for unsuspecting buyers. Once you load money on the cards, the criminal drains the money off, even sometimes before you leave the store. It's safest to buy cards that are kept behind the counter, or directly from the retailer's site.
- 3. Charity scams. Fake charities exploit Americans' goodwill during giving season via fake websites and pushy telemarketers. Use Charity Navigator or Give.org to research charities before donating. Be especially wary of charities you've never heard of and do your own independent research.
- Delivery scams. As holiday packages crisscross the country, scammers send out phishing emails and texts disguised as UPS, FedEx, and U.S. Postal Service notifications about incoming or missed deliveries. Links lead to phony sign-in pages asking for personal information or to sites that may be infested with malware.
- Card declined scams. You pay for a purchase online and get a message telling you that your card has been declined. The transaction did go through, but they're trying to get more information out of you. Entering another card means that you'll be charged on both cards.

#### How to get help and report scams

Call the free AARP Fraud Watch Network Helpline at 877-908-3360 to speak with trained fraud specialists who can provide support and guidance on what to do next and how to avoid future scams. The AARP Fraud Watch Network also offers online group support sessions.

Also, if you've lost money or you have information about the scammer, you can report it to the FBI's Internet Crime Complaint Center and your state attorney general. Not every complaint leads to enforcement action, but the information can help officials spot trends and sometimes identify the criminals.

# Villages Asset Sale to be held November 20

The Villages Public Works Department will be holding an asset sale to dispose of replaced or unused assets. The sale is scheduled to take place on Thursday, November 20 at the lower area of the Corporation Yard from **9 a.m.** to **11 a.m.** (weather permitting).

Some of the items for sale include restaurant dining items, and miscellaneous furniture. All items are sold in as-is condition and on a first-come, first-served basis. Payment for these items must be in cash or check and all sales are final.

Purchased item(s) must be removed by the buyer no later than 2:30 p.m. on the day of the sale or pre-arranged for later pickup. Deliveries are responsibility of buyer.

Residents of The Villages are offered first priority at this sale. Please contact Edward at 408-223-4686 with any questions.



