



The Villager

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June 27, 2024

The News this Week

- **Board Meetings Report**
(See items on pages 1, 4, 5, 8, 9 & 23)
- **Association Board President's Message**
(See article on page 3)
- **Message from the General Manager**
(See articles on page 11)
- **Villager Online & WOW drop-in session**
(See articles on pages 2 & 3)
- **Approval needed for home modifications**
(See article on page 23)

Holiday office closures

Villages business offices will be closed Thursday, July 4 for the Independence Day holiday.



The Villager Online in the final stretch to go live July 1

The Villager Online prepares for release the week of July 1. In tandem with the printed version, The Villager Online will be just a click away, while The Villager newspaper will be available to you in its traditional format. You soon will receive emails that link you to highlighted online news taking you directly to the articles—and we hope you stay to enjoy the colorful photos and take advantage of the online advertisements. By clicking on the ad that catches your interest, you go straight to more details. If you haven't seen The Villager Online, see it now in its pre-release form! Please visit: news.thevillagesgcc.com

Inside The Villager

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Help honor our vets at Quilts of Valor event

By Nancy Chesterton



The Villages Quilters will be honoring some of our Villagers veterans on **Thursday, July 4 at 12:30 p.m.** at Cribari Plaza.

These quilts are made by the Villages Quilters for Villages vets through a national organization called Quilts of Valor whose mission is to honor our men and women who have given their time in service to their country. The quilt is symbolic of a warm hug of thank you and meant to wrap them in our love and help them heal.

Those of us who did not serve have an obligation to recognize and honor those among us who put their life and plans on hold to help our country. Come and join us in this ceremony of thanks.

18-Hole Women's Tournament

The Villages 18 Hole Women's Golf group held its annual Invitational June 19-21 with 144 golfers competing. This year's theme was "Those Lazy, Hazy, Crazy Dayz of Summer." Overall low net winners L to R) were Jung Hee Ra, Annie Bassford, Monica Sanholtz and Michelle Walsh.



(See more photos of the Invitational in the Sports section.)

Operating Financial Commentary for the Month of May 2024

May 2024 (FY 2024) The Villages Cash & Overview:

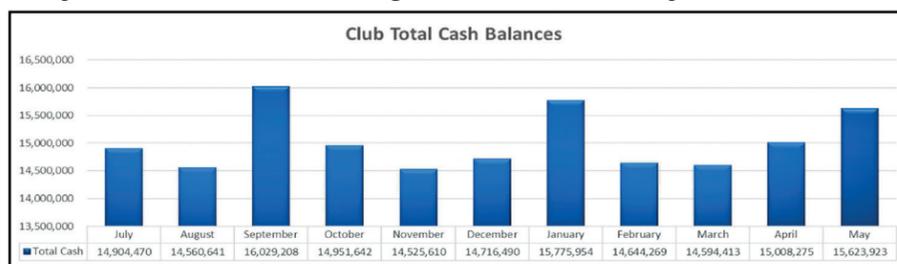


Balance Sheet: Operating Cash Balance and Restricted Cash Balances

Total Operating Cash Balance: \$ 4,029,000
 Total Restricted Club Capital Funds Balance: \$12,184,000
 Total Restricted Association and Homeowners Reserves: \$18,740,000
Total Cash Balance of The Villages' Corporations: \$35,953,000

• Balance in June will decrease with the payment of The Villages' Master Property Policy Premium of \$4,108,000. This year, however, the Association has determined to pay back the loan over a 12-month period at the 5/31/2024 DC Interest Rate of 4.18%, replacing the lost interest that would have been earned on the funds being in the investment portfolio.