# CALENDAR OF EVENTS

Friday, October 17	2 p.m.	VAT Fall Show Rehearsal	A 2 p.m.	VAT Fall Show Rehearsal	Α	( Colondor )
	5.30 n m	. Village Dancers Group 2	A 2 p.m.	Cat Club meeting	VC	( Calendar )
8:30 a.m. Jazzercise	۱ e n m	Art Class: Pumpkin Workshop			Ã	Odionadi
9 a.m. Catholic Mass Friday CF			MC 7 p.m.		RED	1 === . = = - 1
9 a.m. Chinese Morning Exercise F	'					<b>Highlights</b>
9 a.m. Game Day RED	7 p.m.		RED 7 p.m.	Hiking Club Meeting/Speake	er FC	miamiamo
10 a.m. Line Dance Club Advanced	/nm		FC THE	eday Actahar 20		
10 a.m. Quilters PF		Village Dancers Group 3	VC IUG	sday, October 28		FDC Emergency
10:15 a.m. Art Open Studio AF		adou Ootobor OO	8:30 a.	m. Tai Chi	Р	<b>EPC Emergency</b>
		sday, October 23	9 a.m.		RED	I
12:30 p.m. Duplicate Bridge RED	′ 0.00			n. Association Board	FC	Drill
2 p.m. Art Open Studio AF	0					
2 p.m. Study Groups: Line Dance VC	10			. Art Class: Drawing	AR	Monday, October 20
3 p.m. Bocce Bash BC				m. Beginner - Aqua Aerobics	FHP	centered at Cribari Center
3 p.m. Handbell Rehearsal CF	10 a.m.	Line Dance Club	<u>A</u> 11 a.m	. Swingers Luncheon	CH	and throughout the
5 p.m. Sadie Hawkins Tournament Ch	<sub>i</sub> 10 a.m.	VMA: Parkinson's Support Grou	лр F 11:30 a	m. LSAL Fitness	Α	· · ·
6:30 p.m. Mexican Train Dominoes MC		. Beginner-Aqua Aerobics F		m. Advanced - Aqua Aerobics		community at <b>4 p.m</b> . (put
_ '		. LSAL Fitness		n. Club Board	FC	up your OK sign).
7 p.m. Jewish Shabbat FC			шр поор.			
Caturday Actabar 10			~⊔ ∠ p.III.	Art Open Studio	AR	
Saturday, October 18	4		SEQ 2 p.m.	Arts & Crafts: Free Art Film	CR	Villages Concert
8:30 a.m. Tai Chi				VAT Fall Show	Α	Villages collect
9 a.m. Rossmoor Tournament TS	'		VC 2 n m	VAT Fall Show Rehearsal	VC	Dand
9 a.m. VAT Fall Show Ticket Sale L	´ 2 p.m.				SEQ	Band
9 a.m. VAT Fall Show Ticket Sale SEC	2 p.m.	Senior Academy Board	1 0			Sunday October 26 at 2:20
	2 5 5	Chapel Choir Rehearsal	CR 6 p.m.	Concert Band Rehearsal	A	Sunday, October 26 at 2:30
	1 n m		AR 7 p.m.	Global Village: Plant Diet	MC	<b>p.m.</b> in Cribari Auditorium,
10 a.m. Ukulele Sing-Along MC	1		, u t ·	•	n	featuring the Village Danc-
12 p.m. Shonis Event GF	7 n m		vc wet	nesday, October 29	y	ers.
4 p.m. Boogie Bash	7 p.m.	THE VIIIAGES FUINSLEIS		n. Jazzercise	_	O13.
	Frida	y, October 24			Α	
Sunday, October 19		<del></del> -	9 a.m.	Chinese Morning Exercise	Р	I VATIO OFFICE
7:30 a.m. Catholic Choir Practice CR	8:30 a.m.	. Jazzercise	A 9 a.m.	Game Day	RED	VAT's Orient
	9 a.m.	Chinese Morning Exercise	P 10 a.m	,	AR	1_
		_				Express
	9 a.m.	Battery/Light Bulb Collection			GP	1 ·
10 a.m. Chapel Worship Service		Driving Range	Lot 10 a.m	. Yoga	Α	Tickets go on sale the <b>Sat-</b>
11 a.m. Chapel Home Coming RED/SEC	9 a.m.		RED 11:15 a	_	Α	urdays of October 18 and
1 p.m. Table Tennis Club Social MC		•		•	AR	
7 p.m. VAT Fall Show Rehearsal	10 a.iii.	Line Dance Club Advanced	A 2 p.m.	Art Open Studio		25 from 9 a.m. to noon in
	` 10 a.m.	Quilters	PR 2 p.m.	Senior Academy: Lecture	FC	Cribari Center. Performanc-
Monday, October 20	10:15 a.	Art Open Studio	AR 2 p.m.	VAT Fall Show Rehearsal	Α	es are <b>Friday</b> , <b>October 31</b> at
				Fireside Chat	CH	
			RED 3 p.m.			7:30 p.m and Saturday and
9 a.m. Game Day RED	) 2 p.m.	Art Open Studio	AR 5:30 p.	m. Village Dancers Group 2	Α	Sunday, November 1 and
				m vinago Banooro oroap L		,,
9:30 a.m. VMA Annual Fund Drive VC		•				
9:30 a.m. VMA Annual Fund Drive VC	2 p.m.	Study Groups: Line Dance	VC 6:30 p.	m. Mexican Train Dominoes	MC	2 at 2:30 p.m. in the Cribari
9:30 a.m. VMA Annual Fund Drive VC 10 a.m. Association Rules Committee F	2 p.m. 3 p.m.	Study Groups: Line Dance Bocce Bash	VC 6:30 p. BC 7 p.m.	m. Mexican Train Dominoes Duplicate Bridge	MC RED	
9:30 a.m. VMA Annual Fund Drive VC 10 a.m. Association Rules Committee F 10:15 a.m. Art Open Studio AF	2 p.m. 3 p.m. 3 p.m.	Study Groups: Line Dance Bocce Bash Handbell Rehearsal	VC 6:30 p. BC 7 p.m. CR 7 p.m.	m. Mexican Train Dominoes Duplicate Bridge Village Voices Rehearsal	MC RED FC	2 at 2:30 p.m. in the Cribari
9:30 a.m. VMA Annual Fund Drive VC 10 a.m. Association Rules Committee F 10:15 a.m. Art Open Studio AF 10:30 a.m. VMA: Grief Support Group SEC	2 p.m. 3 p.m. 3 p.m.	Study Groups: Line Dance Bocce Bash Handbell Rehearsal	VC 6:30 p. BC 7 p.m. CR 7 p.m.	m. Mexican Train Dominoes Duplicate Bridge Village Voices Rehearsal	MC RED	2 at 2:30 p.m. in the Cribari Auditorium.
9:30 a.m. VMA Annual Fund Drive VC 10 a.m. Association Rules Committee F 10:15 a.m. Art Open Studio AF 10:30 a.m. VMA: Grief Support Group SEC 1 p.m. Stitchery PF	2 p.m. 3 p.m. 3 p.m. 6:30 p.m.	Study Groups: Line Dance Bocce Bash Handbell Rehearsal Mexican Train Dominoes	VC 6:30 p. BC 7 p.m. CR 7 p.m. MC 7 p.m.	m. Mexican Train Dominoes Duplicate Bridge Village Voices Rehearsal Village Dancers Group 3	MC RED FC	2 at 2:30 p.m. in the Cribari
9:30 a.m. VMA Annual Fund Drive VC 10 a.m. Association Rules Committee F 10:15 a.m. Art Open Studio AF 10:30 a.m. VMA: Grief Support Group SEC 1 p.m. Stitchery PF 1 p.m. Flower Ladies Meeting FC	2 p.m. 3 p.m. 3 p.m. 6:30 p.m.	Study Groups: Line Dance Bocce Bash Handbell Rehearsal Mexican Train Dominoes	VC 6:30 p. BC 7 p.m. CR 7 p.m. MC 7 p.m.	m. Mexican Train Dominoes Duplicate Bridge Village Voices Rehearsal Village Dancers Group 3	MC RED FC	2 at 2:30 p.m. in the Cribari Auditorium.
9:30 a.m. VMA Annual Fund Drive VC 10 a.m. Association Rules Committee F 10:15 a.m. Art Open Studio AF 10:30 a.m. VMA: Grief Support Group SEC 1 p.m. Stitchery PF 1 p.m. Flower Ladies Meeting FC 2 p.m. Art Open Studio AF	2 p.m. 3 p.m. 3 p.m. 6:30 p.m.	Study Groups: Line Dance Bocce Bash Handbell Rehearsal Mexican Train Dominoes  rday, October 25	VC 6:30 p. BC 7 p.m. CR 7 p.m. MC 7 p.m.	m. Mexican Train Dominoes Duplicate Bridge Village Voices Rehearsal Village Dancers Group 3  *Sday, October 30	MC RED FC VC	2 at 2:30 p.m. in the Cribari Auditorium.
9:30 a.m. VMA Annual Fund Drive VC 10 a.m. Association Rules Committee F 10:15 a.m. Art Open Studio AF 10:30 a.m. VMA: Grief Support Group SEC 1 p.m. Stitchery PF 1 p.m. Flower Ladies Meeting FC 2 p.m. Art Open Studio AF	2 p.m. 3 p.m. 3 p.m. 6:30 p.m. <b>Satu</b> 8:30 a.m.	Study Groups: Line Dance Bocce Bash Handbell Rehearsal Mexican Train Dominoes  rday, October 25 Tai Chi	VC 6:30 p. BC 7 p.m. CR 7 p.m. MC 7 p.m. Thui	m. Mexican Train Dominoes Duplicate Bridge Village Voices Rehearsal Village Dancers Group 3  **Sday, October 30 m. Tai Chi	MC RED FC VC	2 at 2:30 p.m. in the Cribari Auditorium.  Veterans Day Tribute
9:30 a.m. VMA Annual Fund Drive VC 10 a.m. Association Rules Committee F 10:15 a.m. Art Open Studio AF 10:30 a.m. VMA: Grief Support Group SEC 1 p.m. Stitchery PF 1 p.m. Flower Ladies Meeting FC 2 p.m. Art Open Studio AF 4 p.m. Club EPC Annual Drill	2 p.m. 3 p.m. 3 p.m. 6:30 p.m. <b>Satu</b> 8:30 a.m. 9 a.m.	Study Groups: Line Dance Bocce Bash Handbell Rehearsal Mexican Train Dominoes  rday, October 25 Tai Chi Pickleball Club: Tournament	VC 6:30 p. BC 7 p.m. CR 7 p.m. MC 7 p.m. Thui	m. Mexican Train Dominoes Duplicate Bridge Village Voices Rehearsal Village Dancers Group 3  **Sday, October 30 m. Tai Chi	MC RED FC VC	2 at 2:30 p.m. in the Cribari Auditorium.
9:30 a.m. VMA Annual Fund Drive VC 10 a.m. Association Rules Committee F 10:15 a.m. Art Open Studio AF 10:30 a.m. VMA: Grief Support Group SEC 1 p.m. Stitchery PF 1 p.m. Flower Ladies Meeting FC 2 p.m. Art Open Studio AF 4 p.m. Club EPC Annual Drill AF 7 p.m. Duplicate Bridge REE	2 p.m. 3 p.m. 3 p.m. 6:30 p.m. 8:30 a.m. 9 a.m. 9 a.m.	Study Groups: Line Dance Bocce Bash Handbell Rehearsal Mexican Train Dominoes  **Clay, October 25 Tai Chi Pickleball Club: Tournament VAT Fall Show Ticket Sale	VC 6:30 p. BC 7 p.m. CR 7 p.m. MC 7 p.m. Thui P 8:30 a. PC 9 a.m. L 10 a m	m. Mexican Train Dominoes Duplicate Bridge Village Voices Rehearsal Village Dancers Group 3  *Sday, October 30 m. Tai Chi Game Day	MC RED FC VC	2 at 2:30 p.m. in the Cribari Auditorium.  Veterans Day Tribute In Cribari Auditorium on
9:30 a.m. VMA Annual Fund Drive VC 10 a.m. Association Rules Committee F 10:15 a.m. Art Open Studio AF 10:30 a.m. VMA: Grief Support Group SEC 1 p.m. Stitchery PF 1 p.m. Flower Ladies Meeting FC 2 p.m. Art Open Studio AF 4 p.m. Club EPC Annual Drill AF 7 p.m. Duplicate Bridge REE	2 p.m. 3 p.m. 3 p.m. 6:30 p.m. 8:30 a.m. 9 a.m. 9 a.m. 9 a.m.	Study Groups: Line Dance Bocce Bash Handbell Rehearsal Mexican Train Dominoes  **Clay, October 25 Tai Chi Pickleball Club: Tournament VAT Fall Show Ticket Sale VAT Fall Show Ticket Sale	VC 6:30 p. BC 7 p.m. CR 7 p.m. MC 7 p.m. Thui P 8:30 a. PC 9 a.m. L 10 a.m. RED 10 a.m.	m. Mexican Train Dominoes Duplicate Bridge Village Voices Rehearsal Village Dancers Group 3 <b>'Sday, October 30</b> m. Tai Chi Game Day Art Class: Oils/Acrylics	MC RED FC VC P RED AR	2 at 2:30 p.m. in the Cribari Auditorium.  Veterans Day Tribute In Cribari Auditorium on Tuesday, November 11 at
9:30 a.m. VMA Annual Fund Drive VC 10 a.m. Association Rules Committee F 10:15 a.m. Art Open Studio AF 10:30 a.m. VMA: Grief Support Group SEC 1 p.m. Stitchery PF 1 p.m. Flower Ladies Meeting FC 2 p.m. Art Open Studio AF 4 p.m. Club EPC Annual Drill 7 p.m. Duplicate Bridge REE TUESday, October 21	2 p.m. 3 p.m. 3 p.m. 6:30 p.m. 8:30 a.m. 9 a.m. 9 a.m. 9 a.m.	Study Groups: Line Dance Bocce Bash Handbell Rehearsal Mexican Train Dominoes  (day, October 25 Tai Chi Pickleball Club: Tournament VAT Fall Show Ticket Sale VAT Fall Show Ticket Sale Quilters	VC 6:30 p. BC 7 p.m. CR 7 p.m. MC 7 p.m. Thui P 8:30 a. PC 9 a.m. L 10 a.m PR 10 a.m	m. Mexican Train Dominoes Duplicate Bridge Village Voices Rehearsal Village Dancers Group 3  **Sday, October 30  m. Tai Chi Game Day Art Class: Oils/Acrylics BellaVista Planter Event	MC RED FC VC P RED AR VC	2 at 2:30 p.m. in the Cribari Auditorium.  Veterans Day Tribute In Cribari Auditorium on
9:30 a.m. VMA Annual Fund Drive VC 10 a.m. Association Rules Committee F 10:15 a.m. Art Open Studio AF 10:30 a.m. VMA: Grief Support Group SEC 1 p.m. Stitchery PF 1 p.m. Flower Ladies Meeting FC 2 p.m. Art Open Studio AF 4 p.m. Club EPC Annual Drill AF 7 p.m. Duplicate Bridge RED  Tuesday, October 21 8:30 a.m. Tai Chi	2 p.m. 3 p.m. 3 p.m. 6:30 p.m. 8:30 a.m. 9 a.m. 9 a.m. 10 a.m.	Study Groups: Line Dance Bocce Bash Handbell Rehearsal Mexican Train Dominoes  (day, October 25 Tai Chi Pickleball Club: Tournament VAT Fall Show Ticket Sale VAT Fall Show Ticket Sale Quilters	VC 6:30 p. BC 7 p.m. CR 7 p.m. MC 7 p.m. Thui P 8:30 a. PC 9 a.m. L 10 a.m PR 10 a.m 3EQ 10 a.m	m. Mexican Train Dominoes Duplicate Bridge Village Voices Rehearsal Village Dancers Group 3  *Sday, October 30 m. Tai Chi Game Day Art Class: Oils/Acrylics BellaVista Planter Event Line Dance Club	MC RED FC VC P RED AR VC A	2 at 2:30 p.m. in the Cribari Auditorium.  Veterans Day Tribute In Cribari Auditorium on Tuesday, November 11 at
9:30 a.m. VMA Annual Fund Drive VC 10 a.m. Association Rules Committee F 10:15 a.m. Art Open Studio AF 10:30 a.m. VMA: Grief Support Group SEC 1 p.m. Stitchery PF 1 p.m. Flower Ladies Meeting FC 2 p.m. Art Open Studio AF 4 p.m. Club EPC Annual Drill AF 7 p.m. Duplicate Bridge RED  Tuesday, October 21 8:30 a.m. Tai Chi 9 a.m. Game Day RED	2 p.m. 3 p.m. 6:30 p.m. 6:30 p.m. 8:30 a.m. 9 a.m. 9 a.m. 10 a.m.	Study Groups: Line Dance Bocce Bash Handbell Rehearsal Mexican Train Dominoes  **Clay, October 25 Tai Chi Pickleball Club: Tournament VAT Fall Show Ticket Sale VAT Fall Show Ticket Sale Quilters Ukulele Sing-Along	VC 6:30 p. BC 7 p.m. CR 7 p.m. MC 7 p.m. Thui P 8:30 a. PC 9 a.m. 10 a.m PR 10 a.m 10 a.m	m. Mexican Train Dominoes Duplicate Bridge Village Voices Rehearsal Village Dancers Group 3  **Sday, October 30  m. Tai Chi Game Day Art Class: Oils/Acrylics BellaVista Planter Event	MC RED FC VC P RED AR VC	2 at 2:30 p.m. in the Cribari Auditorium.  Veterans Day Tribute In Cribari Auditorium on Tuesday, November 11 at
9:30 a.m. VMA Annual Fund Drive 10 a.m. Association Rules Committee F 10:15 a.m. Art Open Studio AF 10:30 a.m. VMA: Grief Support Group 1 p.m. Stitchery 1 p.m. Flower Ladies Meeting 2 p.m. Art Open Studio AF 4 p.m. Club EPC Annual Drill 7 p.m. Duplicate Bridge RED TUESTAY, OCTOBET 21 8:30 a.m. Tai Chi 9 a.m. Game Day 9:30 a.m. VMA: AARP Driver Safety	2 p.m. 3 p.m. 6:30 p.m. 6:30 p.m. 8:30 a.m. 9 a.m. 9 a.m. 10 a.m. 10 a.m.	Study Groups: Line Dance Bocce Bash Handbell Rehearsal Mexican Train Dominoes  **Clay, October 25 Tai Chi Pickleball Club: Tournament VAT Fall Show Ticket Sale Ouilters Ukulele Sing-Along Dog Club Social	P 8:30 a. PC L 10 a.m PR 10 a.m GP 10:30 a	m. Mexican Train Dominoes Duplicate Bridge Village Voices Rehearsal Village Dancers Group 3  *Sday, October 30 m. Tai Chi Game Day Art Class: Oils/Acrylics BellaVista Planter Event Line Dance Club m. Beginner-Aqua Aerobics	MC RED FC VC P RED AR VC A FHP	2 at 2:30 p.m. in the Cribari Auditorium.  Veterans Day Tribute In Cribari Auditorium on Tuesday, November 11 at
9:30 a.m. VMA Annual Fund Drive VC 10 a.m. Association Rules Committee F 10:15 a.m. Art Open Studio AF 10:30 a.m. VMA: Grief Support Group SEC 1 p.m. Stitchery PF 1 p.m. Flower Ladies Meeting FC 2 p.m. Art Open Studio AF 4 p.m. Club EPC Annual Drill AF 7 p.m. Duplicate Bridge RED  Tuesday, October 21 8:30 a.m. Tai Chi 9 a.m. Game Day 9:30 a.m. VMA: AARP Driver Safety 10 a.m. Art Class: Drawing AF	2 p.m. 3 p.m. 3 p.m. 6:30 p.m. 8:30 a.m. 9 a.m. 9 a.m. 9 a.m. 10 a.m. 12 p.m. 2 p.m.	Study Groups: Line Dance Bocce Bash Handbell Rehearsal Mexican Train Dominoes  **Clay, October 25 Tai Chi Pickleball Club: Tournament VAT Fall Show Ticket Sale Ouilters Ukulele Sing-Along Dog Club Social Chinese Club Crafts Demo	P 8:30 a. PC L 10 a.m PR 10:30 a MC 11:30 a	m. Mexican Train Dominoes Duplicate Bridge Village Voices Rehearsal Village Dancers Group 3  *Sday, October 30 m. Tai Chi Game Day Art Class: Oils/Acrylics BellaVista Planter Event Line Dance Club m. Beginner-Aqua Aerobics m. LSAL Fitness	MC RED FC VC P RED AR VC A FHP	2 at 2:30 p.m. in the Cribari Auditorium.  Veterans Day Tribute In Cribari Auditorium on Tuesday, November 11 at
9:30 a.m. VMA Annual Fund Drive 10 a.m. Association Rules Committee F 10:15 a.m. Art Open Studio AF 10:30 a.m. VMA: Grief Support Group 1 p.m. Stitchery PF 1 p.m. Flower Ladies Meeting 2 p.m. Art Open Studio AF 4 p.m. Club EPC Annual Drill 7 p.m. Duplicate Bridge RED TUESTAY, OCTOBET 8:30 a.m. Tai Chi 9 a.m. Game Day 9:30 a.m. VMA: AARP Driver Safety 10 a.m. Art Class: Drawing 10:30 a.m. Chapel Lay Board	2 p.m. 3 p.m. 6:30 p.m. 6:30 p.m. 8:30 a.m. 9 a.m. 9 a.m. 10 a.m. 10 a.m. 12 p.m. 2 p.m.	Study Groups: Line Dance Bocce Bash Handbell Rehearsal Mexican Train Dominoes  (day, October 25) Tai Chi Pickleball Club: Tournament VAT Fall Show Ticket Sale Chiters Ukulele Sing-Along Dog Club Social Chinese Club Crafts Demo Desi Diwali-Festival of Lights	PR 10 a.m GP 10:30 a MC 10:30 a MC 11:30 a MC 11:30 a FC 11:45 a	m. Mexican Train Dominoes Duplicate Bridge Village Voices Rehearsal Village Dancers Group 3  *Sday, October 30  m. Tai Chi Game Day Art Class: Oils/Acrylics BellaVista Planter Event Line Dance Club m. Beginner-Aqua Aerobics m. LSAL Fitness m. Advanced-Aqua Aerobics	MC RED FC VC P RED AR VC A FHP A FHP	2 at 2:30 p.m. in the Cribari Auditorium.  Veterans Day Tribute In Cribari Auditorium on Tuesday, November 11 at
9:30 a.m. VMA Annual Fund Drive VC 10 a.m. Association Rules Committee F 10:15 a.m. Art Open Studio AF 10:30 a.m. VMA: Grief Support Group SEC 1 p.m. Stitchery PF 1 p.m. Flower Ladies Meeting FC 2 p.m. Art Open Studio AF 4 p.m. Club EPC Annual Drill AF 7 p.m. Duplicate Bridge RED  Tuesday, October 21 8:30 a.m. Tai Chi 9 a.m. Game Day 9:30 a.m. VMA: AARP Driver Safety 10 a.m. Art Class: Drawing 10:30 a.m. Chapel Lay Board	2 p.m. 3 p.m. 3 p.m. 6:30 p.m. 8:30 a.m. 9 a.m. 9 a.m. 10 a.m. 10 a.m. 12 p.m. 2 p.m. 4 p.m. 4:45 p.m.	Study Groups: Line Dance Bocce Bash Handbell Rehearsal Mexican Train Dominoes  **Clay, October 25  Tai Chi Pickleball Club: Tournament VAT Fall Show Ticket Sale Chiters Ukulele Sing-Along Dog Club Social Chinese Club Crafts Demo Desi Diwali-Festival of Lights Study Group: Movie Talk S	PR 10 a.m GP 10:30 a.m PR 10 a.m GP 10:30 a.m GP 10:30 a.m MC 11:30 a.m FC 11:45 a.m FC 12:30 p.m	m. Mexican Train Dominoes Duplicate Bridge Village Voices Rehearsal Village Dancers Group 3  *Sday, October 30  m. Tai Chi Game Day Art Class: Oils/Acrylics BellaVista Planter Event Line Dance Club m. Beginner-Aqua Aerobics m. LSAL Fitness m. Advanced-Aqua Aerobics m. 18 Hole Women's Luncheor	MC RED FC VC P RED AR VC A FHP A FHP	2 at 2:30 p.m. in the Cribari Auditorium.  Veterans Day Tribute In Cribari Auditorium on Tuesday, November 11 at 11 a.m.
9:30 a.m. VMA Annual Fund Drive 10 a.m. Association Rules Committee F 10:15 a.m. Art Open Studio AF 10:30 a.m. VMA: Grief Support Group 1 p.m. Stitchery PF 1 p.m. Flower Ladies Meeting 2 p.m. Art Open Studio AF 4 p.m. Club EPC Annual Drill 7 p.m. Duplicate Bridge RED TUESTAY, OCTOBER 21 8:30 a.m. Tai Chi 9 a.m. Game Day 9:30 a.m. VMA: AARP Driver Safety 10 a.m. Art Class: Drawing 10:30 a.m. Chapel Lay Board 10:30 a.m. Beginner-Aqua Aerobics FHF	2 p.m. 3 p.m. 3 p.m. 6:30 p.m. 6:30 p.m. 8:30 a.m. 9 a.m. 9 a.m. 10 a.m. 10 a.m. 12 p.m. 2 p.m. 4 p.m. 4:45 p.m. 6 p.m.	Study Groups: Line Dance Bocce Bash Handbell Rehearsal Mexican Train Dominoes  **Clay, October 25  Tai Chi Pickleball Club: Tournament VAT Fall Show Ticket Sale Chiters Ukulele Sing-Along Dog Club Social Chinese Club Crafts Demo Desi Diwali-Festival of Lights Study Group: Movie Talk Korean Club Game; Dance	P 8:30 a. PC 9 a.m. 10 a.m PR 10:30 a MC 11:30 a FC 12:30 p VC 1 p m	m. Mexican Train Dominoes Duplicate Bridge Village Voices Rehearsal Village Dancers Group 3  *Sday, October 30  m. Tai Chi Game Day Art Class: Oils/Acrylics BellaVista Planter Event Line Dance Club m. Beginner-Aqua Aerobics m. LSAL Fitness m. Advanced-Aqua Aerobics m. 18 Hole Women's Luncheor	MC RED FC VC P RED AR VC A FHP A FHP	2 at 2:30 p.m. in the Cribari Auditorium.  Veterans Day Tribute In Cribari Auditorium on Tuesday, November 11 at 11 a.m.
9:30 a.m. VMA Annual Fund Drive 10 a.m. Association Rules Committee F 10:15 a.m. Art Open Studio AF 10:30 a.m. VMA: Grief Support Group SEC 1 p.m. Stitchery PF 1 p.m. Flower Ladies Meeting FC 2 p.m. Art Open Studio AF 4 p.m. Club EPC Annual Drill AF 7 p.m. Duplicate Bridge RED  Tuesday, October 21 8:30 a.m. Tai Chi 9 a.m. Game Day RED 9:30 a.m. VMA: AARP Driver Safety SEC 10:30 a.m. Art Class: Drawing AF 10:30 a.m. Chapel Lay Board FEB 10:30 a.m. Beginner-Aqua Aerobics FHF 11:30 a.m. Shonis Meeting MC	2 p.m. 3 p.m. 3 p.m. 6:30 p.m. 8:30 a.m. 9 a.m. 9 a.m. 10 a.m. 10 a.m. 12 p.m. 2 p.m. 4:45 p.m. 6 p.m.	Study Groups: Line Dance Bocce Bash Handbell Rehearsal Mexican Train Dominoes  **Clay, October 25  Tai Chi Pickleball Club: Tournament VAT Fall Show Ticket Sale Chiters Ukulele Sing-Along Dog Club Social Chinese Club Crafts Demo Desi Diwali-Festival of Lights Study Group: Movie Talk S	PR 10 a.m GP 10:30 a.m PR 10 a.m GP 10:30 a.m	m. Mexican Train Dominoes Duplicate Bridge Village Voices Rehearsal Village Dancers Group 3  *Sday, October 30  m. Tai Chi Game Day Art Class: Oils/Acrylics BellaVista Planter Event Line Dance Club m. Beginner-Aqua Aerobics m. LSAL Fitness m. Advanced-Aqua Aerobics m. 18 Hole Women's Luncheor Chapel Small Group Bible	MC RED FC VC P RED AR VC A FHP A FHP CH SEQ	2 at 2:30 p.m. in the Cribari Auditorium.  Veterans Day Tribute In Cribari Auditorium on Tuesday, November 11 at 11 a.m.
9:30 a.m. VMA Annual Fund Drive 10 a.m. Association Rules Committee F 10:15 a.m. Art Open Studio AF 10:30 a.m. VMA: Grief Support Group SEO 1 p.m. Stitchery PF 1 p.m. Flower Ladies Meeting FO 2 p.m. Art Open Studio AF 4 p.m. Club EPC Annual Drill AF 7 p.m. Duplicate Bridge RED  Tuestay, October 21 8:30 a.m. Tai Chi 9 a.m. Game Day RED 9:30 a.m. VMA: AARP Driver Safety 10 a.m. Art Class: Drawing AF 10:30 a.m. Chapel Lay Board 10:30 a.m. Beginner-Aqua Aerobics 11:30 a.m. Shonis Meeting MO 11:30 a.m. LSAL Fitness	2 p.m. 3 p.m. 3 p.m. 6:30 p.m. 8:30 a.m. 9 a.m. 9 a.m. 10 a.m. 10 a.m. 12 p.m. 2 p.m. 4:45 p.m. 6 p.m.	Study Groups: Line Dance Bocce Bash Handbell Rehearsal Mexican Train Dominoes  **Tday, October 25  Tai Chi Pickleball Club: Tournament VAT Fall Show Ticket Sale Chinese Club Crafts Demo Dog Club Social Chinese Club Crafts Demo Desi Diwali-Festival of Lights Study Group: Movie Talk Korean Club Game; Dance Village Cribari Halloween Part	PR 10:30 a.m PR 10:30 a.m PR 10:30 a.m PR 10:30 a.m FC 11:45 a.m	m. Mexican Train Dominoes Duplicate Bridge Village Voices Rehearsal Village Dancers Group 3  *Sday, October 30  m. Tai Chi Game Day Art Class: Oils/Acrylics BellaVista Planter Event Line Dance Club m. Beginner-Aqua Aerobics m. LSAL Fitness m. Advanced-Aqua Aerobics m. 18 Hole Women's Luncheor Chapel Small Group Bible m. Ukulele Club meeting	MC RED FC VC P RED AR VC A FHP A FHP SEQ VC	2 at 2:30 p.m. in the Cribari Auditorium.  Veterans Day Tribute In Cribari Auditorium on Tuesday, November 11 at 11 a.m.  EVENT LOCATIONS A Auditorium—Cribari
9:30 a.m. VMA Annual Fund Drive 10 a.m. Association Rules Committee F 10:15 a.m. Art Open Studio AF 10:30 a.m. VMA: Grief Support Group 1 p.m. Stitchery PF 1 p.m. Flower Ladies Meeting FC 2 p.m. Art Open Studio AF 4 p.m. Club EPC Annual Drill AF 7 p.m. Duplicate Bridge RED  Tuesday, October 21 8:30 a.m. Tai Chi 9 a.m. Game Day RED 9:30 a.m. VMA: AARP Driver Safety 10 a.m. Art Class: Drawing 10:30 a.m. Chapel Lay Board 10:30 a.m. Beginner-Aqua Aerobics 11:30 a.m. LSAL Fitness 11:45 a.m. Advanced-Aqua Aerobics FHF	2 p.m. 3 p.m. 3 p.m. 6:30 p.m. 8:30 a.m. 9 a.m. 9 a.m. 10 a.m. 10 a.m. 12 p.m. 2 p.m. 4 p.m. 4:45 p.m. 6 p.m.	Study Groups: Line Dance Bocce Bash Handbell Rehearsal Mexican Train Dominoes  **Clay, October 25 Tai Chi Pickleball Club: Tournament VAT Fall Show Ticket Sale VAT Fall Show	PR 10:30 a.m PR 10:30 a.m 11:30 a.m PR 10:30 a.m	m. Mexican Train Dominoes Duplicate Bridge Village Voices Rehearsal Village Dancers Group 3  *Sday, October 30  m. Tai Chi Game Day Art Class: Oils/Acrylics BellaVista Planter Event Line Dance Club m. Beginner-Aqua Aerobics m. LSAL Fitness m. Advanced-Aqua Aerobics m. 18 Hole Women's Luncheor Chapel Small Group Bible m. Ukulele Club meeting Art Open Studio	MC RED FC VC P RED AR VC A FHP A FHP SEQ VC AR	2 at 2:30 p.m. in the Cribari Auditorium.  Veterans Day Tribute In Cribari Auditorium on Tuesday, November 11 at 11 a.m.  EVENT LOCATIONS
9:30 a.m. VMA Annual Fund Drive 10 a.m. Association Rules Committee F 10:15 a.m. Art Open Studio AF 10:30 a.m. VMA: Grief Support Group SEC 1 p.m. Stitchery PF 1 p.m. Flower Ladies Meeting FC 2 p.m. Art Open Studio AF 4 p.m. Club EPC Annual Drill AF 7 p.m. Duplicate Bridge RED  TUESTAY, OCTOBER 21 8:30 a.m. Tai Chi 9 a.m. Game Day RED 9:30 a.m. VMA: AARP Driver Safety 10 a.m. Art Class: Drawing AF 10:30 a.m. Chapel Lay Board 10:30 a.m. Beginner-Aqua Aerobics 11:30 a.m. LSAL Fitness AF 11:45 a.m. Advanced-Aqua Aerobics FHF 2 p.m. Art Open Studio AF	2 p.m. 3 p.m. 3 p.m. 6:30 p.m. 8:30 a.m. 9 a.m. 9 a.m. 10 a.m. 10 a.m. 12 p.m. 2 p.m. 4:45 p.m. 6 p.m. 6 p.m.	Study Groups: Line Dance Bocce Bash Handbell Rehearsal Mexican Train Dominoes  **Clay, October 25 Tai Chi Pickleball Club: Tournament VAT Fall Show Ticket Sale VAT Fall Show	PR 10:30 a.m PR 10:30 a.m PR 10:30 a.m PR 10:30 a.m FC 11:45 a.m	m. Mexican Train Dominoes Duplicate Bridge Village Voices Rehearsal Village Dancers Group 3  *Sday, October 30  m. Tai Chi Game Day Art Class: Oils/Acrylics BellaVista Planter Event Line Dance Club m. Beginner-Aqua Aerobics m. LSAL Fitness m. Advanced-Aqua Aerobics m. 18 Hole Women's Luncheor Chapel Small Group Bible m. Ukulele Club meeting	MC RED FC VC P RED AR VC A FHP A FHP SEQ VC	2 at 2:30 p.m. in the Cribari Auditorium.  Veterans Day Tribute In Cribari Auditorium on Tuesday, November 11 at 11 a.m.  EVENT LOCATIONS A Auditorium—Cribari
9:30 a.m. VMA Annual Fund Drive 10 a.m. Association Rules Committee F 10:15 a.m. Art Open Studio AF 10:30 a.m. VMA: Grief Support Group 1 p.m. Stitchery PF 1 p.m. Flower Ladies Meeting FC 2 p.m. Art Open Studio AF 4 p.m. Club EPC Annual Drill AF 7 p.m. Duplicate Bridge RED  TUESTAY, OCTOBER 21 8:30 a.m. Tai Chi 9 a.m. Game Day RED 9:30 a.m. VMA: AARP Driver Safety 10 a.m. Art Class: Drawing 10:30 a.m. Chapel Lay Board 10:30 a.m. Beginner-Aqua Aerobics 11:30 a.m. LSAL Fitness 11:45 a.m. Advanced-Aqua Aerobics 2 p.m. Art Open Studio AF 2 p.m. Piano Open Studio	2 p.m. 3 p.m. 3 p.m. 6:30 p.m. 8:30 a.m. 9 a.m. 9 a.m. 10 a.m. 10 a.m. 12 p.m. 2 p.m. 4:45 p.m. 6 p.m. 6 p.m.	Study Groups: Line Dance Bocce Bash Handbell Rehearsal Mexican Train Dominoes  **Clay, October 25 Tai Chi Pickleball Club: Tournament VAT Fall Show Ticket Sale Chinese Club Crafts Demo Dog Club Social Chinese Club Crafts Demo Desi Diwali-Festival of Lights Study Group: Movie Talk Korean Club Game; Dance Village Cribari Halloween Part  ay, October 26 Catholic Choir Practice	PR 10 a.m PR 10:30 a MC 11:30 a FC 12:30 p VC 1 p.m. 1:30 p. 2 p.m. CR 3 p.m.	m. Mexican Train Dominoes Duplicate Bridge Village Voices Rehearsal Village Dancers Group 3  *Sday, October 30  m. Tai Chi Game Day Art Class: Oils/Acrylics BellaVista Planter Event Line Dance Club m. Beginner-Aqua Aerobics m. LSAL Fitness m. Advanced-Aqua Aerobics m. 18 Hole Women's Luncheor Chapel Small Group Bible m. Ukulele Club meeting Art Open Studio Chapel Choir Rehearsal	MC RED FC VC P RED AR VC A FHP A FHP SEQ CR CR	2 at 2:30 p.m. in the Cribari Auditorium.  Veterans Day Tribute In Cribari Auditorium on Tuesday, November 11 at 11 a.m.  EVENT LOCATIONS  A Auditorium—Cribari AR Art Room—Cribari BC Bocce Courts
9:30 a.m. VMA Annual Fund Drive 10 a.m. Association Rules Committee F 10:15 a.m. Art Open Studio AF 10:30 a.m. VMA: Grief Support Group SEO 1 p.m. Stitchery PF 1 p.m. Flower Ladies Meeting FO 2 p.m. Art Open Studio AF 4 p.m. Club EPC Annual Drill AF 7 p.m. Duplicate Bridge RED  Tuesday, October 21 8:30 a.m. Tai Chi 9 a.m. Game Day RED 9:30 a.m. VMA: AARP Driver Safety 10 a.m. Art Class: Drawing AF 10:30 a.m. Chapel Lay Board FO 10:30 a.m. Beginner-Aqua Aerobics FHF 11:30 a.m. LSAL Fitness AF 11:45 a.m. Advanced-Aqua Aerobics FHF 2 p.m. Piano Open Studio AF 2 p.m. VAT Fall Show Rehearsal	2 p.m. 3 p.m. 6:30 p.m. 6:30 p.m. 8:30 a.m. 9 a.m. 9 a.m. 10 a.m. 10 a.m. 12 p.m. 2 p.m. 4 p.m. 4 p.m. 6 p.m. 6 p.m. 7:30 a.m.	Study Groups: Line Dance Bocce Bash Handbell Rehearsal Mexican Train Dominoes  **Clay, October 25 Tai Chi Pickleball Club: Tournament VAT Fall Show Ticket Sale Chinese Club Crafts Demo Dog Club Social Chinese Club Crafts Demo Desi Diwali-Festival of Lights Study Group: Movie Talk Korean Club Game; Dance Village Cribari Halloween Part  ay, October 26 Catholic Choir Practice Catholic Mass Sunday	PR 10:30 a.m PR 10:30 a.m CEQ 12:30 p.m. 1:30 p.m. 2 p.m. CR 3 p.m. A 3 p.m.	m. Mexican Train Dominoes Duplicate Bridge Village Voices Rehearsal Village Dancers Group 3  YSday, October 30  m. Tai Chi Game Day Art Class: Oils/Acrylics BellaVista Planter Event Line Dance Club m. Beginner-Aqua Aerobics m. LSAL Fitness m. Advanced-Aqua Aerobics m. 18 Hole Women's Luncheor Chapel Small Group Bible m. Ukulele Club meeting Art Open Studio Chapel Choir Rehearsal Handbell Rehearsal	RED FC VC P RED AR VC A FHP A FHP CH SEQ VC AR CR PR	2 at 2:30 p.m. in the Cribari Auditorium.  Veterans Day Tribute In Cribari Auditorium on Tuesday, November 11 at 11 a.m.  EVENT LOCATIONS  A Auditorium—Cribari AR Art Room—Cribari BC Bocce Courts CER Ceramics—Cribari
9:30 a.m. VMA Annual Fund Drive 10 a.m. Association Rules Committee F 10:15 a.m. Art Open Studio AF 10:30 a.m. VMA: Grief Support Group SEC 1 p.m. Stitchery PF 1 p.m. Flower Ladies Meeting FC 2 p.m. Art Open Studio AF 4 p.m. Club EPC Annual Drill AF 7 p.m. Duplicate Bridge RED  TUESTAY, OCTOBER 21 8:30 a.m. Tai Chi 9 a.m. Game Day RED 9:30 a.m. VMA: AARP Driver Safety SEC 10:30 a.m. Art Class: Drawing AF 10:30 a.m. Chapel Lay Board FI 10:30 a.m. Beginner-Aqua Aerobics FHF 11:30 a.m. LSAL Fitness AF 11:45 a.m. Advanced-Aqua Aerobics FHF 2 p.m. Art Open Studio AF 2 p.m. Piano Open Studio AF 2 p.m. VAT Fall Show Rehearsal FC 3 p.m. Study Group: History of Israel CF	2 p.m. 3 p.m. 6:30 p.m. 6:30 p.m. 8:30 a.m. 9 a.m. 9 a.m. 10 a.m. 10 a.m. 12 p.m. 2 p.m. 4:45 p.m. 6 p.m. 6 p.m. 6 p.m. 7:30 a.m. 9 a.m.	Study Groups: Line Dance Bocce Bash Handbell Rehearsal Mexican Train Dominoes  **Tday, October 25 Tai Chi Pickleball Club: Tournament VAT Fall Show Ticket Sale Ouilters Ukulele Sing-Along Dog Club Social Chinese Club Crafts Demo Desi Diwali-Festival of Lights Study Group: Movie Talk Korean Club Game; Dance Village Cribari Halloween Part  ay, October 26 Catholic Choir Practice Catholic Mass Sunday Chapel Choir Rehearsal	VC 6:30 p. BC 7 p.m. CR 7 p.m. 7 p.m. 7 p.m. P 8:30 a. PC 9 a.m. 10 a.m BED 10:30 a MC 11:30 a MC 11:45 a BEQ 12:30 p VC 1 p.m. 1:30 p. 2 p.m. CR 3 p.m. A 3 p.m. SEQ 5 p.m.	m. Mexican Train Dominoes Duplicate Bridge Village Voices Rehearsal Village Dancers Group 3  *Sday, October 30  m. Tai Chi Game Day Art Class: Oils/Acrylics BellaVista Planter Event Line Dance Club m. Beginner-Aqua Aerobics m. LSAL Fitness m. Advanced-Aqua Aerobics m. 18 Hole Women's Luncheor Chapel Small Group Bible m. Ukulele Club meeting Art Open Studio Chapel Choir Rehearsal Handbell Rehearsal Village Highland Event	RED FC VC PRED AR VC A FHP A FHP CR PR CR PR FC	2 at 2:30 p.m. in the Cribari Auditorium.  Veterans Day Tribute In Cribari Auditorium on Tuesday, November 11 at 11 a.m.  EVENT LOCATIONS  A Auditorium—Cribari AR Art Room—Cribari BC Bocce Courts CER Ceramics—Cribari CH Clubhouse
9:30 a.m. VMA Annual Fund Drive 10 a.m. Association Rules Committee F 10:15 a.m. Art Open Studio AF 10:30 a.m. VMA: Grief Support Group SEC 1 p.m. Stitchery PF 1 p.m. Flower Ladies Meeting FC 2 p.m. Art Open Studio AF 4 p.m. Club EPC Annual Drill AF 7 p.m. Duplicate Bridge RED  TUESTAY, OCTOBER 21 8:30 a.m. Tai Chi 9 a.m. Game Day RED 9:30 a.m. VMA: AARP Driver Safety SEC 10:30 a.m. Art Class: Drawing AF 10:30 a.m. Chapel Lay Board F 10:30 a.m. Beginner-Aqua Aerobics FHF 11:30 a.m. LSAL Fitness AF 11:45 a.m. Advanced-Aqua Aerobics FHF 2 p.m. Art Open Studio AF 2 p.m. Piano Open Studio AF 2 p.m. VAT Fall Show Rehearsal FC 3 p.m. Study Group: History of Israel CF	2 p.m. 3 p.m. 3 p.m. 6:30 p.m. 8:30 a.m. 9 a.m. 9 a.m. 10 a.m. 10 a.m. 12 p.m. 2 p.m. 4 p.m. 4 p.m. 6 p.m. 6 p.m. 6 p.m. 7:30 a.m. 9 a.m.	Study Groups: Line Dance Bocce Bash Handbell Rehearsal Mexican Train Dominoes  **Tday, October 25 Tai Chi Pickleball Club: Tournament VAT Fall Show Ticket Sale Ouilters Ukulele Sing-Along Dog Club Social Chinese Club Crafts Demo Desi Diwali-Festival of Lights Study Group: Movie Talk Korean Club Game; Dance Village Cribari Halloween Part  ay, October 26 Catholic Choir Practice Catholic Mass Sunday Chapel Choir Rehearsal Pickleball Tournament	VC 6:30 p. BC 7 p.m. CR 7 p.m. 7 p.m. 7 p.m. P 8:30 a. PC 9 a.m. 10 a.m BED 10:30 a MC 11:30 a MC 11:30 a FC 11:45 a BEQ 12:30 p VC 1 p.m. 1:30 p. 2 p.m. CR 3 p.m. A 3 p.m. BEQ 5 p.m. PC 5 p.m.	m. Mexican Train Dominoes Duplicate Bridge Village Voices Rehearsal Village Dancers Group 3  YSday, October 30  m. Tai Chi Game Day Art Class: Oils/Acrylics BellaVista Planter Event Line Dance Club m. Beginner-Aqua Aerobics m. LSAL Fitness m. Advanced-Aqua Aerobics m. 18 Hole Women's Luncheor Chapel Small Group Bible m. Ukulele Club meeting Art Open Studio Chapel Choir Rehearsal Handbell Rehearsal	RED FC VC P RED AR VC A FHP A FHP CH SEQ VC AR CR PR	2 at 2:30 p.m. in the Cribari Auditorium.  Veterans Day Tribute In Cribari Auditorium on Tuesday, November 11 at 11 a.m.  EVENT LOCATIONS  A Auditorium—Cribari AR Art Room—Cribari BC Bocce Courts CER Ceramics—Cribari CH Clubhouse CR Conference Room—Cribari
9:30 a.m. VMA Annual Fund Drive 10 a.m. Association Rules Committee F 10:15 a.m. Art Open Studio AF 10:30 a.m. VMA: Grief Support Group SEC 1 p.m. Stitchery PF 1 p.m. Flower Ladies Meeting FC 2 p.m. Art Open Studio AF 4 p.m. Club EPC Annual Drill AF 7 p.m. Duplicate Bridge RED  TUESTAY, OCTOBER 21 8:30 a.m. Tai Chi 9 a.m. Game Day RED 9:30 a.m. VMA: AARP Driver Safety SEC 10:30 a.m. Art Class: Drawing AF 10:30 a.m. Chapel Lay Board FI 10:30 a.m. Beginner-Aqua Aerobics FHF 11:30 a.m. LSAL Fitness AF 11:45 a.m. Advanced-Aqua Aerobics FHF 2 p.m. Art Open Studio AF 2 p.m. Piano Open Studio AF 3 p.m. Study Group: History of Israel CF 4 p.m. Estates DAC meeting VC	2 p.m. 3 p.m. 3 p.m. 6:30 p.m. 8:30 a.m. 9 a.m. 9 a.m. 10 a.m. 10 a.m. 12 p.m. 4 p.m. 4:45 p.m. 6 p.m. 6 p.m. 6 p.m. 7:30 a.m. 9 a.m. 9 a.m.	Study Groups: Line Dance Bocce Bash Handbell Rehearsal Mexican Train Dominoes  **Tday, October 25 Tai Chi Pickleball Club: Tournament VAT Fall Show Ticket Sale Ouilters Ukulele Sing-Along Dog Club Social Chinese Club Crafts Demo Desi Diwali-Festival of Lights Study Group: Movie Talk Korean Club Game; Dance Village Cribari Halloween Part  ay, October 26 Catholic Choir Practice Catholic Mass Sunday Chapel Choir Rehearsal Pickleball Tournament Chapel Worship Service	PR 10:30 p. m. PR 10:30 a. m. PC 11:45 a. EQ 12:30 p. ty A 1:30 p. 2 p. m. A 3 p. m. PC A 5 p. m. PC A 5 p. m. PC A 5 p. m.	m. Mexican Train Dominoes Duplicate Bridge Village Voices Rehearsal Village Dancers Group 3  *Sday, October 30  m. Tai Chi Game Day Art Class: Oils/Acrylics BellaVista Planter Event Line Dance Club m. Beginner-Aqua Aerobics m. LSAL Fitness m. Advanced-Aqua Aerobics m. 18 Hole Women's Luncheor Chapel Small Group Bible m. Ukulele Club meeting Art Open Studio Chapel Choir Rehearsal Handbell Rehearsal Village Highland Event VAT Dress Rehearsal	RED FC VC PRED AR VC A FHP A FHP CR PR CR PR FC	2 at 2:30 p.m. in the Cribari Auditorium.  Veterans Day Tribute In Cribari Auditorium on Tuesday, November 11 at 11 a.m.  EVENT LOCATIONS  A Auditorium—Cribari AR Art Room—Cribari BC Bocce Courts CER Ceramics—Cribari CH Clubhouse CR Conference Room—Cribari F Forum Room—Cribari
9:30 a.m. VMA Annual Fund Drive 10 a.m. Association Rules Committee F 10:15 a.m. Art Open Studio AF 10:30 a.m. VMA: Grief Support Group 1 p.m. Stitchery PF 1 p.m. Flower Ladies Meeting 2 p.m. Art Open Studio AF 4 p.m. Club EPC Annual Drill 7 p.m. Duplicate Bridge RED  TUESTAY, OCTOBER 21 8:30 a.m. Tai Chi 9 a.m. Game Day 9:30 a.m. VMA: AARP Driver Safety 10 a.m. Art Class: Drawing 10:30 a.m. Chapel Lay Board 10:30 a.m. Beginner-Aqua Aerobics 11:30 a.m. LSAL Fitness 11:45 a.m. Advanced-Aqua Aerobics 2 p.m. Art Open Studio 2 p.m. Piano Open Studio 2 p.m. VAT Fall Show Rehearsal 3 p.m. Study Group: History of Israel CF 4 p.m. Estates DAC meeting 5:30 p.m. Desi Club Social Hour	2 p.m. 3 p.m. 3 p.m. 6:30 p.m. 8:30 a.m. 9 a.m. 9 a.m. 10 a.m. 10 a.m. 12 p.m. 4 p.m. 4:45 p.m. 6 p.m. 6 p.m. 6 p.m. 7:30 a.m. 9 a.m. 10 a.m.	Study Groups: Line Dance Bocce Bash Handbell Rehearsal Mexican Train Dominoes  **Tday, October 25  Tai Chi Pickleball Club: Tournament VAT Fall Show Ticket Sale Quilters Ukulele Sing-Along Dog Club Social Chinese Club Crafts Demo Desi Diwali-Festival of Lights Study Group: Movie Talk Korean Club Game; Dance Village Cribari Halloween Part  ay, October 26 Catholic Choir Practice Catholic Mass Sunday Chapel Choir Rehearsal Pickleball Tournament Chapel Worship Service Concert Band Performance	VC 6:30 p. BC 7 p.m. CR 7 p.m. 7 p.m. 7 p.m. P 8:30 a. PC 9 a.m. 10 a.m PR 10 a.m PR 10 a.m GP 10:30 a MC 11:30 a FC 12:30 p VC 1 p.m. 1:30 p. 2 p.m. CR 3 p.m. A 3 p.m. SEQ 5 p.m. PC 5 p.m. A Frint	m. Mexican Train Dominoes Duplicate Bridge Village Voices Rehearsal Village Dancers Group 3  *Sday, October 30  m. Tai Chi Game Day Art Class: Oils/Acrylics BellaVista Planter Event Line Dance Club m. Beginner-Aqua Aerobics m. LSAL Fitness m. Advanced-Aqua Aerobics m. 18 Hole Women's Luncheor Chapel Small Group Bible m. Ukulele Club meeting Art Open Studio Chapel Choir Rehearsal Handbell Rehearsal Village Highland Event VAT Dress Rehearsal	RED FC VC PRED AR VC A FHP A FHP CR PR CR PR FC	2 at 2:30 p.m. in the Cribari Auditorium.  Veterans Day Tribute In Cribari Auditorium on Tuesday, November 11 at 11 a.m.  EVENT LOCATIONS  A Auditorium—Cribari AR Art Room—Cribari BC Bocce Courts CER Ceramics—Cribari CH Clubhouse CR Conference Room—Cribari F Forum Room—Cribari F
9:30 a.m. VMA Annual Fund Drive 10 a.m. Association Rules Committee F 10:15 a.m. Art Open Studio AF 10:30 a.m. VMA: Grief Support Group SEC 1 p.m. Stitchery PF 1 p.m. Flower Ladies Meeting FC 2 p.m. Art Open Studio AF 4 p.m. Club EPC Annual Drill AF 7 p.m. Duplicate Bridge RED  TUESTAY, OCTOBER 21 8:30 a.m. Tai Chi 9 a.m. Game Day RED 9:30 a.m. VMA: AARP Driver Safety SEC 10:30 a.m. Art Class: Drawing AF 10:30 a.m. Chapel Lay Board F 10:30 a.m. Beginner-Aqua Aerobics FHF 11:30 a.m. LSAL Fitness AF 11:45 a.m. Advanced-Aqua Aerobics FHF 2 p.m. Art Open Studio AF 2 p.m. Art Open Studio AF 2 p.m. Piano Open Studio AF 2 p.m. VAT Fall Show Rehearsal FC 3 p.m. Study Group: History of Israel CF 4 p.m. Estates DAC meeting VC 5:30 p.m. Desi Club Social Hour SEC 6 p.m. Concert Band Rehearsal	2 p.m. 3 p.m. 3 p.m. 6:30 p.m. 8:30 a.m. 9 a.m. 9 a.m. 10 a.m. 10 a.m. 12 p.m. 4 p.m. 4:45 p.m. 6 p.m. 6 p.m. 6 p.m. 7:30 a.m. 9 a.m. 10 a.m. 2 p.m. 2 p.m. 2 p.m. 3 p.m. 4 p.m. 4 p.m. 6 p.m. 6 p.m. 6 p.m. 7:30 a.m. 9 a.m.	Study Groups: Line Dance Bocce Bash Handbell Rehearsal Mexican Train Dominoes  **Tday, October 25  Tai Chi Pickleball Club: Tournament VAT Fall Show Ticket Sale Quilters Ukulele Sing-Along Dog Club Social Chinese Club Crafts Demo Desi Diwali-Festival of Lights Study Group: Movie Talk Korean Club Game; Dance Village Cribari Halloween Part  ay, October 26 Catholic Choir Practice Catholic Mass Sunday Chapel Choir Rehearsal Pickleball Tournament Chapel Worship Service Concert Band Performance Pickleball: Taco Fiesta	VC 6:30 p. BC 7 p.m. CR 7 p.m. 7 p.m. 7 p.m. P 8:30 a. PC 9 a.m. 10 a.m PR 10 a.m PR 10 a.m GP 10:30 a MC 11:30 a FC 11:45 a EQ 12:30 p VC 1 p.m. 1:30 p. 2 p.m. CR 3 p.m. CR 3 p.m. A 3 p.m. SEQ 5 p.m. PC 5 p.m. A GP 8:30 a	m. Mexican Train Dominoes Duplicate Bridge Village Voices Rehearsal Village Dancers Group 3  *Sday, October 30  m. Tai Chi Game Day Art Class: Oils/Acrylics BellaVista Planter Event Line Dance Club m. Beginner-Aqua Aerobics m. LSAL Fitness m. Advanced-Aqua Aerobics m. 18 Hole Women's Luncheor Chapel Small Group Bible m. Ukulele Club meeting Art Open Studio Chapel Choir Rehearsal Handbell Rehearsal Village Highland Event VAT Dress Rehearsal	MC RED FC VC PRED AR VC A FHP FHP SEQ CR PR CR PR CA	2 at 2:30 p.m. in the Cribari Auditorium.  Veterans Day Tribute In Cribari Auditorium on Tuesday, November 11 at 11 a.m.  EVENT LOCATIONS  A Auditorium—Cribari AR Art Room—Cribari BC Bocce Courts CER Ceramics—Cribari CH Clubhouse CR Conference Room—Cribari F Forum Room—Cribari F Forum Room—Cribari FC Foothill Center FHP Foothill Pool
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# 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 Monday and Friday afternoons, 2 p.m. - 5 p.m.