May 2024 (FY 2024) The Villages Golf and Country Club Overview:



Balance Sheet: Operating Cash Balance and Restricted Cash Balances

Total Operating Cash Balance: \$ 3,439,000
 Total Restricted Club Capital Improvement Balance: \$ 514,000
 Total Restricted Club Capital Replacement Balance: \$11,670,000
Total Cash Balance of The Villages' Club Corporation: \$15,624,000

Average interest rate for **CDs** 3.9%

Average interest rate for **US Treasury** is 6.94%

Average interest rate for **Money Market Funds** 0.29%

(Continued on page 4)

COMMUNITY NEWS

PULSE

Dear Readers:

The Villager welcomes everyone's voice sharing ideas, opinions and accounts of life in The Villages in the Pulse column. Please follow the guidelines carefully.

Pulse deadline is 4 p.m. on Thursday of the week prior to publication. Pulse letters will be published in complete or abridged form at the discretion of the Publisher and in accordance with the editorial policies and rules established by the Club Board of Directors. (See VGCC Rule 1.30.) Opinions expressed by Pulse letter authors do not necessarily reflect the opinions of The Villager Publisher, staff, boards of directors or management.

All Pulse letters must be 200 words or fewer on a single topic relating to life in the Villages. Letter authors are limited to one published Pulse letter per month. Each letter must also include name, address, phone number, date and number of words. Typed or legibly written letters must include your signature and may be hand delivered to the Pulse mailbox in Administration Building B or by mailing to the Communications Advisory Committee, 5000 Cribari Lane, San Jose, CA 95135.

Letters may be submitted electronically through the Pulse Submission Form on the Resident Portal: resident.resident.thevillagesgcc.com/pulse, or emailed to Villager Managing Editor S. Hinrichs: shinrichs@the-villages.com.

Emailed letters must include the text within the body of the email and the subject line must read PULSE LETTER.

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



The Villager Online emails arrive in your inbox beginning in July

As we approach the launch of *The Villager Online*, we want to ensure you're kept current on the latest online news. To achieve this, we're sending Villagers emails that will directly link you to *The Villager Online* articles. Since FastLane readers look forward to their opt-in emails based on the topic of interest, the team will continue sending emails—now newly formatted—to those members.

• Based on the FastLane model, expect to receive Pro Shop, Clubhouse, and Community Activities-focused emails, with everyone getting a *Villager Online* notification in their inbox on Wednesdays, Fridays and Saturdays.

• Considering Villagers who have not opted in to the FastLane, the team will send emails to all those who have a Resident Portal account. These "read-all-about-it" *Villager Online* notifications will arrive in your inbox the first and third weeks of every month, aligning to *The Villager* in print.

To ensure you don't miss out on your online news, register online at: news.thevillagesgcc.com

The Villager Online protects your confidential information

With change comes opportunity. When the Communications team conducted the Sneak Preview presentations, we heard from attending Villagers that they weren't necessarily comfortable with personal information being accessible to the WWW (world wide web) audience. When the GM staff circled around to consider the implications, we came to the same conclusion.

Two items of change. We take The Villages confidential information seriously. It's one matter when content is in traditional newspaper print and another when content goes online. We understand. The Villager Online has a privacy policy in place to help protect your information.

Secondly, The Villager Online, which is WWW public currently, will be password protected to ensure that its content stays within the Villages community. Placing this extra protection means that whether accessing your online newspaper from your browser or the Member Portal, you will need your login credentials—username and password.

While we believe The Villages newspaper content is safe, you may not, so please always consider what you publish. The choice of what you decide to publish is up to you. If you are a content contributor, please ensure that email addresses, phone numbers, and names are approved to be included in your submitted article. Likewise, the GM office will consider what it publicizes, for example The Villages financials.

Attention Content Contributors: *The Villager* represents the voice of its residents, maintaining the tone of the community as well as the accuracy of all articles. *The Villager* staff works diligently with content contributors to uphold this standard, and in doing so, reserves the right to refuse any content written by Artificial Intelligence (AI) technology and/or deemed factually incorrect—in whole or in part. We request that club articles be submitted with bylines.

IN MEMORIAM

In Memoriam notices are run free of charge.