#### **Events**

**October 28:** Free Art Film: "MC Escher: The Art of the Impossible" at 2 p.m. in Cribari Conference Room. Tuesday. Free popcorn and door prize.

November 15: Holiday Faire 2025. Cribari Center. Saturday, 10 a.m. - 2 p.m.

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

**October 22 (note date change):** "Decorating a Permanent Pumpkin" with Stephanie Torres. Thursday, 6 p.m. in the Art Room in Cribari Center. \$20.

**October 24:** "Free Open Studio Focus on Drawing Your Pet" with Greg Cheung and Rod Tieman. Fridays, 2 – 5 p.m. in the Cribari Center Art Room.

**October 29:** "Free Open Studio on Writing Your Memoirs" with Claudia Welch and Barbara Gottesman. 2 – 5 p.m. in the Cribari Center Art Room.

**November 5 – 26:** "Watercolor plus Multi Media" with Doug Canepa. Wednesdays, 10 a.m. – 12 p.m. \$70.

**November 7 and 21; December 5:** Card Making Group with Mandy Book and Sheila Robinson, 9:30 a.m. – 12:30 p.m. in the **Forum Room.** Free.

**November 11 and 18 and December 2 and 8:** "Art Journaling" with Pat Remington, Tuesdays, 1 - 3:30 p.m. \$50. All supplies furnished.

December 4: "Winter Paint Party" with Nicole Alexander. Thursday, 5 – 7 p.m. \$45.

**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.

# **RV CLUB SCHEDULE**

More information and photos from recent outings are on villagesrvclub.org. (Most outings are four nights; in and out dates are shown.)

#### 2025

October 30-November 3 - Wine Country RV Resort, Paso Robles

November 3-7 - Pismo Coast Village, Pismo Beach

November 11 - Quarterly Meeting, Sequoia Room at Cribari

**December 1-5** - New Brighton State Beach - Aptos

**December 10** - Holiday Party at Clubhouse

#### 2026

January 12-16 - Indian Waters, Indio

January 16-20 - Ocean Mesa, Santa Barbara

February 23-March 1 - Harbor Village, Half Moon Bay

March 16-20 - Jackson Rancheria, Jackson

April 13-17 - Sugar Barge, Bethel Island

May 18-22 - Yosemite RV Resort (Bass Lake), Coarsegold

June 15-21 - Moss Landing KOA

June 27 - Open House at RV storage lot

July 27-31 - Petaluma KOA

July 31, Aug 1-4 - Giant Redwoods, Myers Flat

September 14-18 - Olema Ranch, Point Reyes

September 27 - Annual BBQ

October 12-16 - Zephyr Cove, Lake Tahoe

**November 9-13** - Morro Bay State Park (book early!)

December 1-5 - New Brighton State Beach

# **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, SATURDAY, October 18: Guy Hoover (408-667-9935) will lead a Saturday Rambler hike along San Francisco's Embarcadero going from the Ferry Building to Pier 39. Parking is at the Golden Gateway Garage at 250 Clay St. (\$10/day). Total hiking distance is approximately 5 miles over very flat terrain. The Ferry Plaza Farmer's Market will be in progress for those who want to get something yummy for breakfast before starting. Points of interest along the way include the Bay Bridge, Transamerica Building and Coit Tower. Plenty of benches are along the way. Meet at Cribari Bell at **9 a.m.** for 9:15 a.m. departure. Lunch can be at Pier 39 or

any of several restaurants along the Embarcadero.

Rambler-Lite, Wednesday, October 22 - Katy Peretti (408-531-0917) will lead a hike to Del Lago to walk around the five lakes. Meet at the Clubhouse at 9 a.m.

Long Hike (yes, a Long Hike), TUESDAY, October 28 – John Zhang and Gordon Carbonetti are planning a hike within the Pinnacles National Park. It would be a long, one-day event involving about a 90-minute drive from the Villages to the East entrance of the Pinnacles. The planned hike is about 6 miles in length with some elevation gain. We are planning a pre-hike very soon, so stay tuned for more information on this exciting hike.

Rambler-Lite, Wednesday, October 29 - Katy Peretti (408-531-0917) will lead a walk to the CVS shopping center where you will have an opportunity to buy a coffee at Boulanger. The hike will start at the Clubhouse and continue through the estates to Yerba Buena. We will reverse the route back to the Villages. Meet at the Clubhouse at 9 a.m.

Rambler Hike, Wednesday, November 12 - Rich and Wendy (408-499-1789) will lead a Rambler hike along the Los Alamitos Creek Trail. Starting from Almaden Lake Park, the trail follows mostly level ground. Hike mileage is 3-4 miles. Auto mileage is ~20 miles round-trip. Lunch nearby at Boudin Bakery/Cafe at Almaden Plaza is an option. We will meet at 8:45 a.m. at Cribari for a 9 a.m. departure.

# **VMA EVENT CALENDAR**

REGISTER ONLINE: VMAVILLAGES.VGCC.CLUB OR CALL: 408-238-4029 Monday to Thursday, 9:30 a.m. to 2:30 p.m.



#### **Upcoming Programs**

AARP Driver Safety Class (Two-Day class—not renewal) – Tuesday, October 21 and Wednesday, October 22 from 9:30 a.m. – 1:30 p.m. in the Sequoia Room. Irv Kaplan will be conducting this training which when completed may reduce your car insurance payment! The class is limited to 25. Payment to be made at the start of class and must be in cash or check made out to AARP (no credit cards accepted). Cost: AARP members \$20; non-members \$25; Free to those with United Healthcare Supplemental Insurance.

#### **Support Groups**

**Parkinson's Support Group:** This monthly group is for all people interested in discussing Parkinson's. Next meeting takes place **Thursday, October 23 at 10 a.m.** in the Forum room. No need to register, all are welcome.

Grief Support Group: Pastor Bill Hayden from the Villages' Community Chapel will offer the next Grief Share class on Monday, October 20 from 10:30 a.m.-noon in the Sequoia Room. This session is taking place every Monday for 13 weeks. There is a video seminar, group discussion, and personal workbook. The cost of the class is \$20. Register today by calling 408-238-3079.

Caregiver Support Group: Judith London Ph.D. conducts this monthly group where caregivers meet to share, listen, and learn. Thursday, November 20 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.

# HE CLUBHOUSE

For Information: 408-223-4687

2800 The Villages Fairway Drive, San Jose CA 95135

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

To order **Curbside** Grab and Go. call 408-223-4687 Press #2

# Soup of the



For the week of 10/20 to 10/26

Monday, October 20 Corn Chowder Tuesday, October 21 Italian Wedding Soup Wednesday, October 22 Minced Pork and Kimchi

Thursday, October 23 Chicken Noodle

Friday, October 24 Clam Chowder

Saturday, October 25 Chef's Choice

Sunday, October 26 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 Press #2, 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 408-223-4687 Press #2. Call us again when you get to the Clubhouse curbside and we will bring it out to your vehicle. A 15% Service Charge and Tax will be added to the price.

Notice for our Curbside customers: Due to the increased volume of orders at 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: State 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! Please deposit comments directly to the locked comment card box at the Clubhouse fover.

#### The Villages Golf & Country Club

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 scan this 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

#### **Breakfast Special:**

Tuesday 10/21 to Sunday 10/26

Elvis Presley's Sandwich: Texas Toast, Peanut Butter, Bacon, Banana with Side of Fruit \$16

#### **Lunch Specials:**

Monday 10/20 to Sunday 10/26-11 a.m. to 2 p.m. Sizzling Chicken Fajita Plate: Spanish Rice, Black Beans, Bell Peppers, Onions, Shredded Lettuce, Sour Cream and Guacamole \$23

Penne Pasta with Grilled Italian Sausage: Bell Peppers, Mushrooms, Onions, Garlic, White Wine and Tomato Sauce topped with Parmesan Cheese \$23

#### **Dinner Specials:**

Tuesday 10/21 to Sunday 10/26-5 p.m. to 8 p.m. With Choice of Small House Salad or Small Caesar Salad

Bibimbap: Gochujang Marinated Beef, Spinach, Carrots, Bean Sprouts, Shiitake Mushrooms with Steamed Rice topped with an Egg \$32

Spanish Grilled Octopus: Port Wine Marinated with Fennel Stewed Gigante Bean Cassoulet and Seasonal Vegetables \$34

> **CURBSIDE: Whole Rotisserie Chicken \$15.99** Order by 1 p.m. for 5 p.m. Same Day Pickup

#### 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. \*

#### **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:** 5 p.m. to 8 p.m. \*

#### \* Last seating at 7:30 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

Please remember to bring your Villages ID Card with you whenever ordering services at the Clubhouse or Curbside Services. This will help us serve you faster and eliminate inaccurate charges. Thank you.



## **Clubhouse Special Offers**

#### No corkage will be charged Wednesdays & Thursdays—Dinner service only.



Bring your favorite bottle of wine\* and your friends any and every Wednesday or Thursday at the Clubhouse and enjoy our no-corkage

No corkage will be charged with purchase from the Dinner Menu, Lighter Side, and Entrée items. One-bottle limit per two guests. Standard sized bottles only. This special offer is every Wednesday and Thursday.