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

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

DEADLINES

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

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

Classified Ads: Classified ads, renewals, cancellations and changes are due by 4 p.m. on the Monday before publication. Holiday deadlines differ. You may fax classified ads to 408-274-2843 or e-mail to: ktran@the-villages.com. For more information, please call 408-223-4657, 408-754-1341 or 408-223-4655.

Display Ads: Display ad rates and placement may be arranged by calling 408-223-4657. Display advertising information is available on The Villages website at: www.thevillagesgcc.com.

Delivery: *The Villager* is published on Thursday and distributed to all residents Friday morning. Extra copies of the latest editions are available in *The Villager* office, in Cribari Center and in the Library.

Call 408-223-4655 to report missed deliveries.

POLICIES

Publication of advertising in *The Villager* does not constitute endorsement. Licensed real estate professionals advertising in *The Villager* are required to name themselves as agent or broker, or list the name of the brokerage for whom they work as part of their ad. This is in compliance with Real Estate Law Section 10140.6.

All copy is subject to editing and must be submitted with that understanding. *The Villager* reserves the right to reject or discontinue advertising or articles that are deemed unsuitable.

The Villages Communications Advisory Committee develops operational plans, reviews rules and policies, and advises the General Manager and Club Board on issues pertaining to *The Villager*, including Pulse letters, Channels 26 and 27, FastLane and the website. Residents having relevant concerns may attend meetings or call committee members by phone: Chair Barbara Clurman at 669-234-4180, and Co-Chair Debbie Champion at 408-960-6994.

HOURS

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

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

The Villager is published every Thursday under policies established by the

Club Board of Directors:

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

Villager Personnel:

Theresa M. Ostrander	Publisher
Elizabeth Park	Communications
Scott Hinrichs	Managing Editor
Kory Tran	Associate Editor
Jerry Marquez	Design Editor
Mia Ahlstrom	Advertising/Customer Service
Mariam Ibramim	Webmaster

The Villager is published by The Villages Golf and Country Club, 5000 Cribari Lane, San Jose, California 95135. Copyright 2024. All rights reserved. Visit The Villages website at: thevillagesgcc.com

BOARDS & COMMITTEES

Association President's Message—June 25, 2024

Welcome everyone to the June Association Board of Directors meeting. I would like to congratulate and welcome our three new board members Deb Gordon, David Dimmick and Patrick Barber. All three have excellent life experience and skills that will help guide the ABOD for the next three years. At our organizational meeting last week, I was elected President for the 2024-2025 fiscal year, Patricia Reardon was elected Vice President, Deb Gordon will be our Secretary and Patrick Barber will be our Treasurer. With Steve Gilbert, John Epperheimer and Patricia Reardon continuing as directors, I believe we have an excellent board and are going to have a great year.

I would also like to thank our outgoing directors Diana Hallock, David Cook and Julie Wash. Their years of dedicated work for The Villages is much appreciated. Most residents don't realize the amount of time and energy spent being on this board. They have all spent six years of their retirement making sure the Association is running financially and operationally sound and for that we should all be thankful.

These are exciting times to be a Villager. Our General Manager, Theresa Ostrander, has brought a different and higher level of energy to the Villages since I arrived here almost 10 years ago. Theresa takes direction from the three Boards she serves, aligning her actions with our vision, mission, and annual goals. Since arriving she has:

- Hired new personnel and changed the organizational structure.
- Started us in a new direction, looking to the future instead of just maintaining the status quo.
- Began strategic planning for the present and the future instead of just treading water.
- Obtained new technology to update our aging computer systems and is streamlining operations.
- Worked to improve important areas such as fire safety.
- Started changing our landscaping to make it more drought tolerant for the future droughts we all know are coming and to save us money on water that is becoming more expensive each year.

And while she is not doing these things by herself, I believe it is her energy that is bringing all of this to the forefront. I cannot picture our past general managers doing what she is doing. I look forward to continuing to work with Theresa and see what ideas she comes up with next.