#### **Single Diners' Night** Let's dine together every Wednesday at 5 p.m.



Shared table. Every Wednesday at 5 p.m. when you come as a single

with your favorite bottle of wine and share your table with another singe dining member, the corkage fee is on the house!\* Please see restrictions below.

Free corkage will be applied with purchase from the Lighter Side and Dinner Entrées from the Dinner Menu.

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



#### Buy One Appetizer\*, Get One Half-Off!

Appetizer Special in effect 2 p.m. to 5 p.m. Monday - Friday \* Item must be of equal or lesser value. Service charge and taxes still applied to all items. For dine-in customers only.

#### **555** Bistro Happy Hour

2 p.m. to 5 p.m. Tuesday to Sunday, All Day on Monday 11 a.m. to 8 p.m.



\$5 House Cocktails \$5 House Wines \$5 Draft Beers 16 oz. Price subject to service charge and tax

#### Online Meal Ordering at: www.clubhousereservation.com A fast and convenient way to order meals from the Clubhouse—Phone/Tablet/Desktop



To help streamline the process of ordering, the Clubhouse now has,

in addition to phone orders, an online meal ordering system. The system will be a fast and easy way for guests to choose meals and pickup times for their orders. This will also be a great way for golfers to order a meal from their phones while still on the course.



Chicken

Orders Taken Daily until 1 p.m.

Pickup Available at 5 p.m.

To Order Call Curbside: 408-223-4687 #2



\$15.99 Plus

Service Charge

and Tax

Page 9 The Villager October 16, 2025

## **Dinner For Two**

Curbside Only—pre-order 8 a.m. to 1 p.m. Same day pickup at 5 p.m.



**Dinner For Two** Grilled Tri-Tip \$55 Whole Chicken Asada \$45

> CURRSIDE ONLY Pre-order 8 a.m. to 1 p.m. For 5 p.m. same-day pickup

#### WHOLE CHICKEN ASADA \$45

- Dinner Rolls & Butter
- Cilantro Lime Rice Seasoned Black Beans
- Corn Tortilla
- Pico De Gallo



#### **GRILLED TRI TIP \$55**

- House salad with balsamic
- Dinner Rolls & Butter
- Roasted Yukon Gold Potatoes
- Roasted Cremini Mushrooms
- Grilled Jumbo Asparagus Green Peppercorn Demi Gla





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# RECREATION

The **Recreation Services** office is in **Building D** and is open **Monday** to **Friday 8:30 a.m.** to **noon** and from **1 p.m.** to **4 p.m.**The following events are sponsored by The Villages. Please call 408-223-4643 for additional information.

# See 'Rose: A Mother's Story'— free tribute performance

**Date/Time**Saturday, Nov. 22, 4 to 5 p.m. **Cost**Free

Location Foothill Center Reg. Deadline Nov. 19 at 4 p.m.



Celebrate this touching farewell performance—a tribute to Rose Kennedy, and to the enduring legacy of a family that helped shape our nation's story. Join us for a truly special theatrical experience as Kathy returns to The Villages stage for her final reprise performance of "Rose: A Mother's Story"—a moving and unforgettable portrayal of Rose Kennedy, the matriarch of one of America's most storied families.

This heartfelt, one-hour presentation offers a nostalgic and thought-provoking journey through the triumphs and tragedies of the Kennedy family, capturing the spirit, strength, and grace of a woman who witnessed history unfold from within her own home.

For those who lived through the Kennedy era, this performance will stir deep memories of both the triumphs and heart-breaks that shaped a nation. For those less familiar, it serves as a fascinating introduction to a turbulent time in American history, and a powerful reflection on resilience, motherhood, and legacy.

This performance holds added significance, taking place in November, the month that marks the 62nd anniversary of President John F. Kennedy's assassination. What better way to honor his memory than by joining us for this moving portrayal of his remarkable mother? A woman whose faith and strength carried her through joy and unimaginable loss.

This event will mark not only Kathy's final portrayal of Rose Kennedy at The Villages, but also the close of her two-year journey bringing America's matriarch to life across local stages. While she is sentimental about ending this beloved role, Kathy looks forward to new opportunities ahead, where she will continue to celebrate the lives of other inspiring women in history.

Kathy extends her most profound gratitude to everyone who has supported her Rose performances over the years. Whether you've attended before or are experiencing it for the first time, she welcomes you to share in this final, unforgettable evening honoring family, faith, and American history.

Register on the Member Portal at the villagesgcc.com/rose-11-22-25 or with Recreation Services in Building D.

# Villages pools and spas—fall and winter updates

As the crisp fall air arrives and the days grow shorter, it's time for our annual pool season update! We want to keep everyone informed about upcoming pool closures, maintenance plans, and a few friendly reminders to help all residents enjoy our beautiful pool facilities.

Cribari and Montgomery Pool, Spa, and Pool Deck areas will take a well-deserved rest this season. These locations will be closed from **Saturday, November 1, 2025, through March 31, 2026** and will reopen on **April 1, 2026**. During the closure, our Public Works team will complete routine upkeep to ensure the pools are refreshed, safe, and sparkling for the new season.

The Vineyard and Foothill Pool, Spa, and Pool Deck areas will remain open year-round, offering residents a place to relax, swim, and unwind even during the cooler months.

Residents are always welcome to bring guests to enjoy the pools and spas. Please remember that guests must be accompanied by the resident for the entire visit. Please note that no lifeguard is on duty, so all swimming is at your own risk. For everyone's safety, public health regulations and posted pool rules are strictly enforced.

The Foothill Pool is primarily reserved for lap swimming and is open to residents and guests aged 18 and older. It's the perfect spot for a peaceful swim or to get in a bit of low-impact exercise year-round. Remember, all guests must be accompanied by a resident while using the facility. The resident must be at the pool with the guest.

Families will be happy to know that children under 18 are welcome at the Vineyard Pool during Children's Hours, from 2 p.m. to 4 p.m. daily. Please make sure all young swimmers are potty-trained and not wearing swim diapers while in the pool. As always, guests must be accompanied by a resident during their visit.

Before you take a dip, please take a quick rinse in the outdoor showers; they're there to help keep our pools sparkling clean. For a longer shower, residents are encouraged to use the indoor facilities instead.

We appreciate everyone's cooperation as we transition into the fall and winter months. Thank you for helping us maintain a welcoming, safe, and relaxing pool experience for the entire community.

# Last chance to sign up for Charles Schulz's 'Peanuts' museum and Santa Rosa Escape

**Date/Time**Wednesday, Nov. 19, 8:30 a.m. - 6 p.m. **Attendant**M. LeGrand

Location Cost Santa Rosa \$146 Reg. Deadline Monday, Nov. 3 at 4 p.m.



Step into the whimsical world of "Peanuts" at the Charles M. Schulz Museum in Santa Rosa! Explore original comic strips, rare memorabilia, and heartwarming exhibits that celebrate the life and legacy of Charles Schulz. After soaking in the charm of Snoopy, Charlie Brown, and friends, we'll enjoy a relaxing lunch at La

Gare, a beloved French restaurant known for its old-world charm and



classic cuisine. This delightful day promises nostalgia, inspiration, and fine dining—reserve your seat and join the fun!

Register on the Member Portal at member.thevillagesgcc.com/schulz-8-7-25 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 after the registration deadline.

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

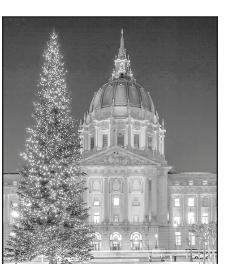
activities independently. We reserve the right to evaluate the participant's ability to participate based on each individual's physical abilities and/or demonstrated behaviors. You may always take a caregiver with you to help with your needs.

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.

# Tour San Francisco Holiday Lights with Craig Smith

Date/Time
Wed, Dec. 17, 2:30 p.m. - 11 p.m.
Location Attendant
San Francisco M. LeGrand



Celebrate the magic of the season with a festive Holiday Lights Tour in San Francisco! Led by local guide Craig Smith, you'll enjoy a narrated drive through the city's most dazzling holiday displays—from sparkling skyline views to beautifully decorated neighborhoods. Craig's lively storytelling brings the city's seasonal charm to life! Before the tour, we'll

enjoy a relaxing dinner at Fog Harbor Fish House,

offering fresh seafood and stunning views of the

Cost

\$183

Reg. Deadline

Dec. 1 at 4 p.m.

Bay. Don't miss this bright and joyful holiday outing—reserve vour seat today!

Register on the Member Portal at member.thevillagesgcc. com/sf-lights-8-7-25 or with Recreation Services in Building D.

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



#### **Donation and Collection Event!**

Why donate to ROOTED? It is good for the community, the environment, and YOU! Donations are fully tax deductible!

Rooted is a nonprofit program offering reuse and recycling services for clothing and household items with a commitment to social responsibility. We focus on healing and transformation for formerly incarcerated adults by providing a vital training ground & employment for people to become empowered business leaders.

#### <u>CAN</u> accept:

- All clothing items
- Purses, bags, shoes, tools, and toys
- Electronics, TVs, microwaves, blenders, printers, and laptops

#### **CANNOT** accept:

 Furniture, beds, pillows, large appliances, batteries, or junk We will be in YOUR neighborhood!

Date: Saturday, October 18

Time: 10 a.m. to noon

**Location:** Cribari East Parking Lot

Contact: Debi Higgs 408-838-6351 (Villager)

www.carrythevision.org Tax ID: 01-0952753

# Shop, Dine, and Be Merry: Sign up for a Festive Day in Walnut Creek

Date/Time
Wednesday, Dec. 3, 10 a.m. - 7:30 p.m.
Attendant
M. LeGrand

Location Cost
Walnut Creek \$157
Reg. Deadline
Monday, Nov. 17 at 4 p.m.



Get into the holiday spirit with a festive day of shopping and dining in Walnut Creek! Join us this December for a trip to Broadway Plaza, where you can find the perfect gifts for everyone on your list at a variety of high-end shops and seasonal pop-ups. Enjoy the beautifully decorated plaza, holiday cheer, and stressfree browsing. After shopping, we'll savor a delicious lunch at Ruth's Chris Steak House, known for its warm ambiance and top-quality cuisine. Make your season bright—reserve your spot today!

Register on the Member Portal at member.

thevillagesgcc.com/bp-8-7-25 or with Recreation Services in Building D.

## **ADVERTISEMENT**

#### **Real Estate**

#### Slow and go. We are still in the 41 active listings range, with 7 pending

**sales.** In my last article I spoke too soon. We are still in the doldrums. We still have a fairly high inventory, and the prices have been tapering off. 5 new listings came on in the last week, whereas only 7 homes are showing as current pending sales. 8 listings were canceled since September 1. Most of those are most likely waiting for the market to turn and a few were rented out.

**Cribari listings are up...again** I am not fond of being the bearer of bad news. We were doing well with 7 Cribari homes for sale. I am not sure what happened, but now there are 13 listings for sale. We are still a lot less than the high of 20 on the market, but it seems more were added.

**Heads up!** I am sure that I have written about this before but look out! The law has passed and unless something changes, Californians will not be able to replace their current gas water heater with another gas water heater as of Jan 2027. The same goes for gas heating and air conditioning units. As of Jan 2029. After these dates, only electric water heaters and heat pumps will be allowed. The California Association of Realtors has been fighting this and so far, has not succeeded. Besides the extensive cost of these all-electric appliances, you will likely need to upgrade your electrical panel. I can imagine that after Jan 2027, finding an HVAC contractor available to install these systems will probably be hard to do. In my experience, if the contractor is in big demand, the prices skyrocket as well. I am not sure of a good solution to this at this point, other than to install a new gas unit now or maybe switch to electric now, while there are contractors available and the prices are lower. I have not even mentioned the lack of California power grid to handle so many new electrical units. The current grid is not ready for this massive change. Somethings got to give on this one.

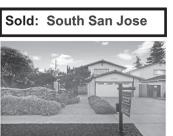
**The VMA house tour last week was wonderful.** From the beautifully expanded kitchen and the amazing Art displayed in the Edgerton's Montgomery home, to the loft-style, cavernous, open concept in Olivas to the Designer furnishings in the Valle Vista home, the tour was a smashing success. It was so much fun to see the Villagers' creations.



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

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Coming up: Evergreen

Lease: Montgomery Village

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



#### SEPTEMBER SALES REPORT FOR ALL HOMES IN THE VILLAGES 2025 - SUZANNE RODDA **Street Address** Sq.Ft. BD BA \$/SqFt List Price DOM \$/SqFt **List Price DOM Street Address** Sq.Ft. BD BA Sale \$ 8845 Wine Valley Ci 2,096 3 2 0 \$1,499,000 81 \$715 A 6094 Montgomery Ct 913 2 1 0 \$598,000 185 \$655 A 8853 Wine Valley Ci 2,032 3 2 0 \$1,375,000 73 \$677 5142 Cribari Place 1,240 2 2|0 \$519,777 73 \$419 8718 Mccarty Ranch \$1,299,999 184 2,043 2 2 | 1 \$636 5469 Cribari Green 1,223 2 2 | 0 \$509,000 199 \$416 3 2 | 1 A 3114 Pinot Grigio 1,398 \$1,175,000 33 \$840 1,223 2 2 | 0 \$497,000 87 \$406 5286 Cribari Heights 8423 Chenin Blanc Ln 1,803 3 2 | 0 \$1,028,500 \$570 1,223 2 5302 Cribari Heights 2 | 0 \$495,000 235 \$405 A 7530 Morevern Ci 1,751 2 2 1 \$988,000 105 \$564 5437 Cribari Green 1,240 2 2 | 0 \$488,000 \$394 2051 Folle Blanche Dr 1,969 3 3|0 \$950,000 33 \$482 5336 Cribari Glen 947 2 1|0 \$470,000 27 \$496 7759 Beltane Drive 1,804 2 2 0 \$938,000 17 \$520 5235 Cribari Hills 2 \$468,000 101 \$494 947 1|0 2010 Carignan Way 1,629 2 2 | 0 \$935,000 53 \$574 5264 Cribari Heights 947 1 1|0 \$461,000 34 \$487 3 2044 Folle Blanche Dr 1,735 2 | 0 \$925,000 11 \$533 2 5189 Cribari Hills 1,223 2 | 0 \$440,000 55 \$360 \$925,000 19 8030 Pinot Noir Court 1,571 2 2 | 0 \$589 5271 Cribari 2 2 0 1,223 \$435,000 47 \$356 2 2 0 3123 Lake Trasimeno 1,855 \$899,888 214 \$485 5009 Cribari 947 1 1 1 \$400,000 \$422 7638 Falkirk Drive 1,572 2 2 0 \$809,000 100 \$515 2,011 3 2|1 8315 Chianti Court \$1,497,000 77 \$744 8411 Chenin Blanc Ln 1,571 2 2|0 \$785,000 75 \$500 1,781 2 7369 Via Montecitos 2 | 0 \$959,950 54 \$539 \$780,000 51 7704 Galloway Drive 1,490 2 2 0 \$523 8480 Grenache Court 1,571 2 2|0 \$899,888 139 \$573 1,497 2 2 0 8386 Riesling Way \$779,000 58 \$520 7597 Tayside Court 1,307 2 2 0 \$750,000 30 \$574 8501 Grenache Court 1,646 2 2 0 \$761,840 \$463 7111 Via Portada 1,954 3 2 0 \$1,495,000 31 \$765 7812 Prestwick Circle 1,490 2 2 0 \$760,000 24 \$510 \$920,000 128 1,679 2 3417 Avernus Court 2 | 0 \$548 2 2 0 7772 Beltane Drive 1,490 \$749,000 86 \$503 \$649,000 73 1,497 2 2 | 0 \$434 8065 Winery Court 2 2 0 \$749,000 145 7713 Galloway Drive 1,572 \$476 6066 Montgomery Bd 913 2 1|0 \$499,950 21 \$490,000 \$537 2 2 0 A 8463 Traminer Court 1,646 \$740,000 115 \$450 5350 Cribari Dell 1,223 2 2 | 0 \$523,750 178 \$513,000 \$419 \$738,000 127 7792 Prestwick Circle 1,490 2 2 0 \$495 6251 Blauer Lane 1,340 2 2 | 0 \$719,000 108 \$720,000 \$537 1,197 2 2 0 A 6354 Whaley Drive \$724,500 69 \$605 1,571 2 2|0 \$725,000 156 \$725,000 \$461 8344 Riesling Way 7648 Falkirk Drive 1,509 2 2 0 \$724,000 80 \$480 7775 Beltane Drive 1,804 2 2 | 0 \$925,000 27 \$925,000 \$513 **A** 8449 Traminer Court 1,497 2 2|0 \$695,000 27 \$464 7676 Helmsdale Dr 1,509 2 2 | 0 \$898,000 7 \$930,000 \$616 1,442 2 2|0 \$675,000 17 7391 Via Cantares \$468 1,776 2 2 1 \$940,000 \$529 3230 Lake Albano Ci \$949,888 65 8356 Charbono Court 1,646 2 2 | 0 \$674,000 163 \$409 \$975,000 \$540 7723 Kilmarnok Dr 1,804 2 2 | 0 \$989,888 59 7302 Via Granja 1,781 3 2 | 0 \$649,999 101 \$365

LIST PRICE **AVERAGES** TOTAL SQ. FT. DOM SALE \$ \$/PER SQ.FT. **NUMBER OF SALES AVERAGES AVERAGES AVERAGES AVERAGES** 41 🛡 from 42 79 = \$506₩ **Active** 1,482 \$759,448 7 **Ψ** from 9 1,686 Pend/Contg \$1,024,405 76= \$597 70= \$803,275 Sold 9 **↑** from 14 1,484 \$801,889 \$540 ~ All information from MLS Listings data and represents all market activity for the community - deemed reliable, but not guaranteed ~

P=Pending/Contingent

\$624,867 123

A=Active

\$504

2 2 0

1,240

A 5155 Cribari Knolls

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# Clubs & Events

# Get your tickets for 'Orient Express'

Tickets go on sale **Saturday, October 18** and **25 from 9 a.m.** to **noon** at Cribari Center for the Fall VAT Production of Agatha Christie's classic "Murder on the Orient Express." Ticket price is \$20. Performances will be held **Friday, October 31** at **7:30 p.m.** and **Saturday** and **Sunday November 1** and **2** at **2:30 p.m.** in the Cribari Auditorium.

Your ticket purchase allows a 10% discount off dinner at the Clubhouse Dining Room on the day of the performance you attend.

**Please note:** Your Member number will be required to secure your ticket purchase. The Villages now requires your Villages member number for billing—not just your house number. You can find



your Member number/ID in the upper right corner of your billing statement. It can also be found under "My Profile" on the Villages Member Portal. If you plan to purchase tickets on behalf of other Villagers, please ensure you have their Member number.

In-person ticket purchase allows you to select and reserve your seats. If you are unable to purchase your ticket in person, we offer a phone and email option commencing *after* the October 25

in-person sale date. You may call 408-960-6921 or email vatvgcc+tix@gmail.com after 12 p.m.-noon on October 25. Beginning Wednesday, October 29, you will be issued the best available seats (no seat selection) with tickets available at Will Call on the date of your performance. Your phone/email request must include your name, Member number, performance date and the number of tickets you authorize to be charged to your house account.

#### Senior Academy: Explore the architecture of English churches

For many centuries in English history, the main permanent structures built by man were churches and castles. Castles had a well-defined purpose and were utilitarian structures. But churches on the other hand, were designed and built to celebrate the glory of God. The Christians of the period utilized every device at their disposal to build the most beautiful structures within their power.



Different regions of the country would compete with one another to see who could create the most wonderful ornate churches and thus demonstrate their love of God.

Therefore, Christian churches are a demonstration of the most advanced architectural and construction techniques of each particular period. Since the largest churches and cathedrals could take hundreds of years to complete, each will often utilize a variety of architectural styles.

Villager Peter Nicholls will present photographs of churches from all around England that were built during four main architectural periods and talk about some of their defining characteristics. All of these photographs were taken by Peter and a collection of them were awarded a Gold-level Portfolio Distinction by the Photographic Society of America.

Join Senior Academy on **Wednesday, October 29 at 2 p.m.** in Foothill and explore the architectural history of English churches brought to you through some amazing photography. Please register at senioracademy.vgcc.club.

# Update on rooftop solar in The Villages

By Maxine Amundson, Sustainability Villages Community Organization

Our last update on rooftop solar was February 1, 2025, seven months ago. Our numbers today indicate we have increased rooftop solar by 11 in the Association and by five among the Homeowner residents for a total of 16. This brings our overall total for The Villages to 157.

The challenge for Association Members has been the insurer agreement. Sonata, Del Lago and



Olivas have had no new installs, Hermosa by three, Valle Vista by one, Glen Arden by one, Verano by three, and the Heights by one. Homeowners have had no installs for Verano, an increase by one in Highlands, by three in Hermosa and by one in the Estates. The tax credit of 30% was originally extended to run through 2034 as part of the Inflation Reduction Act of 2022, however, new federal legislation signed in July 2025 shortened the residential tax credit's availability by nine years to expire on December 31, 2025.

Contact the Sustainability Villages Community Organization if you would like to discuss further. For information about Sustainability Villages, visit Sustainablevillages.vgcc.club.

# Sign up for the Evergreen Blood Drive

The next Evergreen Blood Drive, sponsored by St. Francis of Assisi Parish, the Evergreen Church of Latter Day Saints, and the Stanford Blood Center, will be held on **Saturday, October 25** from **8 a.m.** to **2 p.m.** at the St. Francis of Assisi parish, Sandersfeld Hall, 5111 San Felipe Road, San Jose, CA 95135.

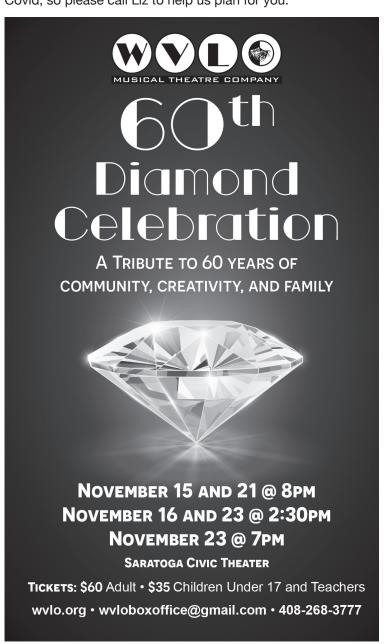


The event is open to the public and any and all eligible donors are encouraged to come by that Saturday and donate. You are encouraged to sign up in advance to minimize waiting times for all. Walk-ins are on a first-come, first-served basis. Go to https://sbcdonor.org/donor/schedules/drive\_schedule/14373 to sign up or to learn about eligibility.

For questions, please call Tom Mitchell at 408-476-6104.

# News flash! Covid booster available at Villages

The VMA has just been informed by Life Plus Pharmacy that they now have the capacity to provide the newest Covid Booster to Villages residents over 65. If you are at **high risk**, you can also get the new Covid Booster. If you would like to receive a Covid Booster, **please call Liz Adams at 408-621-5653** to indicate you'd like to get that new Covid Booster. It's important we have shots available for those who would like to be protected from Covid, so please call Liz to help us plan for you.



# Introducing the Villages Amateur Theater (VAT) Sponsorship Program

We are pleased to announce the Villages Amateur Theater (VAT) Sponsorship Program. Please consider supporting this worthwhile program to enhance our ability to continue to provide a vibrant theatrical experience to all Villagers, both participants and audience members.

#### VAT's purpose

The purpose of our organization is to provide sharing, learning and working experience in amateur theater for those residents of the Villages



interested in participation in its activities and productions. Its aim is to enable residents to learn about and participate in every aspect of theater, including play selection, acting, lighting, costume making, publicity and set construction. It also offers residents of the Villages an opportunity to enjoy productions of both well-known and less frequently seen plays and musicals.

#### What VAT supports

**Stage Productions:** Major productions are scheduled for the Spring and Fall with paid admission and reserved seating. Typically, one performance per year is a musical.

**Matinee Theater Productions:** Free performances with open seating are scheduled periodically. Memorization of lines is not required. Sets, props, costumes and rehearsals are minimal.

#### **VAT Sponsorship Program tiers**

**Platinum Sponsor (\$500):** Includes two season tickets on the first row, an invitation to all VAT functions including cast parties and recognition in our show programs.

Gold Sponsor (\$250): Includes two season tickets and recognition in show programs.

**Silver Sponsor (\$100):** Includes recognition in show programs.

All sponsorships are tax deductible.

If you have more questions or would like to participate in the VAT Sponsorship Program, please contact our VAT Treasurer Nelson Frick or email vatvgcc@gmail.com.

# From Garden to Gallery: Capturing Flowers with Any Camera

The Villages Camera Club will host master photographer Rich James for a program entitled "Floral Focus: How to Capture Stunning Flower and Fungi Images with Any Camera."

The program, which takes place at **7 p.m. on Tuesday, October 21** at Vineyard Center, will explore garden, woodland, and

studio photography, along with the equipment best suited for each setting. A special section will highlight smartphone photography, now a favorite tool for both amateurs and professionals.

Rich James has lived in The Villages for nine years and has served as Camera Club president for the past three. He has won



numerous awards at the club, regional, and national levels, with several of his images published. He also served as chairperson of the San Jose Arts Commission, and just last year one of his photographs was selected by the California Coastal Commission for publication.

We invite anyone who loves flowers and mushrooms and wants to capture their beauty through photography. Non-members may attend one program free by contacting Sy Gelman at s.gelman@ymail.com to be added to the guest list. Annual membership is just \$30, offering priceless education and inspiration.

# Cribari Halloween Party Featuring the 14th Street Band! All Villagers are invited to party! Great Italian food will be served for dinner. Performance by the Village Dancers B.Y.O.B. – Alcohol is permitted. Saturday, October 25 Party with us from 5 p.m. – 9 p.m. Dinner from 5:30 p.m. – 9 p.m.

For Reservations email: cribarisc@gmail.com,
Text: 408-375-1760 or call: 408-274-1882.
Please include HOA member (house) number for ticket(s) charge.
Tickets are \$30 per person

## A new flavor joins the Global Village Healthy Eating class

The Global Village Healthy Eating Class is excited to announce an October event that promises both inspiration and flavor. Many of you already know and love Chef Marie-Paule, our French chef trained at the prestigious Académie de Nantes. This fall, she'll be joined by a new face: Chef Steve Martini.

Chef Steve is a graduate of the Culinary Institute of America in New York, one of the nation's top culinary schools. After graduation, he returned to Los Angeles and opened his first restaurant, Brighton on Melrose. A few years later, he created Martini's Italian Restaurant, a lively spot where crowds gathered to enjoy his handmade pastas



and rustic Italian cooking. Those who dined there still remember the warmth of his table and the simple elegance of his sauces.

Like many chefs, Steve eventually felt the pull of another passion—cars have always been his other passion. At a custom body shop he discovered not only the joy of creating great looking cars but also met Kim, who would later become his wife and partner. Together, with friends, they returned to the restaurant world to open The Nine on Vine in Hollywood, an inviting neighborhood place where pasta once again took center stage.

Now, having "retired" from the whirlwind pace of restaurant life, Chef Steve brings his energy and creativity to our community. Pasta remains his signature—whether a silky tagliatelle tossed in fresh herbs, or a hearty rigatoni with bold tomato sauce, he believes pasta is more than food; it's a canvas for memory, family, and conversation.

On **Tuesday, October 28, from 7 to 9 p.m.** at Montgomery Center, Chef Steve will share his story, his techniques, and of course, his pasta. We invite you to join us for this delicious evening of learning, tasting, and friendship. **You must register to attend by visiting https://tinyurl.com/4vznmb69** 

# Free Open Studio: Drawing Your Pet

You are invited to come and draw your pet's portrait at our free "Open Studio with a Focus." It is on Fridays, with Greg Cheung and Rod Tieman. The first session is set for **Friday, October 24 from 2 to 5 p.m.** in the Cribari Center Art Room where the focus will be "Drawing Pet Portraits." All Villagers and their friends and neighbors are welcome to join us for fun and experiments.

All you need to bring are some photos of your pet to work from. You can use your own drawing pad and pencil or use materials from the Art Room. Greg will help you achieve your goal and he may encourage you to use some of our colored pencils or charcoal or pastel sticks. Even if you can't "draw a straight line," Greg will show you how to use curved and crooked lines.



This event is dedicated to having an enjoyable time while draw-

ing images inspired from pictures of your pet. No matter how serious, goofy, playful, regal or however you envision your pet, join other Villagers in rendering personalities on paper. No experience needed.

We do need to know how many are coming to this fun Open Studio, so let us know by emailing barb.gottesman@gmail.com





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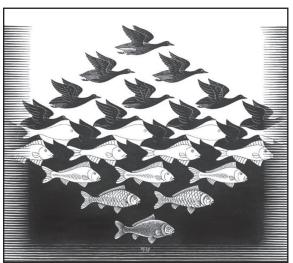
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# The Art of The Impossible'

On Tuesday, October 28 at 2 p.m., the Villages Arts & Crafts Association will present two wonderful films on the work and life of MC Escher in the Cribari Conference Room, hosted by Marion Rose.



A woodcut artist, trained as an architect, MC Escher was supported by his parents as he struggled to earn a living as a graphic artist. Inspired by repeating patterns in Islamic tile motifs he

was intrigued by drawing repetitive figures where one is the background for the other so you can never see them both at the same time. He created worlds similar to our own but where the boundaries of what might be possible are explored.

His work expresses mathematical and scientific ideas in an elegant and visual way and are cited by mathematicians and scientists alike. Come see the broad range of his talents and ideas in two different documentaries that showcase his life and his brilliance.

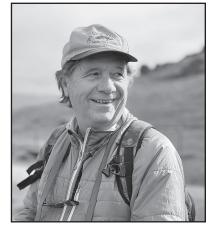
Free to all Villagers and their guests. Popcorn will be served. A lovely art related door prize will be presented at the end of the film. Both films together will run about 90 minutes.

# Free Art Film: 'MC Escher: Experience a virtual hike of Maayan Ooyakma Coyote Ridge with Craige Edgerton

The Hiking Club speaker for the October general membership meeting will be Villager Craige Edgerton. This meeting will take place Monday, October 27 at 7 p.m. at Foothill Center. Craige will present a virtual hike of Maayan Ooyakma Coyote Ridge, the ridge line between San Jose and Morgan Hill.

Craige came to San Jose in 1976 from Austin, Texas. After a varied working career, he retired in 2017. He began as an amateur naturalist and docent in 1987 with the Santa Cruz Mountains Natural History Association. He is an avid amateur naturalist, leading numerous nature and wildflower hikes, as well as birding outings, throughout the South Bay. He is the longest-serving member of the Santa Clara County Open Space Authority, since 1999, whether as Staff or volunteer, having served on their board for six years, including three years as President. He moved to The Villages in March of this year.

He is also one of the founding members of the recently formed Birding Club in The Villages.



# Looking for a few good bridge players!

If you'd like to play bridge in a relaxed, social atmosphere, join the Party Bridge group on Monday evenings. For more information, text or call Mary Kelly at 408-621-3477.



## Richard Holmboe to speak on whales at VMFSC meeting

On Tuesday, November 4, Richard Holmboe will be the speaker at our Villages Men's Fun Social Club luncheon. Richard is an expert on whales and will give us insight on many whale characteristics that demonstrate their high intelligence.



Social Club members should make lunch reservations at least a week in advance on the computer website referenced in the monthly Social Club newsletter. Non-member guests are welcome to attend and should arrive at the Clubhouse by 12:15 p.m.

Richard's presentation will include images of whales that are guaranteed to amaze you. As different as whales are from us, you will see how similar they are. You will get a sense of the intelligence of whales.

Richard's vast whale interest comes from his naval career and California coastal experience. He spent 22 years in the navy and naval reserve. Also, for the last seven years, he has been a popular docent at the Pidgeon Point lighthouse, near Pescadero. All this has led to his speaking to groups on lighthouses, whales, and his naval submarine experience.

He and his wife have lived in The Villages over 15 years and he is a member of our Men's Fun Social Club. His luncheon presentation last year on the various types of whales was excellent and we look forward to his return visit explaining the intelligence of whales. You are encouraged to attend this upcoming speech.

# Fight back against Parkinson's

Instructor Mwezo Kudumu has been helping people with Parkinson's for over 20 years and is hosting Functional Fitness training sessions for people with Parkinson's and other mobility challenges on October 1, November 5 and December 3, 2025 in the Patio Room. Bring your questions. Learn how to manage symptoms and lost functions. Space is limited to 10 participants per session. Every day you wait, Parkinson's grows stronger. Every day you train, you grow stronger. For more information email mwezokudumu@yahoo.com

# Join the French Conversation Group

By Mary Cromer Kelly

Boniour! Parlez-yous francais? Are you looking for someone to speak French with? Then join the Study Groups Club's French Conversation Group. (You must be able to speak and understand basic French at a minimum.) We will speak French together, and while we're at it, explore all things French: food, wine, travel, art, books, films or whatever else you may be interested in. We will decide these things as a group and have fun speaking French at the same time.

if you're interested, please call or text Mary Kelly for more information at 408-621-3477.

# VMA Presents: Extend your years of safe driving and independence

Register today for AARP Driver Safety Class, Parts One and Two, to be held Tuesday and Wednesday, October 21 and 22 in the Sequoia Room from 9:30 a.m. to 1:30 p.m. This is a twoday class. The classes will:

- 1. Refresh your driving skills and knowledge.
- 2. Update you on advances in roadway technology, State Laws, and changes (think round-abouts and changing screens on your dashboard).
- 3. Teach you how to navigate challenging driving conditions, such as potholes, rain, mountains, and extreme heat.
- 4. Gain insight into how your age-related changes in hearing, eyesight, memory, and reaction time affect your driving.
- 5. Offer alternative ideas to you driving yourself and how to use apps like Lyft and Uber.

Irv Kaplan, AARP volunteer and Sonata resident, will teach this popular class. By completing the class, you may be eligible to reduce your auto insurance premium. Moreover, you may remove your fear of losing your driver's license and



decreasing your independence. Cost for Driver Safety Class is \$25, payable at the door by check or cash. AARP Members receive a \$5 discount. United Healthcare Supplement members are comped; insurance card is required.

Irv's "Driver Safety Renewal Class" fills up almost as soon as VMA announces it so please register right away. The class is limited to 25 people.

Register online at vmavillages.vgcc.club/register-for-programs or by calling Bonnie Grim at 408-238-4029. Pay \$25 by check, made out to AARP, at the door. Cash is also accepted but checks are preferred. No credit cards.

#### **Your Medicare Resource**

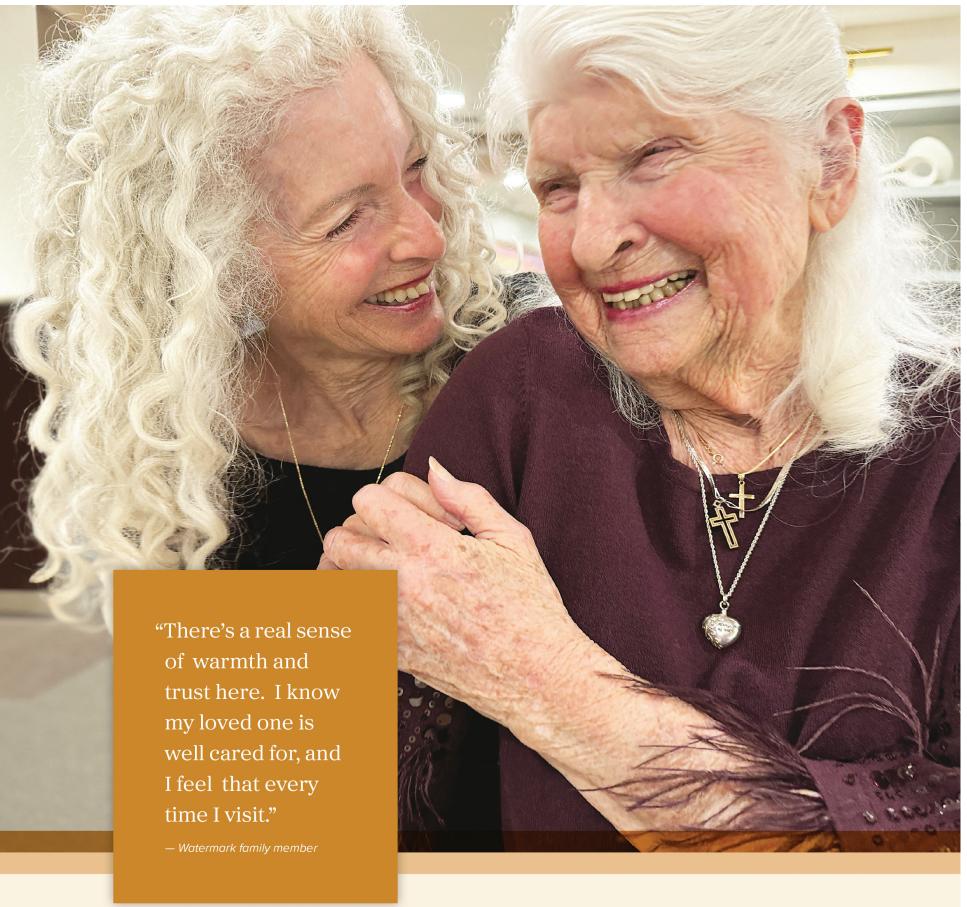
Alice Jones Health Insurance Specialist

408-858-0042 Alice@ask-alice.com

CA Ins Licence #4013405



Page 16 The Villager October 16, 2025



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## Decorate permanent pumpkins with Stephanie Torres

Stephanie Torres is offering a unique Hallowe'en workshop, Decorating Pumpkins, for Villagers on Wednesday, October 22, from 6 p.m. to 8 p.m., in the Cribari Center Art Room. Create a spooky or elegant pumpkin décor which you can use year after year. Have fun



with your friends, sharing ideas and perhaps making these fake pumpkins for your Hallowe'en party or for your grandchildren. Stephanie will be showing you how to use a variety of products so you can create a fun faux pumpkin you can save and use each year.

The cost is \$20 and all supplies are included. A maximum of 10 participants is necessary. Register by emailing barb.gottesman@gmail.com

> The Villages Dog Club invites all Villagers and their families to a frightfully fun

## Halloween Party at Gazebo Park

Saturday, October 25 at noon

Spooktacular costumes encouraged for dogs & owners

#### **Event Highlights**

Costume Gazebo 'Walk About' will line up at 11:45 a.m. Capture memorable moments with you and your dressed up puppies. **Trick or Treat** 

Howl-loween treats will be provided for both humans and canines.

#### Spooky for all to enjoy.

Our Villages Dog Club Halloween Pawty promises to be a howling good time. Bring your grandchildren and wagging tails to this costumed festivity!



#### The Villages Arts & Crafts Holiday Faire

Our Largest Event of the Year!



Over 35 artists, Bake Sale, music and hundreds of shoppers.

#### November 15 in Cribari Center

All Villagers, their families and guests are welcome. Grab a sweet treat at our Bake Sale in the Terrace Room at Cribari Center and let the shopping begin!

See our participating artists at thevillagesholidayfaire.com

#### Villages Readers—Book Lovers unite!

Do you enjoy reading and discussing good books? A wonderful way to do that, and to make new friends in the process, is to join one of our Villages reader groups. There are currently 14 groups that meet regularly in the homes of the participants. One group reads

only mysteries, but the others all read a variety of fiction and nonfiction.

If this is something that interests you, please come to an open house on Wednesday, October 22 at 2 p.m. in Montgomery Center to meet some of our group leaders and to learn more about the groups. You might choose to join if this interests you; some have formed

new groups and others fill a vacant place in an existing reader group. Still working? An evening group might need another member. We look forward to seeing you!

In the meantime, if you have questions, contact Linda Arbaugh at linda.e.arbaugh@comcast.net.

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More CLUBS

# Global Village partners with Rotary eClub to bring you Happiness Workshop

By Pradeep Sonawala and GVCC team

Dear Members, Global Villages Community Club invites you to a novel program by Rotary eClub of Silicon Valley on Wednesday, November 5 from 7 to 8:30 p.m. in the Cribari Conference Room.

We are fortunate to have Rotary eClub organize a Happiness Workshop designed exclusively for seniors, aiming to bring joy, laughter, and togetherness. This engaging program is more than just an event—it is a celebration of wellness, positivity, and the simple pleasures of life.



The workshop is thoughtfully crafted to create a lively and interactive atmosphere. Seniors will get to participate in group games that spark teamwork, boost energy, and encourage friendly connections. Fun challenges will add a touch of excitement, testing wit, creativity, and quick thinking in light-hearted ways. To lift spirits even higher, our laughter sessions will fill the room with cheer, reminding us that laughter truly is the best medicine. Adding to the amusement, we have a round of tongue twisters-guaranteed to bring smiles, giggles, and a sense of playful competition.

What makes this workshop special is its focus on community bonding and emotional wellness. Through interactive activities, every participant will feel included, valued, and rejuvenated. It's not about winning or losing, but about sharing joy, staying active, and creating lasting memories together.

Rotary Club is Global service organization made up of Business and Professional leaders who volunteer their time skills and resources to improve the Community to promote goodwill and peace around the world. Simmi Tyagi, Service Projects chairperson of district 5170 E-Club, believes that happiness grows when shared, and this workshop is our way of spreading positivity while promoting health and togetherness among seniors. With laughter, love, and fun at its core, the Happiness Workshop is sure to leave every heart lighter and every smile brighter.

There is no fee. All members and their guests are welcome, however, registration is required as seating is limited to 45. To register, visit https://tinyurl.com/4vznmb69 or email ws.gvclub. gmail.com. Thank you in advance.

# How VMA supports Kaiser flu shots

Feeling left out? At our recent Flu Clinic, Kaiser patients were excluded due to insurance coverage. Kaiser must administer their patients flu shots. VMA can, however, offer you a ride to Kaiser for your fully covered flu shot! Make your appointment with Kaiser, then call the VMA at 408-238-4230 and request a driver to take you. We are here to support you every step of the way.

# Friends of SJSU Golf and Dinner Event

Note: Tee Times sold out. Dinner still available. The Friends of San Jose State University invite you to join us at our annual Golf Tournament and Dinner supporting the fabulous SJSU women's golf team on Sunday, November 2. Last year we raised over \$15,000 while having a fun and memorable time as we got to see some of the best women college golfers in action and were entertained by the SJSU Cheer Squad at our post golf dinner. Not a golfer, not to worry, you can sign up just for dinner! Email Rich James at rajames5959@gmail.com for dinner information or for sponsorship opportunities, contact Dave Loomis at davidjloomis@gmail.com.

#### Friends of San Jose State University

9 Hole Golf Tournament & Dinner Note: Tee Times sold out! Dinner still available! Sunday, November 2



#### Celebrating and supporting SJSU's championship Women's Golf Team!

 Members of SJSU Women's Golf Team will be on select holes to help boost your scores by selling drives and mulligans! • Door prizes and a silent auction! • SJSU Cheer Unit! • Proceeds go to the SJSU Women's Golf Program. • Scramble Format -

Shotgun Start at 2:30 p.m. • No host cocktails 5 p.m. - Dinner 5:45 p.m. - Fairway Room

Send this form before Oct. 20, 2024 Make checks payable to the Friends of SJSU. Dinner only: \$60 per person (Tee Times sold out)

Name:	
Email:	_ Phone:
Playing with (names and emails)	
Please send this registration form with full payment for	r all players to: Rich James, 7912

Caledonia Dr., San Jose, 95135 or email questions to Rajames5959@gmail.com

## Jam with the Bluegrass Music Club

By Alan Rich, Bluegrass Music Club President

The Bluegrass Music Club Jam will be holding their next jam on Sunday, November 2 from 2 to 3:30 p.m. at Foothill Center. All Villagers and their guests are invited to attend. This is a free event!

The jam will be hosted by the Scotch Creek Band, a Villages-based Bluegrass band. We will be playing Bluegrass,

Gospel, and Vintage Country music. You are invited to bring your acoustic instruments (no electrics please) to play along with the band, sing, or just sit back and



enjoy an afternoon of music.

We will have seating for 90+ people. For everyone's safety, please don't arrive before 1:15 p.m. as we will be setting up

A few weeks before the jam, I will be sending out a list of songs we plan to play and a link to the lyrics and chords. If you are not on the Bluegrass Music Club Mailing list, and wish to receive future emails from the club, please email your name, phone number, email address, and most importantly your Villages ID number to alanrichgis@gmsil.com. All of this information must be included to prevent your name from being added to the mailing list.

I hope you can join us for the jam. It's always a good time. I hope to see you there.

## Free Open Studio: Memoir Writing

Have you always wanted to write down the family stories you share at holidays? We can help you get them down on paper (or computer doc) so that your great-grandchildren will learn about the adventures you have had in "olden times."

On Wednesday afternoons, 2 to 5 p.m., our regular Open Studio with have this focus free to all Villagers: writing your memories down with Claudia Welch and Barbara Gottesman. We start on October 29. No experience is necessary. Do bring a family or childhood photo to get started. Also bring pen and paper or laptop computer, however you prefer to write. We also have pens and pads for you in the Art Room.

We will start with telling humorous stories and then writing one sentence and one paragraph to show you how to entice readers. If you want to read yours aloud, you can. Each week this Open Studio will help you begin or progress. Invite your friends and neighbors to join us in this fun and social gathering!

We do need to know how many are coming to this fun Open Studio on Wednesday afternoons, so let us know by emailing barb.gottesman@gmail.com

# VMA Presents: Hearing aid leaning and hearing screening

Do friends and family ask you to turn down the TV when you can barely hear it? Do you often ask people to repeat what they said? Maybe you have some hearing loss. Did you know that The Villages has a hearing specialist for you? Every other month, Lori Coyle, Hearing Care Provider, (hearinglife.com) will check your hearing aids and your hearing. With a background in nursing and as Lori Coyle, Hearing Aid a health aid, Lori found her calling in Dispenser 2012 in the hearing health field.



Some of us know how hearing loss may also affect our social lives. The Mayo Clinic recommends baseline hearing tests for all adults because being proactive about one's health can increase their quality of life.

Come have get your hearing tested. Come get your hearing aids cleaned. Lori will be at the Montgomery Center on Tuesday, November 18 from 10 a.m. to 12 p.m. Please call 408-238-4230 to reserve your spot!

## VMA Presents: Stroke Awareness discussion

Did you know that 1 in 5 women and 1 in 6 men will suffer a stroke in their lifetime? The risk increases as we age, and often it's not the victim but a family member or bystander who first recognizes the warning signs. Stroke is the #1 cause of disability in the U.S., yet it is treatable. Unfortunately, less than half of stroke victims arrive at the ER in time for lifesaving treatment. That's why it's so important to know the signs, act quickly, and spread awareness.



Noemi Conway, Stroke Awareness Foundation Executive Director

Join us for an important Stroke Awareness Discussion with Noemi Conway, Executive Director of the Stroke Awareness Foundation, on **Tuesday, November 18, 10:30 to 11:30 a.m.** in the Sequoia Room. Noemi will share what a stroke is, the warning signs and symptoms, risk factors, and how to take action in a stroke emergency. She'll also discuss the latest in stroke treatment and demonstrate how the Stroke Awareness Foundation App expedites patients to treatment—helping save precious time when every minute matters.

Noemi Conway has led the Stroke Awareness Foundation since 2015, building innovative education and outreach programs across Santa Clara County. She holds both a BA and MBA from San Jose State University and brings a unique perspective rooted in her passion for community engagement.

Don't miss this chance to learn how to recognize stroke symptoms, take action, and save lives. To register, please visit vmavillages.vgcc.

take action, and save lives. To register, please visit vmavillages. club/register-for-programs or call 408-238-4029.

# Calling all bakers—Holiday Faire needs you

We need your sweet treats for The Villages Arts & Crafts Holiday Faire Bake Sale. Get your apron on and start baking your favorite sweet treat. We need cookies, brownies, breads, cakes, candy...whatever is your specialty. Bring loads of delicacies and don't worry about packaging them – we'll do that. Drop off your donation on **Friday, November 14** in the Terrace Room at Cribari from **2 p.m.** – **5 p.m.** We'll have a



team to meet you and thank you for your generosity. All these goodies will be sold at our annual Holiday Faire Bake Sale on **Saturday, November 15.** For more information, email Suzanne Ferris at sferris@stanford.edu.

# Mooncakes and Sunshine: Chinese Club's Mid-Autumn Festival sizzles with flavor and cheer!



Expert grill masters tend steaks and sausage, sizzled to perfection.



Chinese Line Dancers led by Elysia Ng jump for joy and welcome the full moon. New club member Farida Fletcher (far right) joins in.

Photos by Richard Zahner

Beneath a cloudless sky, the Chinese Club welcomed almost 200 club members to celebrate Mid-Autumn Festival on Saturday, September 27 at Gazebo Park. The Mid-Autumn Festival, a 3000-year-old tradition, celebrates the autumn harvest, family reunion, and gratitude for blessings. Gratitude abounded at this year's Mid-Autumn Festival. Festival-goers savored the aroma of smoking hickory chips and sizzling steaks, the lively '60s and '70s tunes spun by Ed Knott, and the foot-stomping joy of the Chinese Club Line Dancers.

New Chinese Club member Farida Fletcher said, "I loved the excellent food, connecting with new and long-time friends, and observing the hard work and commitment of the organizers." Farida added, "The Mid-Autumn Festival brought laughter and joy to us all!"

To find out more about the Chinese Club's social, dance, art, cultural, and educational events, visit sites.google.com/site/villageschineseclub/home

# Republican Club to host Steve Hilton at Clubhouse

By Mary Wagle

The Republican Club at The Villages will host Steve Hilton, California gubernatorial candidate, political commentator, author, and politician at the Clubhouse on **Sunday, October 26** at **1:30 p.m.** Hilton has started and run businesses, is a former political advisor to UK Prime Minister David Cameron, and he is known for his work at Fox News



where he hosted the show, "The Next Revolution."

For \$20, there will be charcuterie and a hosted wine bar. There will also be a no-host bar for other types of spirits available. Register today with Gisele Barber at pjgsbarbers@gmail.com, or call/text 408-892-7454.

REPUBLIC L

Villagers are allowed to bring outside guests, but they would need to register with our club first. The hosting Villager will have to pay their guest's \$20 each with a member number and clear any guests through the security gate.



Fall Round Robin Tournament Championship Bocce Biergarten in The Park Wednesday, October 29 starting at 11:30 a.m. at Gazebo Park

Members: \$25, Guests: \$30

#### Menu

Soft Pretzels with Mustard
Brat Sausages, Buns & Sauerkraut,
Vegetarian option available on request
Potato Salad, German Baked Beans & Apple Dessert
Complimentary Keg Beer, Apple Cider & Water

Come dressed for the occasion (optional) and enjoy Oktoberfest. '60s, 70s and German beer drinking music provided by DJ Ed Knott.

Reservation: Email Barbara at orlmuh2@comcast.net.
Please provide member number, confirmation by email.
The deadline is Monday, October 27.

Want to play "MASSKRUG"? Masskrugstemmen is a German stein holding game. How long will you last?! Pre-register when making your reservation (limited to first 12, to sign up).



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# RELIGION

## Villages Religious Services

#### Weekly:

Friday

Sunday 8:15 a.m. **Catholic Mass** Cribari Contact: Kathy Schlosser 408-677-4770 Sunday 10 a.m. **Community Chapel** Cribari

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 7 p.m. **Jewish Shabbat** Foothill

7 p.m. **Jewish Shabbat** Next date: TBA

Contact: Bob Lapidus 408-693-9498
Judy London 650-469-9624

Everyone is welcome! Please call for more information!

# **CATHOLIC COMMUNITY**

# A message from the Pastor

My Dear St. Francis of Assisi Family,

The Gospel for October 12 tells the touching story of 10 lepers who encounter Jesus, but only one returns to give thanks. It's a story that reveals profound truths about healing, gratitude, and the universal reach of God's mercy.

Ten lepers approach Jesus, calling out, "Jesus, Master! Have pity on us!" Their cry reflects both desperation and faith – they believe Jesus can help them. Jesus doesn't heal them immediately but tells them to show themselves to the priests. As they go, trusting in his word, they are cleansed.

All 10 experience physical healing, but only one—a Samaritan, a foreigner—returns to Jesus, falling at his feet and giving thanks. Jesus asks three poignant questions: "Ten were cleansed, were they not? Where are the other nine? Has none but this foreigner returned to give thanks to God?"

The story reveals different levels of healing. All 10 received physical cleansing from their leprosy, but only one received something deeper. To him Jesus says, "Stand up and go; your faith has saved you." The Greek word used here is the same word used for salvation—this man received not just physical healing but spiritual wholeness.

What made the difference? Gratitude. The one who returned didn't just receive a miracle; he recognized the source of the miracle and responded with worship and thanksgiving. His gratitude opened him to deeper healing.

It's striking that the one who returned was a Samaritan—someone the Jewish community would have considered an outsider, even a heretic. Yet he alone demonstrates the proper response to God's mercy. This reminds us that God's love reaches beyond all boundaries and that sometimes those we least expect show us what faith looks like.

This story challenges our own attitudes toward God's blessings. How often do we receive God's gifts—health, family, opportunities, daily provisions – and take them for granted? How often do we cry out to God in times of need but forget to return with thanksgiving when our prayers are answered?

Gratitude isn't just good manners; it's a spiritual discipline that opens our hearts to recognize God's constant presence and provision in our lives. It transforms us from passive recipients of blessing into active participants in God's love.

This week, practice intentional gratitude: What healing – physical, emotional, or spiritual – have you experienced that deserves thanksgiving? How can you cultivate a heart that recognizes and responds to God's daily mercies? Like the Samaritan leper, how can you return to Jesus with praise and thanksgiving?

Blessings,

Fr. Vincent

# 'The Meaning of Diwali'

#### By Bharat and Gita Thakrar

Diwali is a major Hindu festival known as the Festival of Lights. It celebrates the victory of light over darkness, good over evil, and knowledge over ignorance. Diwali is observed for five days, usually in October or November, based on the lunar calendar. The festival originated in India but is also celebrated by Sikhs, Jains, and Buddhists. Homes and streets are decorated with lamps, candles, and electric lights during this period.

Many people celebrate Diwali to honor Lord Rama's return to Ayodhya after defeating the demon king Ravana. It is also associated with Goddess Lakshmi, who represents wealth and prosperity, and with Lord Ganesha, the remover of obstacles. People clean and decorate their homes, create colorful rangoli designs, and light earthen lamps called diyas. Fireworks and crackers are burst to mark joy and festivity. Special prayers, or pujas, are conducted for prosperity and happiness.

Families exchange gifts, sweets, and greetings with friends and neighbors. Festive foods and traditional sweets are prepared and shared during the celebrations. The festival encourages unity, bringing together communities, friends, and families. The doors and windows of homes are kept open to welcome good fortune and blessings. Diwali is an official holiday in several countries beyond India. Each day of the festival has a special significance, from Dhanteras (wealth and health) to Bhai Dooj (celebrating the sibling bond).

The lighting of lamps signifies the removal of spiritual darkness and the spread of positivity. Merchants start new account books, marking fresh beginnings for businesses. The festival also involves acts of charity and kindness, including feeding the poor and helping those in need. Diwali teaches values of righteousness, self-reflection, and hope for a brighter future. It is associated with various legends, including Krishna's victory over Narakasura and the birth of Lakshmi.

The five days of Diwali—Dhanteras, Naraka Chaturdashi, Lakshmi Puja, Govardhan Puja, and Bhai Dooj—are filled with rituals unique to each region and faith. Rangoli designs made from colored powders or rice are common decorations at the entrance of homes. The festival marks the start of the Hindu New Year in some Indian states. Diwali's message is about celebrating the triumph of goodness and expressing gratitude for life's blessings. Throughout the world, Diwali stands as a symbol of hope, community, and the victory of light in every sense.

# **SEARCH THE SCRIPTURES**



Search the Scriptures is meeting at **10 a.m., October 27 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

# **COMMUNITY CHAPEL**

# 'It's the Best Deal Ever'

#### By Pastor Bill Hayden

Has this ever happened to you? You are standing at a locked door of a business and seeing people; you wonder if the company is open. It could be at the beginning or the end of business hours. Whatever the case may be, you hope and sometimes pray that they will be able to address your needs.

Some time ago, a friend I hadn't seen in a while approached me to inform me that he was relocating and downsizing due to health reasons. By his countenance, you could easily see the toll that life's challenges had placed upon his body. He said that the last five years had been challenging, and relocating would allow him to be close to a family member.

Our conversation took a slight turn concerning the inevitable, that we all get older and eventually pass on. I said, "Well, the good thing is that God has provided for our lives here and after we leave here." I hoped to see if he truly understood God's provision for us in the face of death. It became clear that he was closed to any further discussion. Suddenly, he had to leave. So, he wished me well, and I offered him my prayers.

I wonder if people truly understand and believe that they can have a relationship with God and have the assurance of eternal life. Consequently, for some, as they approach the end of their days, being filled with doubt, fear, and the torment of the unknown is miserable.

If your heart is open, you can receive God's provision for you today and for eternity by believing in Christ's death, burial, and resurrection. It's not complicated!

**John 14:1-3 AKJV** "Let not your heart be troubled: ye believe in God, believe also in me. 2 In my Father's house are many mansions: if it were not so, I would have told you. I go to prepare a place for you. 3 And if I go and prepare a place for you, I will come again and receive you unto myself; that where I am, there ye may be also."

Please join us in celebrating Life 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 where needs are met, faith is affirmed, and new friends are made. You can view our worship services on YouTube at www.villagescommunitychapel.vgcc.club

# Sports News

# **IRONMEN**

#### By Jerry Juracich

The Ironmen are in morning play, gathering every Thursday: check-in by the golf practice area at 9:30 a.m. and play starts at 10 a.m., with a shotgun start, sweeps, birdie pool, and closest-

On Thursday, October 9, 2025, 10 Ironmen played. The weather was crisp and partially overcast, another fine day for some golf.

We are pleased to announce a new member, Hassan Tafarrodi.

Gene O'Donnell won third place with a net 33. Frank Beltran captured second place with a net 27. There was a two-way tie for first place between Joe Alarcon and Jim White net 25s!

There was a four-way tie for low gross between Joe Alarcon, Kerry Lambert, Sang Nam and Gene O'Donnell with 33s.

Jim White won closest to the flag today on hole 8 at 11 feet, 6 inches.

No individual distinguished them self as "Golfer of the Day." A reminder: If every Ironman at each game takes the time to fill in all divots and repair any green damage noticed during the round, we would be making a big contribution toward maintaining our course.

The Ironmen 9-hole, par-3 group would love to welcome new members. We're a very sociable group, and we play pressurefree golf. Plus, your first round is on us! Just call Jerry Juracich at 408-440-8283 (land line). You can also visit our website at ironmen.vgcc.club.

# **SHONIS**





At left: New Shoni qualifier Mimi Steinhauer. At right: October Captain's Trophy winners Teddy Morse and Peggy White.

#### By Teddy Morse

Tuesday, October 7 was Shoni Peggy White's day to shine. She won the Captain's Trophy with a low net of 19, tied for low gross with 37, and had a chip-in birdie on hole 9. Seems like her knee replacement surgery this summer was a success. We look forward to a lot of low scoring games in her future. Congratulations!

Mimi Steinhauer completed her fifth game Tuesday, October 7 and thus has a provisional Shoni handicap allowing her to win sweeps money on Tuesdays. I played with her on the 7th, and she is an experienced 18-hole player and thus I foresee Shoni wins in her future.

Like many Villagers, our Shonis like to travel. Rose Loy returned to play with us on the 7th after weeks of out of the country traveling. It's nice to have her back.

We have a lot of fun activities planned for this fall. Our club has experienced golfers as well as beginning golfers. All of us have one thing in common, we love the game and the socializing it provides us. Come join us.

# TENNIS TALK





At left: Sarith Srinivasan and Catherine Pham. At right: Randy Shaw, Lolivic Shaw, Nancy Domingo, and Dari Tarabini.





At left: Venkat Prabhala, Linda Wong, Jayme Dickson and Lynn Dickson. At right: Peter Groot, Montse Vroman, Chris Palmiotto and Jay Desai.

#### **By Marty Funcell**

It was perfect weather for our Tennis Club's Mixed Doubles tournament.

#### The Mixed "A" Doubles results were:

First Place: Catherine Pham and Sarathi Srinivasan

Second Place: Chi Nguyen and Harry Soin Third Place: Cheryl Diltz and Paul Spisar.

#### We had 10 teams competing in the Mixed "B" Doubles tournament. The results were:

First Place: Lolivic and Randy Shaw

Second Place: Nancy Domingo and Dari Tarabini

Third Place: Montse Vroman and Peter Groot Consolation Winners: Lynn and Jayme Dickson.

Nancy Domingo and her committee of volunteers again did an outstanding job providing a light breakfast for both days followed by Chinese food and pizza for the lunches.

Alert: Tournament medals will be awarded at the Tennis Club Christmas party, Saturday, De-

Reminder: On Saturday, October 18, we will be hosting the Rossmoor Tennis Club from Walnut Creek in our semi-annual match. Play starts at 9 a.m. and is expected to finish by 1 p.m. Come and support us to get the plaque back!

# 9 HOLE WOMEN

#### By Sheryl Driskell

Congratulations to our Captain's Trophy winners for October!

Front Nine Winner: Jini Kang

Back Nine Winner: Judy Steinberg

In November, we'll hold the Captains Trophy Tournament, and the overall winner will be recognized at our Christmas Luncheon.

Coming Soon – Golf Genius Scoring Test

On Tuesday, October 21, we'll be testing the Golf Genius scoring system. This new system should make things smoother for both our foursomes and the Pro Shop.

For those who may feel a bit nervous-don't worry! Only one person per foursome nee enter scores into Golf Genius. The others can still keep their own scorecards if they wish.

#### Here's how it will work:

At the start of your round, you'll receive a scorecard with a GGID number.

Enter that number into your phone to access your game and begin scoring.

You can edit scores if a mistake is made.

We recommend that one player keep a paper scorecard for the group so scores can be verified at the end.

This will be a beta test to help everyone get comfortable using Golf Genius before it's officially implemented.

# FROM THE PRO

By Scott Steele, PGA Head Golf Professional Mark Your Calendars - Second Annual Glow Ball Night Golf on the Villages Par-3 Course!

Friday, November 7 at Sundown—The Par-3 Course will be lighting up the night as we all enjoy a fun evening of nighttime glow ball golf, food, drink & friends...Two 9-Hole Shotguns 5:30 p.m. & 6:45 p.m. \$30 per person plus \$13 Par-3 Course green fee. Each player will receive a glow ball, glow necklace, and a glowing drink cup. Included will be 9-holes of glow ball golf plus one hamburger or hot dog + one beer, wine or soda + select bar snacks. Sign up now in the Pro Shop. Don't miss this super fun night golf event at The Villages!

**Fall Aeration-Topdressing-Overseeding Continues** The greens aeration and topdressing have been successfully completed. Fairway aeration will be conducted through the remainder of October. Fairway topdressing and overseeding will continue through October and November. All of these processes are weather-permitting.

Winter Rules - During fairway aeration, topdressing and overseeding we will play Preferred Lies defined as 6-inch relief, pick-clean-and place, no nearer the hole everywhere including the rough.

**October Golf Schedule** 

Friday, October 17 – Sadie Hawkins Twilight 3 p.m. Front-9

Tuesday, October 21 - Villages Ladies Challenge 11:30 a.m.-12:50 p.m. tee times

Tuesday, October 28 - Santa Clara University Tournament 12 p.m. Shotgun - 18-Hole Course closed

2025 Club Champions Crowned in September

September is the month of the club championship tournaments at The Villages. We want to sincerely congratulate all of the 2025 Club Champions for their stellar golf play:

Men's Club 2025 Club Champion: Scott Stephens 18-Hole Women's 2025 Club Champion: Susan Anderson Swingers 9-Hole Women's 2025 Club Champion: Judy

Shonis Par-3 Women's 2025 Club Champion: Teddy Morse Ironmen Par-3 Men's 2025 Club Champion: Mario Silva Pinseekers 9-Hole Men's 2025 Club Champion: Mario Silva

2026 Master Golf Calendar — We are now formulating the Master Golf Calendar for 2026. If your group or Club has a golf event planned for 2026, do not forget to hold your place on the 2026 Golf Calendar. To do so, please email PGA Director of Golf Scott Steele with any details at ssteele@the-villages.com

Daylight Savings - Winter Golf Schedule. Daylight Savings Time ends Sunday, November 2. At that time we will transition to the Winter Golf Schedule with the following changes:

Mondays - Shotgun Starts at Noon - Range closed at 2 p.m. Tuesdays - Swingers Shotgun starts at 9 a.m. - Open Play 11:30 a.m. - Par-3 Course Shonis start at 10:30 a.m.

Thursdays – Par-3 Course Ironmen start at 1 p.m.

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

Winter Schedule Hours Nov. 2, 2025 - Feb. 2026 The Golf Course walking schedule will be adjusted on Mondays to prohibit walking between 12 p.m. and dusk.

Bandini Patrol—Huge Thank you!

On behalf of all Villages residents, I would like to extend a warm and heartfelt thank you to the members of the Bandini Patrol. The Bandini Patrol is a group of volunteers who come

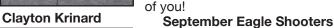
## **MEN'S GOLF CLUB**

By Doug Moore, villagesgolfers.com **Upcoming Events** 

Next Tournament up in the queue—Veterans Day Red, White and Blue Tournament. November 8. Four-man teams, 2 best balls, Play 6 holes from the #4 tees, 6 holes from the 3 tees, and 6 holes from the #2 tees. Holes will be assigned on the team scorecard. This tournament will be flighted. More information regarding signups to follow. Coffee and donuts (of course there will be).

**Hole In One** — Yes, it's time to dance and celebrate! We finally had a hole in one after this horribly long drought. Everybody, let's raise a glass and cheers to Dave Gutierrez for his amazing

> accomplishment. On Septembter 28, on Hole #6, Dave Gutierrez recorded an ace! Dave, we are delighted you finally decided to retire, because with talent such as yours, you needed to be on the course and not behind a desk. We all wanted to hug him afterwards, but Mazie was having none of that.



This gentleman is a local celebrity and a fan favorite! On September 6, our very own Clayton Krinard recorded an Eagle 2 on Hole #7. Oh yes, he did! He's still flying high and signing autographs. Well done, buddy!

Did somebody say Eagle Shooters? This section would not be the same without **Ted Escobar** in it. And he did not disappoint.

And once again Ted made quick work of hole #16! On September 21, he recorded Mazie Rice and Dave Gutierrez his monthly recurring Eagle 3. Well done,

Congratulations Dave, we are so proud

sir. We can't wait to see how many times you do this in October.

Now The Age Shooters for September... You are never going to guess what happened last month on the Villages links...OK, so you did. Last month, Dave Dimmick shot his age four

times with a 76 on September 3, a 77 on September 10, a 76 on September 24 and finally a 77 on the 26th. Nobody is that good.

OK this guy really is that good... he does this all the time.

Pres Miranda shot his age on September 10 with an 86, followed it up on the 17th with an 85, and then finished strong on the 29th with another 86. You are too cool, Pres!

And last but not least there is Larry Angel. Larry shot a 76 on the 10th, he then shot an 80 on the 13th, two days later on the 15th, he shot an

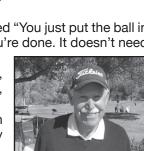
81, two days after that he shot an 82, and then he finished up on the 27th with an 80.

When asked how do you do this, Larry replied "You just put the ball in the hole and then collect your money when you're done. It doesn't need to be that difficult."

If you would like to be in the Hole-In-One, Eagle, and Age Shooter Sections next month, start playing better golf!

Remember if you record a Hole In One, an Eagle, or if you Shoot Your Age, please notify Donald Chaisson at dachaisson@comcast.net. **Executive Committee Meeting:** The Men's Golf

Club Executive Committee meets the first Tuesday of the month at 8:30 a.m. in the Montgomery Center. The next meeting will be November 4, **2025.** MGC Members are always welcome to attend.



**Dave Dimmick** 



**Pres Miranda** 

out every Tuesday morning at dawn between April and October to fill all of the divots on the golf course with sand and seed mix. This is an invaluable service and is instrumental in keeping the golf course in wonderful condition. I would also like to recognize the entire Shonis Par-3 Women's Group led by Betty Hall and Teddy Morse for their same efforts on the Par-3 Course every week! Please take the time to personally thank the members of the Bandini Patrol the next time you see them! Bandini team members include: Kerry Besmehn, Glen Seidel, Gary Sharps, Jan Anderson, Mike Schwerin, Bill Johnston, Brooks Fuller, Mike Sinlgeton, Jim Castle, Helen Varenkamp, Diana Hallock, Glori Landry, Marky Olsen, Susan Anderson, Lo Rube, Millie Anne Schwerin, Betty Sharps, Camille Guiliodobari, Kathy

**Ted Escobar** 

**Larry Angel** 

Youngkook Song, Hee Yang, Dianne Doughty, Dan Hernandez, Kitty Ohtaka, and Jan Mahoney. Please see photo in the October 2nd Villager Tips from the Pro—Punch it out...How To Keep It Low

We all know there are lots of clubs out there to use, but how often do we truly evaluate out set of clubs based on our age, skill level and mechanics? For instance, do you know if your swing matches up better for a fairway wood, or a hybrid? There are hybrids of every loft, but there are also fairway woods of every loft as well...all the way up to a 9-Wood which has about 26 degrees of loft, and an 11-Wood which has about 30 degrees of loft. If you tend to lack turn in you swing, if you have a shallow angle of attack, of if you tend to scrape the ground a bit prior to impact, a high lofted fairway wood will be a better option for you... due to its larger mass and sole and lower center of gravity, you will get more distance and trajectory with a fairway wood. If you tend to be a good iron player, if you take a divot with your irons, and you tend to have a steeper angle of attack, then a lofted hybrid will be a better option for you due to its sharper leading edge and lower profile which will allow you to more easily compress the ball for loft and spin. So try the club that matches your swing profile and see if it helps! To sign up for a lesson with me, email ssteele@the-villages.com





**Dave Gutierrez** 

## **18 HOLE WOMEN**

#### By Vicki Krattli

Thursday, October 9 was the start of a new era in our golfing experience. We started using the new online scoring platform that will go into effect in 2026. Congratulations to all who mastered GGID and each week I am sure more of us will welcome the change.

More new things are in store for us in 2026 as the board passed a motion to allow all members to play from the tees they are most comfortable playing and provide the most fun. The board suggests that we try playing from the different tees to find the ones that give the most enjoyment as well as a challenge and pathway to improved scores. Mazie will put a box in the posting room, identified as "Forward Tee Scorecards" and would appreciate any scorecards completed using the various tees as her committee attempts to handicap the holes from the different sets of tees which will allow us to compete with anyone on any set of tees.

Playing it forward is not about making the game easier, it is about making it better. Here is why:

- More Enjoyment: Playing from a suitable distance means golfers are more likely to reach greens in regulation, avoid hazards, and have more birdie and par opportunities. That leads to a more satisfying round.
- · Faster Pace of Play: One of the biggest challenges facing modern golf is slow play. Shorter distances help golfers move through the course more quickly, which benefits everyone.
- Better Scores, More Confidence: When players are not constantly grinding out long approach shots, they score better—and that builds confidence and keeps them coming back.
- · A More Inclusive Game: The forward tees are not just for beginners, seniors, or women. They are for anyone who wants to play from a distance that suits their game. The result is a more welcoming and accessible game for all.

Some golfers believe that moving up a tee means they are "not good enough." But the truth is, the best players are those who know how to manage the course intelligently—and that includes choosing the right starting point.

Golf legend Jack Nicklaus once said, "The game should be fun. If you are not enjoying it, you are playing the wrong way." That sentiment is exactly what Play It Forward is all about.

Final Thoughts-Whether you are new to the game or have been playing for decades, reconsidering the teens you play from can have a major impact on your experience. Try moving up a tee box during your next round. You may find yourself playing faster, scoring better, and — most importantly — having more fun.

After all, golf is a game. Let us keep it that way.

# Villages Golf Committee seeking new members

The Villages Golf Committee (VGC) is currently accepting applications...If interested, please reach out to Robertbrucehowe@gmail.com or Debbie Moore at Honbun865@gmail.com for more information.

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# SCOREBOARD

## **BOCCE**

#### Villages Bocce Club Weekly Win/Loss Standings

#### Fall Round Robin Week #4 Wednesday 10 a.m.

Le Bocce Vita 8-0

BaabooLoos 4-4

Wednesday 12:30 p.m.

Charlie's Angels 3-5

Just Roll With It 5-3

Bocce Birdies 2-6

Bocce Pals 2-6

Deboccery 6-2

Bad Boys 2-6

Monday 10 a.m. Pallino Posse 2-6 Agitators 5-3 Crazy Eights 5-3 Bocce Gals 6-2 Straight Shooters 5-3 Rolling Dragons 1-7

Monday 12:30p.m. Happy Friends 3-5 Goombahs 8-0 Bocce Rascals 4-4

Let's Roll 1-7

Wednesday 3 p.m. Eliminators 2-6

BloodBath & Beyond 6-2 The Seven and One 6-2 **Bocce Beatles 3-5** Don't Stop Ballieving 3-5 Rita's Rollers 4-4

SHONIS

Tuesday, October 7

Flight 1 (Handicaps 12-15)

Flight 2 (Handicaps 16-19)

Flight 3 (Handicaps 20-24)

1. Tie Teurko Matsumura,

Julianna Wahlgren, 23

2. Linda McChesney 29

2. Tie Leslie Ingham, Jan

**Putting for pesos** 

1. Teddy Morse 24

2. Marty Blinde 28

1. Peggy White 19

Trusso 26

3. Joyce Baptiste 29

Olivia Spada

Thursday 3 p.m. Rack 'N Roll 4-4 Rolling Rock 4-4 2B Reckoned With 1-7 The Chewbocces 3-5 Game of Throws 8-0 Dragon Slavers 4-4

# **BRIDGE**

#### Wednesday, October 1

1. Ed Logg - Mary LeGrand 2. Jonna Robinson - Neda Dorjath

3/4. Tied - Hank Koransky - Hanhi Min and Art Lind -Donna Erickson

#### Friday, October 10

1. Ed Logg - Jonna Robinson 2. Mary LeGrand - George Welch

3. Joe Henry - Bonnie Taylor

#### Thursday 10 a.m.

Bocce on the Rocks 4-4 Bocce Wanna Bees 1-7 WhatsUp! 4-2 Bocce Kings 5-3 Sweet Rollers 6-2 McCarthy's Worthies 2-4

#### Thursday 12:30 p.m.

Ladybugs & Bullfrogs 5-3 Merry Bocce Band 5-3 The Add Ons 5-3 Sure Shots 1-7

# **MEXICAN DOMINOES**

#### Wednesday, October 1

Bev Waller-Wharton Kit Hultquist 207 Sylvia Rozewicz 266

#### Friday, October 3

Eva Medeirow 192 Shirley Bellavance 230 274 Kitty Heston Remy Pessah 277

#### Wednesday, October 8

Kit Hultquist 169 Suzanne Fazzio 258 Maribeth Berlie 293

#### Friday, October 10

Audrey Osuna 178 Sylvia Rozewicz 199 Kit Hultquist 290

# **18 HOLE WOMEN**

#### Thursday, October 9 Flight One

Low Gross: Janis LeCompte 84 Low Net: Helen Varenkamp 71

#### **Flight Two**

Low Gross: Michelle Chung 81 Low Net: Jane Hong 68

#### **Flight Three**

Low Gross: Betty Sharps 96 Low Net: Linda Lutschan 71

#### 2 Tees Flight One

Low Gross: Gail Tuft 90 Low Net: Jay Lee 76 2nd Low Net: Judy Steinberg 79

#### 2 Tees Flight Two

Low Gross: Diana Hallock 100 Low Net: Geri Wilk 76 2nd Low Net: Janis Kiernan 79

#### 2 Tees Flight Three

Low Gross: Jean Shimada 106 Low Net: Won Cha 77

2nd Low Net: Maxine Amundson 80





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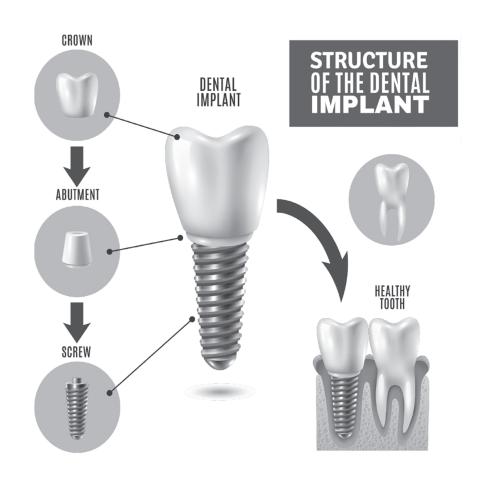
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# FEATURES

# The Roots of Evergreen series

The Roots of Evergreen installments will be published in *The Villager* the third week of every month and collected in *The Villager Online* under a new History heading.

This month's installment is about William Wehner, promoter and producer of panoramas.

# William Wehner and his panorama empire

The man who first established a winery on our Evergreen hills, William Gottfried Wehner, made it all possible utilizing the fortune he amassed by producing panoramic paintings for viewing by Victorian audiences. These oversized paintings depicting historic and religious events or spectacular landscapes were a form of popular entertainment that predated our modern movies. Prior to the emergence of cinema as the chosen form of mass entertainment, panoramas were produced and displayed in specially built auditoriums in major cities around the world. Generally, there were two types of panoramas—stationery and fixed. The fixed 180-degree or 360-degree paintings were mounted on the walls of cylindrical rotundas with rotating viewing platforms in the center. And the kinetic type were massive paintings that were rolled around long, vertical spools that allowed the canvas to be scrolled in front of stationary viewing galleries.

The panorama, also known as a cyclorama, had its origins in 1809 in Edinburgh, Scotland. These huge paintings of historical events and landscapes first became popular in Europe in the early nineteenth century. The word "panorama" was coined in the late 1780s by the Irish painter Robert Barker, who produced the first large-scale 180-degree panoramic depiction of Edinburgh as seen from the vantage point of Calton Hill. As public acclaim for his works mounted, Barker took the Edinburgh paintings to London in 1792 and mounted them on cylindrical surfaces, which were illuminated by skylight windows and seen from central viewing platforms. His ultimate goal was to produce full 360-degree views of his subject matter. In 1793, Barker presented his panoramas in London in the first building built expressly for showing panoramas. London viewers paid three shillings to pass through a darkened passage and climb to the central viewing platform to be suddenly astounded by the massive paintings, which immersed them in an experience intended to transform the painted subject matter into an illusion of reality. With the primary goal as reality, all seams of the paintings had to be concealed and props were used to conceal the bases of the paintings, thus enhancing the "reality" and lending a sense of a third dimension. As the art form developed, the paintings were mounted on rollers and slowly scrolled before viewers. Music, narration, and other sensory enhancements were added to further improve the viewing experience. Related objects were assembled in dioramas at the base of the panoramas to blur the line between the second and third dimensions. As the popularity of panoramas increased, large viewing houses were built in major cities all across Europe.

During the time that popularity peaked in Europe and the medium began to entice Americans, enter William Wehner with his goal to promote panoramas in America. As was the case with most of Wehner's business decisions, his timing was impeccable. Wehner did not pioneer the art form, but he took advantage of a mounting interest in the massive paintings in the United States in the 1880s.

Wehner, born in 1847 in Lingen, in the Kingdom of Hanover (now a region in central Germany) came to the United States in the 1860s as a farmer, who eventually became a businessman in Chicago. In 1883, he sold a glass and ceramics business and founded the American Panorama Company (also known as the National Panorama Association). It was the first major American company dedicated to the production of panoramas that depicted large-scale historical and event paintings for viewing by the general public. Wehner chose the Civil War and Bible scenes as his subject matter, playing on the patriotic and religious sensibilities of his audiences. Success was imminent because of Wehner's keen business acumen, his nearly flawless timing and his seemingly endless luck. Soon, the medium caught on like wildfire in the United States and Wehner was off like a skyrocket.

Prior to setting up his venture, he and wife, Mary Elizabeth, and daughter, Ida, traveled back to Europe to recruit a stable of academically trained painters who could create the huge paintings. While in Europe, he acquired a panorama titled "The Battle of Sudan" that was painted in 1879. He shipped it to New Orleans to be shown at the World Cotton Centennial Exhibition, and then took it to audiences in Cincinnati, Toronto and even Osaka, Japan. With this success, Wehner began producing his own panoramas in 1885 with his stable of German painters as part of a company known as the Milwaukee Panorama Company.

His first panorama depicted a Civil War battle titled "The Storming of the Missionary Ridge." His second work was a scene from the Battle of Atlanta, a 42-foot by 365-foot painting, created in five sections weighing in at 10,000 pounds—the largest in the world at the time. The restored panorama still exists and can be seen in Atlanta, Georgia at the Atlanta History Center. The painting, created in 1885 in Milwaukee, was exhibited in Detroit, Mineapolis and Indianapolis, then sold to a private party in Atlanta and resold to an Atlanta Civil War museum. In 2014, a \$35-million fundraiser financed the restoration of the huge painting and a new facility in which to display it. The panorama was re-introduced to the public in 2019.

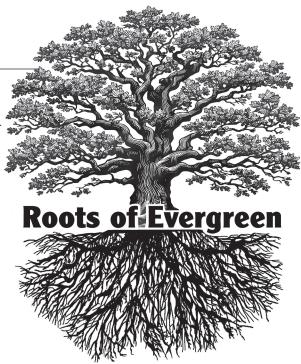
Housed in its earlier museum venue, it supposedly served as a source of inspiration for the film "Gone With the Wind." It was said that during the celebrations associated with the premiere of the iconic movie, Clark Gable and other actors visited the Atlanta cyclorama. After viewing it, Gable supposedly quipped that the only way the painting could be any more magnificent was if he were in it, prompting the museum to add Gable's features to one of the dying soldier figures in the diorama in front of the painting.

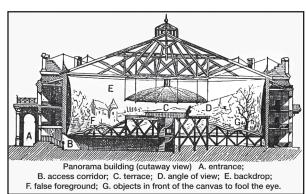
For a brief time in the late 1880s, Milwaukee became the center of panorama production in the U.S. Wehner's company also produced panoramas of "Jerusalem on the Day of the Crucifixion," and "Christ's Triumphal Entry into Jerusalem," created between 1885 and 1888.

In 1887, Wehner left Chicago for his new venture in viticulture and agriculture on our Evergreen hills, where he built his new mansion and became one of the largest wine producers in the country.

View of a central viewing platform in front of a panoramic painting of Yosemite. The platform

After Wehner's departure, the Milwaukee company folded in 1890. Even though panorama production was slowing, in 1893, the year of Chicago's World's Columbian Exposition, there were six cyclorama houses still operating in that city. (Continued on page 26)

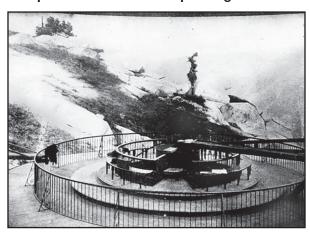




Cross section of a fixed panorama house.



William Wehner's crew of German artists posing on the scaffolding in front of the Battle of Atlanta canvas in 1886 as they worked toward completion of the massive painting.



view of a central viewing platform in front of a panoramic painting of Yosemite. The platform slowly rotated allowing viewers to contemplate all the details that passed before their eyes—and all that for the price of four bits (50¢)!

#### **Thanksgiving Buffet Menu** November 27

Two Seating: 12:30 p.m. and 3:30 p.m.

Adults: \$75 | Children Ages 5-12: \$35 Plus 18% Service Charge & Taxes

Cheese Board with Gourmet Crackers & Sliced Baguettes Fruit Platter with Assorted Wild Berries and Grapes

#### **Seafood Station**

Poached Shrimp with Cocktail Sauce

Crab Claws

Oysters on Half Shells with Mignonette Sauce Mini Tabasco and Lemons

Smoked Salmon with Whipped Cream Cheese, Capers, Sliced Red Onions, Tomatoes and Mini Bagels

#### **Salad Bar Station**

Beet Salad

Pearl Couscous Salad Yukon Gold Potato Salad

Club House Baby Mix Salad

Caesar Salad

Dressings and Vinaigrettes

Assorted Rolls and Butter

#### **Carving Station**

Prime Rib with Horseradish Cream and Au Jus Roasted Spiral Ham with Mustard Grain Honey Glaze

#### **Entrées**

Roasted Turkey with Giblet Gravy and Cranberry Sauce Pan Seared Corvina with Beurre Blanc and Caper Sauce Brown Butter and Sage Bread Stuffing

Buttermilk Whipped Potatoes and Side Gravy

Candied Yams

Steamed Seasonal Vegetables

Pumpkin Pie | Apple Pie | Pecan Pie | Rice Crispy | Chocolate Bars |Toffee Crunch Blondie |Lemon Crumb Bar |Chocolate Cake | Petite Fours | Cheesecake | Assorted Cookies

#### **Beverages**

Orange Juice | Cranberry Juice | Apple Juice | Lemonade | Soft Drinks | Coffee/Tea

#### **Reservations:**

Call 408-754-1337 or theclubhouse@the-villages.com Please Provide:

Member Number | Full Name | Phone Number | Number of Guests | Time of Seating

Final Changes or Cancellations Due by Thursday, November 20 by noon

## **Thanksgiving Curbside** November 27

**Pickup Times** 11 a.m. and 2 p.m.

#### \$35 Per Order

Plus 18% Service Charge & Taxes

#### **Delivered Curbside**

#### Salad

Clubhouse Baby Mix Salad with Ranch and Balsamic Dressing Rolls and Butter

#### **Entrées**

**Roasted Turkey** 

Giblet Gravy and Cranberry Sauce

Brown Butter & and Sage Bread Stuffing Buttermilk Whipped Potatoes and Side Gravy

Candied Yams

Steamed Seasonal Vegetables

#### Dessert

Pumpkin Pie

#### **Reservations:**

Call 408-754-1337 or theclubhouse@the-villages.com Please Provide:

Member Number | Full Name | Phone Number | Number of Meals | Time of Pick Up

Final Changes or Cancellations Due by Thursday, November 20 by noon

# The PUZ-LER Wehner's Panoramas...



Last week we looked at the two words NEW DOOR and asked you to rearrange them into one word. The answer was ONE WORD. Kind of silly when I gave you the answer in the question. Well, anyway the super smart prevailed once again and they were Larry Rosene, Neda Jordath, Jim Ware, Donna Hale, Joanne Robinson and Larry Broderick. Congrats!

Back to numbers: Using the following equation 9+9+9+1+1 can you, using one simple operation, make it equal 20?

C'mon, it's not that hard, and if you know send an email to me Mike Bailey at michsp@ aol.com with your answer. Include PUZZLE in the subject line and tell me your first and last name.

Thought for the day: A thief has been stealing the wheels off of police cars. The cops are working tirelessly to nab a suspect.





N. Jeanette Campa JABEZ Realty

Broker Owner Realtor Notary Public Villager jeanette@jabez-realty.com 408-661-0203 DRE 01327014

(Continued from page 25)

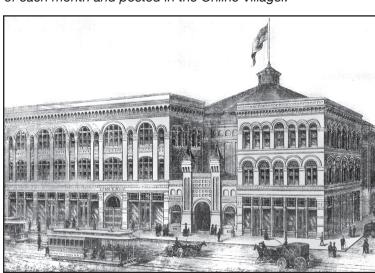
At the time of the Spanish-American war, Wehner tried to revive interest in panoramas in San Francisco. Having completed the construction of a large, new viewing venue called "The Panorama" at Tenth and Market Streets and opening it in 1887, he and his artists began production on a new panorama in 1898, "The Battle of Manila." It was presented in 1900 with only a moderate response from viewing audiences. With that, Wehner could see that the era of the panorama had played out and he re-focused his attention to making wine at his Evergreen vineyards—then one of California's foremost wineries.

By the turn of the century, photographic film and cameras were well on their way to being perfected and applied to the new medium of moving pictures. The point of no return for panoramas was assured when, in 1912, a couple of Chicago businessmen began shooting moving pictures in a barn in Niles, California for public release. Among their first stars were Bronco Billy and Charlie Chaplin. The new medium of cinema immediately captured the public's attention, sending panoramas and cycloramas to the trash heap of obsolescence-perhaps the only trace of the former attractions were the large viewing venues, heretofore known as movie theaters.

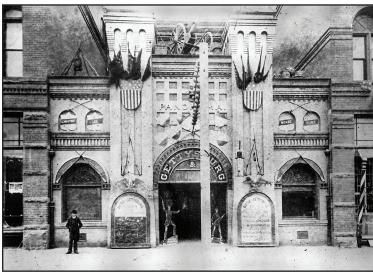
Do not despair, however, the cyclorama has not perished. There are new 21st-century cycloramas being added to the existing pool every year. Instead of paintings, the new works are just as massive 360-degree photographically printed images. Now you can view images of the wreckage of the Titanic and see a view of ancient Rome in panoramic splendor. If you are interested, a good place to start is at the website of the International Panorama Council at: panoramacouncil.org.

-Series compiled and written by S.R. Hinrichs

The Roots of Evergreen series will be published the third week of each month and posted in the Online Villager.



Wehner's San Francisco venture, The Panorama, a viewing venue with a large rotunda for mounting 360-degree fixed panoramas. The facility opened in 1887, and was Wehner's last big effort to remain in the panorama business.



Front entrance to the San Francisco venue decorated in preparation for showing the Gettysburg panorama.

(Continued from page 3)

#### President's Report

The President shall provide a summary report of Board activities since the last regular monthly meeting. The President may also use the report as an opportunity to inform the Directors and; audience about matters of special interest to the community.

#### CFO/Treasurer's Report

The CFO shall provide a summary report of the Corporation's general financial performance and status for the period since the last report and year-to-date. The report may be supplemented by management reports of specific financial and business activities.

#### General Manager's Report

The General Manager shall provide a summary report of management activities during the period and other matters of interest to the Board and membership.

#### Committee Reports

Committee Chairs or their designees shall provide summary reports of their activities as requested by the President.

#### **Unfinished Business**

Unfinished Business is the consideration of those items purposely deferred by the Board from one meeting to another. Reports to the Board shall include prior agenda submittals and any pertinent information received since the Board's last consideration. At the Chair's discretion, time shall be allotted for comment from the audience on each agenda item considered by the Board.

A response from a Director to an opinion or question from the audience will be permitted at the discretion of the Chair.

The names of makers of motions and seconders shall be recorded in the Minutes of the meeting. The motion shall be read by the Recording Secretary immediately prior to the Board vote. If the vote is not unanimous, a roll call vote shall be taken and recorded in the minutes.

#### **New Business**

New Business is the consideration of those items presented for the first time. Each listed item shall include a description to clarify the action or motion sought. At the Chair's discretion, time shall be allotted for comment from the audience on each agenda item considered by the Board.

A response from a Director to an opinion or question from the audience will be permitted at the discretion of the Chair.

The names of makers of motions and seconders shall be recorded in the Minutes of the meeting. The motion shall be read by the Recording Secretary immediately prior to the Board vote. If the vote is not unanimous, a roll call vote shall be taken and recorded in the minutes.

#### **Announcements**

Notice of scheduled Board meetings, Study Sessions and other events of note. Open Forum Communication

An opportunity shall be provided for audience members to address the Board on any matter. The time allotted to each speaker shall be determined by the Chair. A response from a Director to an opinion or question from the audience will be permitted at the discretion of the Chair.

#### Adjournment

For Policies CPo 302 and CPo 314, the Board to consider formal approval pending the outcome of the Bylaws vote.

CPo 302, Dues, Assessments, Charges and Fees: The purpose of the proposed revisions are recommendations from the Bylaws Committee to ensure that, if members approve the pending Bylaws updates, terminology and definitions are consistent.

#### **POLICY #: CPo 302** TITLE: Dues, Assessments, Charges and Fees

Set forth policy and procedural guidelines for collection of member dues, assessments, charges, and fees. **GOVERNING DOCUMENTS/ LEGAL REQUIREMENTS:** 

#### California Civil Code, Corporation Code, VGCC Bylaws Article 3.1

**POLICY:** 

The Club Board shall collect Dues for Operations, Capital Replacement and Improvements,, Capital Fund Fees, and Miscellaneous Service Fees from the members sufficient to perform the Club Board's obligations. Assessments levied by the Association and Homeowners' Boards from their respective members shall be collected by the Club Board as Managing Agent.

Delinquent payments are subject to the Club, Association and Homeowners' Boards' Collection and Delinquency Policies and the non-judicial foreclosure provisions of California Civil Code §5730.

The Club Board sets fees and charges for facility use, services, and disciplinary actions as per Club Policy and the approved fee schedule. Fee collection is assigned to the Club Board's designee and managed through the General Manager's office.

#### PROCEDURAL GUIDELINES:

This document sets forth guidelines to be followed by Management regarding the charges for use of facilities and services, collection procedures, and related disciplinary actions.

1. Fees and Charges in General. The Club Board of Directors sets fees and charges for membership, operation, facilities use, activities, services, and disciplinary actions. Fees and charges are payable when due and/or at intervals set by The Villages management. To provide value to members, foster community, and promote inclusivity, the Club Board intends to waive fees and charges for all-resident events using Club amenities, subject to Club Board approval, except for requested special services or exclusive use of specific Club amenities including but not limited to the golf course, horse stables, RV lot or garden plots. The annual Schedule of Fees and Charges will be posted on The Villages website and a hardcopy is available upon request.

2. Capital Fund Membership Initiation Fee (Capital Fee). The Club will may collect a fee from the <u>new owner</u> when a house or villa is purchased. The maximum fee will be no more than three times the annual total of the then current club operating dues. These funds will be designated for the Club's Capital Fund and allocated to replacement and improvement in accordance with the priorities established in the annual strategic and capital projects plans.

3. Golf Funding. Golf operations funding requirements shall be met by setting golfing operations revenue and per unit assessment funding targets each year. Resident green fees in effect on the date of the special Member Club Tournaments, defined by the Club Board, shall be the authorized green fee charged for resident and guest participants for tournaments held in that calendar year.

4. Exclusive-use amenities, such as Stables and RV Lot. The estimate of net operating expenses and reserves, repairs, and enhancements for the coming fiscal year, including prior year budget variances, shall be paid by individual users.

5. Obligation to Pay Charges. Each charge is an obligation of the member/ resident at the time it is incurred or billed. A member/owner is responsible for payment of any charges incurred by an occupant of the member's villa/home or guest of an occupant of the member's villa/home.

6. <u>Due Date/Delinquency Date for Payment of Charges</u>. A charge billed to a member/resident is due and payable on the date specified by Club Management. A payment is delinquent if not received 30 days after it becomes due.

7. Delinquent Assessment Payments. Delinquent assessment payments are subject to the Club, Association and Homeowners' Boards' Collection and Delinquency Policies and the non-judicial foreclosure provisions of California Civil Code §5730.

8. Late Charges/Interest. A charge, or any portion thereof, that is delinquent shall incur a late charge set annually by the Club Board. Beginning 30 days after the charge becomes due, the entire unpaid balance shall bear interest at a rate set annually by the Club Board. The late charge and interest rate are contained in the annual Schedule of Fees and Charges, posted on The Villages website and available as hardcopy upon request.

9. Collection Expenses. Any costs and fees incurred to process and collect delinquent amounts, including, without limitation, late and interest charges, charges for preparation of delinquency notices or referral for collection, postage and copies, and attorney's fees and costs, shall become an additional charge against the member/resident and shall be subject to collection action pursuant to this policy.

10. Application of Payments. Payments shall be applied first to the principal owed, then to interest and collection charges.

11. Initial Delinquency Notice. Once a charge, or any portion thereof, has become delinquent, the member/resident shall receive an initial delinquency notice stating all amounts past due and any known collection charges imposed as of the date of the initial notice. The initial notice may be in the form of a letter, monthly statement, past due notice, or any other form of written notice from the Club or its designated agent.

12. Not a Member in Good Standing. A member who is delinquent in the payment of any amount due the Club, as evidenced by an initial delinquency notice, shall be automatically deemed to be "Not a Member in Good Standing", upon which the member/resident and all occupants of the member/resident's villa/home shall lose the following membership privileges: point-of-sale charges to their home account, use of the golf courses, assignment of vehicle barcodes, attendance at Club-sponsored trips, events and activities, recreational vehicle storage assignment, stables assignment, voting, and other privileges that may be designated by the Club Board. The member privileges shall not be restored to "Member in Good Standing" status until all delinquent amounts and associated interest and collection charges have been paid in full.

13. Collection Process. If a member/resident account remains unpaid for 30 days after it is due the Club Board or its designated agent may, at its sole discretion any time, thereafter, initiate collection by bringing an action in Small Claims Court or Superior Court, or by referral of the account to collection agency.

30 Davs Delinguent:

If an account remains unpaid for 30 days after its due date, the Club Board or its designated agent may initiate collection actions, including referral to a collection agency.

60 Days Delinquent:

A second late notice is sent.

90 Days Delinquent:

Accounts are forwarded to the Club's Collection agency for a Demand Letter.

120 Days Delinquent:

Accounts are reviewed again; the collection agency is requested to prepare a Final Demand Letter and Notice of Lien. Post-120 Davs:

After a 21-day waiting period, if the account remains unsettled, the (Continued on page 31)

# LASSIFIED ADVERTISING

#### To Place a Classified Ad

Call 408-223-4655 or 408-754-1341

Email advertising@the-villages.com

Classified ads are available online at all times at news.thevillagescc.com/classifieds and are updated every Thursday at 4 p.m. The print edition is published the first and third Thursday of every month.

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 SALE: 6354 Whalev Dr.

2 bed, 2 bath, Single Level Floor Plan in Villa Montgomerv. 1197 sqft, with enclosed atrium and 2-car garage. \$724,500

MLS: ML82016998 Wallace Chane (408) 799-1703 Wallace@metisre.com Metis Real Estate, Inc., DRE:01517596

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or 408-205-0873

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#### Moving/Storage

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#### **Denzil's Piano Service** 510-352-2017

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#### **Notary**

#### **Traveling Notary** Maxine, a Villager 408-425-0614

drmaxa@comcast.net 1/15

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#### **Piazza Painting** 408-674-6333

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#### SENIOR In-Home Care

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10/16

# FOR SALE

#### TWO DAY ESTATE SALE (YOU DON'T WANT TO MISS THIS)

OCT. 18TH, 9 AM TO 4 PM OCT. 19TH, 9 AM TO 4 PM

#### **VILLAGE HERMOSA 8083 WINERY CT** QUESTIONS?

ASK ROBIN: 408-398-4264 VASES, PLANTERS, TOOLS, GARDEN THINGS, SHOP VAC, PICTURE FRAMES **BROTHER COLOR PRINTER/** SCANNER, EPSON ES-200 SCANNER, IPAD, KITCHEN ITEMS MOUNTAIN BICYCLE,

Classified ads continued on next page.

SUITCASES AND MORE

# Items for Sale (continued)

# USED ONCE MOVING BOXES

INCLUDING WARDROBE BOXES. CALL SHERRY: 602-388-9824

# UHaul & Home Depot Moving Boxes

(wardrobe and large box styles), various sizes. Call (408) 238-2353.

# Beautiful Crystal Chandelier Perfect condition!

Medium sized Includes bulbs Just needs hooking up \$300 OBO Jane: 650 867-8909

# Items for Sale (continued)

# Selling Burial site for two cremains in Santa Cruz

Mtns Memorial Forest.

Managed by
betterplaceforests.org
\$9,900 OBO
keithculhane1@gmail.com

# WANTED

#### Wanted: Sports Cards & Collectibles - Baseball,

Football, Basketball, Hockey, Soccer, Hot Wheels, Action Figures, Barbie, Comic Books, Toys & Video Games...etc. Cash for small & large collections. Call or Text 831-801-2113 For more information on placing an obituary, please email advertising@ the-villages. com or call Kory at 408-754-1341 or Scott at 408-223-4655.



# **OBITUARY**

#### Jim Whatley

November 9, 1928 — August 5, 2025

It is with great sadness that we announce the passing of a long-time resident of San Jose and The Villages, who passed away on August 5, 2025.

He was a valued member of the Veterans Club and a respected former Bocce Ball team player and captain.

He will be remembered for his honorable service as a veteran and for his contributions to the Flag Retirement Ceremony program. A Celebration of Life will be held on October 19, 2025, at 2 p.m. at the Vineyard Center, located in The Villages community.



# LANDSCAPE & MAINTENANCE SCHEDULE

#### **Landscape Maintenance**

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 October can be found on The Villager Online: **news.thevillagesgcc.com**. The schedule reflects days for mowing, combined mowing/cleaning, cleaning, and detailing. Detailing includes pruning, pulling weeds, and detailing plant material.

#### · Pest Control

Treatment for voles, moles, gophers, and squirrels will occur on 10/20 in Village Olivas, Village Hermosa, and Village Heights. (Giant Destroyer (EPA #10551-1) and Talprid Mole Bait (EPA #12455-101))

#### Mulching

-On July 29, 2025, the Association Board of Directors resolved to not apply any mulch within the first five feet of the perimeter of the condominiums. Mulching will be suspended while Management partners with the vendor to discuss how the remaining mulching will be applied.

#### **Association 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 land-scape requests within each village.

#### · Village Hermosa

- -Acacia removal project at the end of Colombard Court scheduled on 10/29-10/31.
- -Juniper removal project behind 8377 Riesling Way on 10/29-10/31.

#### · Village Valle Vista

-The Villages Capital Improvement Projects team and the awarded contractor are working on scheduling a start date.

#### **Club Maintenance**

#### · Verizon Cell Tower

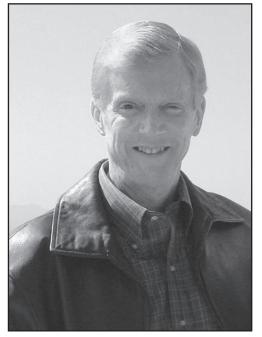
- Work began on the cell tower project the week of August 4, 2025. Work will be coordinated with tournaments. No work will occur while a tournament is occurring. You may have noticed

(Continued on page 32)

# Obituary

# Jeff Schlageter

1943 - 2025



Jeff was a native Californian. Born in San Francisco, he grew up in Oakland, and went to UCSB where he earned his Master's Degree in Electrical Engineering. It was at UCSB that he met his wife Linda. He is survived by son Michael (wife Lisa), grandsons Austin (wife Jody), Travis, and Dylan, and daughter Wendy (husband Matt), and grand-daughters Megan and Sarah. Except for 6 years in Texas, Jeff spent his career working in the Semi-Conductor industry here in Silicon Valley. Upon retiring, he worked as a consultant for various companies, which took him around the world. He also taught Project Management classes at UCSC Extension.

Jeff and Linda loved to travel and have journeyed to six continents as well as much of the United States. Family vacations were an especially fun time. Family ski trips to their home at Bear Valley were very special, as were extended family get-togethers on Maui

and in Sun River, OR. Jeff was a fan of our Bay Area sports teams especially Stanford, the 49ers, Giants and Warriors. He and Linda really enjoyed tailgating with friends at Stanford Stadium as well as attending Giants' games with Villagers.

When it was time to retire, finding The Villages was a blessing. He spent the last 20 years meeting so many wonderful new friends and enjoying all the activities here at The Villages especially pickleball and golf. He loved to read, and was a movie buff. One of his favorite expressions was "this is the life." He was also involved as Chairman of the Estates DAC, and SIRS/Men's Fun Club.

He was a smart, kind, generous, fun-loving man who was a caring and supportive father to Michael and Wendy and a loving Papa to his grandchildren. True soulmates, Jeff and Linda shared 60 special years together filled with love and happiness. He was admired, deeply loved, and will be missed and remembered by all who knew him.

A Mass of Christian Burial followed by a Celebration of Life is being planned.

(Continued from page 27)

process escalates to Pre-Posting of Foreclosure, followed by the posting of Foreclosure for Sale, both requiring Board action.

14. Dishonored Checks. A charge per check shall be imposed if the Club or its agent receives a check/electronic payment dishonored by the bank for any reason. The amount of the charge is contained in the annual Schedule of Fees and Charges. The Club may also seek damages in accordance with California Civil Code §1719.

15. Payment Agreements. The Club Board assigns the General Manager the responsibility of being its designated agent in the administration of any payment agreements to satisfy the settlement of delinquent assessment and fees owed. The designee, acting for the Club Board, may enter into a written payment agreement with the member for periodic partial payments on the balance of the assessment account, in amounts and on a payment, schedule agreed to by the designee. The agreement shall include payment of accruing assessments, and late charges shall not accrue so long as the member is complying with the terms of the Agreement. The Club has no obligation to enter into such an agreement, and any agreement entered with the member shall be reasonable and for the sole purpose of assuring the best interests of the Club are served. The payment agreement shall be in writing and a provision shall be included, which states that failure to meet any term of the agreement shall give the Club Board the right to immediately continue the collection process without further notice to the member.

16. Dispute of Charges. A member/resident may dispute the amount stated in the initial notice of delinquency by submitting to the Club Board a written explanation of the reasons for disputing the amount. A telephone call will not reserve any rights. If the Club Board receives the owner's written statement within 15 days of the postmark of the initial notice of delinquency, the Club Board shall respond in writing to the member/resident. The member/resident is required to provide the following information regarding any dispute:

- The member/resident's name, mailing address, and account number.
- The exact dollar amount claimed to be in dispute or in error.
- For each charge or payment in dispute, an explanation of the reasons for the member/resident believes there is an error, with sufficient detail such as dates, names, and check numbers, so that the dispute may be investigated. If the member/resident does know how the error was made, that statement may be made.
- · Copies of checks, letters or other documents referred to or claimed should accompany the written explanation.

Address of the Club and Club Board of Directors. Members/residents should respond in writing or make payments to the address directed by the designated agent. If no address is given, correspondence should be mailed to the Club at the following address:

> **Board of Directors** The Villages Golf and Country Club c/o General Manager 5000 Cribari Lane San Jose, CA 95135

Unless another address is given by the Club or its designated agent, the address noted above may be used for overnight payments.

17. Sufficiency of Notice. Except for notice that under California law must be sent by certified mail, notice is sufficient if either hand delivered to member/ resident address or mailed first class, postage prepaid, to the member/resident successfully administer the CP, including: at the address on file with the Club at the time of notice.

Proposed New Policy: \*CPo 314 Capital Projects Plan (CPP): \*This policy is proposed by the Bylaws Committee to ensure that, if members approve the pending Bylwas updates, a Capital Project Plan (CPP) will be in place to guide consistent, transparent, and financially responsible capital planning aligned with the Club's long-term vision.

The purpose of this policy is to establish a structured and transparent framework for identifying, evaluating, financing, and implementing capital projects that sustain and enhance The Villages' infrastructure and facilities. By adopting a comprehensive 5-year Capital Projects Plan (CPP), the Club seeks to ensure that capital investments are consistent with the community's vision, mission, and strategic goals, while promoting financial stability and member confidence in the decision making process.

#### **TITLE: Capital Projects Plan (CPP) POLICY NUMBER: CPo 314 OBJECTIVE:**

Establish a comprehensive 5-year Capital Program plan aimed at identifying, developing, and securing funds for projects essential to maintaining and enhancing The Villages' infrastructure. This plan will include criteria and rating systems for evaluating capital projects, the development of a Capital Projects Plan (CPP) document for approval by the Club Board, incorporation of membership input. and tracking the implementation of capital planning efforts.

#### **GOVERNING DOCUMENTS/ LEGAL REQUIREMENTS:**

Bylaws Article 8.2.4

#### **POLICY:**

The Club Board will maintain consistency and continuity in capital planning

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decisions by implementing a Capital Projects Plan (CPP) that ensures attractive and functional facilities for the membership, in alignment with the community's vision and mission. Key aspects of the program include:

- Alignment with Strategic Plan: Make decisions related to capital improvements that align with the overall Club goals and objectives concerning the physical and economic development of the community, asset management, and member services.
- Financial Stability: Promote financial stability by focusing on the Club's long-term financial capacity to meet capital needs.
- Communication: Communicate the Club's priorities and plans for undertaking capital projects to both internal and external stakeholders during the annual budget cycle.

#### **CAPITAL PROJECTS PLAN (CPP):**

The CPP is a dynamic 5-year plan updated annually identifying the priority, scheduling, and financing of major capital projects to be undertaken over the planning period. It serves as a comprehensive management and financial plan to guide capital financing, acquisition activities. It will be reviewed annually after modification by The Villages staff and approval by the Club Board as part of the budget process, which authorizes spending for specific projects.

#### **DEFINITION OF A CAPITAL EXPENSE:**

A capital expense is defined as an outlay resulting in or contributing to the acquisition of or addition to, a capital asset with an expected cost equal to or exceeding \$5,000 and with an anticipated useful life of 10 years or more. All capital expenses are either Capital Replacement or Capital Improvement.

Capital Replacement: Replacing existing facilities or infrastructure with similar or equivalent assets to maintain current service levels and capacity without adding new features or capabilities.

Capital Improvement: Investments made to acquire new or expand existing physical facilities or infrastructure, generally adding new capabilities or value to the property.

Capital expenses of both kinds include, but is not limited to, projects undertaken to:

- Acquire new or expand existing physical facilities or infrastructure.
- · Undertake large-scale renewal, improvement, or replacement of physical facilities or infrastructure, excluding routine maintenance. Renewal expenditures are those that improve an asset's productivity, significantly extend its useful life, or change its character.
- · Acquire major pieces of equipment, vehicles, and other capital items that meet both criteria set forth above when combined into a single project.
- Procure engineering or architectural consulting, studies and services related to infrastructure improvements.
- Acquire land or make improvements to land.

#### **Membership Vote Requirement**

Capital Improvement expenditures that are expected to exceed 10% of the current year's operating budget, and any capital expenditure that requires a special assessment to fund, will require approval by vote of the members as set forth in Club Bylaws.

#### PROCEDURE AND PROTOCOL RESPONSIBILITY:

The General Manager is responsible for coordinating tasks and activities to

- · Establishing procedures, schedules, and deadlines for CP formulation,
- Defining roles and responsibilities of CP participants,
- · Obtaining relevant and reliable documentation and information for capital
- · Establishing project evaluation criteria and rating systems,
- Developing the CP documentation for Club Board approval,
- Tracking implementation of capital planning efforts.

#### MEMBER INPUT TO THE CAPITAL PROJECTS PLAN (CPP):

The Club encourages Member participation in the annual CPP process. Members may share ideas or feedback through:

- Board Meetings & Budget Workshops: Public comment during agendized
- Club/Committee/DAC Annual Budget Input Form: Recommendations submitted through clubs, organizations, or District Advisory Committees.
- Club Project Request (CPR) Form: Formal proposal of new capital projects.
- Review of Draft CPP: Written comments when the draft plan is posted each year.

All input is logged by staff, considered during CPP budgeting, and summarized for the Board before adoption. Final prioritization remains the responsibility of the Club Board.

The above redline proposed policy changes have been posted on The Villager Online since October 3.

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

#### Landscape & Maintenance Schedule...

(Continued from page 30)

that a large section of plant material has been removed. This needed to be done as the contractors needed a specific additional area of clearance on both sides of the path to trench and perform other work.

- -Tower Has Been Delivery and Installation is pending
- -No Work" days during tournaments
- There's cows in "them thar hills!"—The Villages will have cattle on site from June 16 through November 2025. The cattle

will be grazing in the hill lands to help mitigate fire risks. There will 50 animals with colored ear tags to help distinguish them from Richmond Ranch Cattle.

#### Practical advice for residents:

- · Admire the cattle with your eyes and from a distance. Do not attempt to approach or interact with the animals.
- · Always keep dogs on leashes.
- · Cattle do not like loud noises. If a cow seems aggressive, which is very unlikely, yell or make a loud noise to deter them from approaching you.

## Tree maintenance town hall coming in November

The Villages Public Works Department invites you to a tree maintenance town hallstyle meeting with our tree care vendors SavATree and Vasquez ArborCare. This town hall is specifically for the tree maintenance of the Association and golf course.

The town hall will be held on Wednesday, November 19 in the Clubhouse Fairway Room at 10 a.m.

This townhall is meant to inform and demonstrate the tree maintenance plan, tree inventory, and tree assessment that SavATree and Vasquez have been working on in the past year. Please join us to find out more about the tree maintenance activities for The Villages Association and Golf Course.

RSVP: https://www. surveymonkey.com/r/vgcc-TreeTownhall

# Medicare Questions? Let's Talk.

Call 408-930-0903 today to learn more about Medicare plans in your area.

I represent most Medicare plans in the area. Please contact Medicare.gov, 1-800-MEDICARE, or your local State Health Insurance program to get information on all your options. Call me, I'm a great resource.



Herb Knight Licensed Insurance Agent Ca Lic. # 0775596 408-930-0903 Herb@TwoKnightsins.com





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