Since becoming a board director two years ago I have made it my mission to understand as much of the financial situation of this community as I possibly could. Through constant questioning and the excellent assistance of Meg Flanagan I came to understand how most things work financially, although I still get surprised from time to time. The most important thing I learned is that 74% or $\frac{3}{4}$ of our \$15.3-million-dollar operating expense budget is spent in three areas: Landscaping (22.3%), Water (18.9%) and Insurance (32.8%). Thus, it is extremely important we focus on these three areas in an effort to keep these expenses down.

Theresa has found a way to reduce landscaping costs by adjusting how the landscaping contracts are negotiated and implemented. Our current focus on re-landscaping The Villages over the next 10-15 years will also help to reduce these costs in the long run through the need for less landscape maintenance.

(Continued on page 23)

Club Board President's Message—June 25, 2024

With the start of the fiscal year 2024/25 and a new Board of Directors in place (the 58th!), it is appropriate that we consider how the new board will conduct the governance of the Club and the issues we plan to address to maintain and improve our Club assets and increase the value of our homes. First let us recognize the good work our General Manager and her senior staff have already accomplished in creating a reasonable budget under difficult circumstances. They are updating our operating software, creating an on-line version of The Villager, establishing a long-range capital improvement program, and implementing turf reduction. Much has been accomplished and much remains to be done.

Good Governance

In a non-profit organization the board is ultimately responsible for all aspects of the organization's activities, however we do not directly manage the staff. The Board gives the General Manager the authority and responsibility to do so. So, what is the Board's role? These five actions fulfill the Board's leadership commitments:

- Approve the Villages strategic plan
- Develop the policies to implement that strategy
- Stewardship of the financial and legal resources
- Effective monitoring and evaluation of operations
- Hiring and evaluating the General Manager

Club Board Goals, Objectives and Projects

We are grateful that last year's Board provided today's Board with six goals and five projects for consideration at the June Board meeting. Their planning provides continuity from one board to the next. One major goal includes working with staff and the three Boards of Directors to create and implement a five-year Strategic Plan which will include a Club long-range facilities plan and shorter-range capital improvement program. Other goals include increasing revenue from the Clubhouse and golf course and investigating options for improved cell phone and internet access. The approved list of Goals, Objectives and Projects will be posted on our website.

Although this year will be demanding, your Club Board is dedicated to maintaining and improving the quality of life at The Villages. We ask for your support, good will and ideas.

—Richard Zahner Villages Golf & Country Club Board President

The Villager Online assistance is here— come to the WOW drop-in session July 1

The WOW volunteers and the VMA are ready to help you navigate the new Villager Online and answer questions about The Villages' new automated business operations system—Cobalt. Cribari's **Sequoia Room** is reserved all day for you to drop in and get assistance! Stop by anytime from **9 a.m. to 6 p.m.** on **Monday, July 1**. Volunteers will be ready to serve you.

Please bring your laptop!

Questions? Email Communications at comms@the-villages.com or stop by Building B and ask for Elizabeth, AGM of Communications & Public Safety.

GOVERNANCE MEETINGS

Sign up now to get access to The Villager Online!

The Villager Online is launching in July!

To make sure you are able to view content, visit news.thevillagesgcc.com now to register.

BOARD MEETINGS

Association

- The Villages Association Board of Directors Monthly Board hybrid meeting is **Tuesday, July 30 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 Meeting is **Tuesday, July 30 at 1:30 p.m.** in Foothill Center and on Zoom.
Meeting ID: 961 5036 4740; Passcode: 260616; Dial: 1-669-900-6833

More **BOARDS & COMMITTEES** and **COMMUNITY NOTICES**
on pages 4, 5, 8, 9, 11, 22, 23 & 25

More BOARDS & COMMITTEES

Operating Financial Commentary...

(Continued from front page)

Operations Total Revenue				
	MTD	YTD	BUDGET YTD	Variance
Total Revenue	\$1,350,326	\$14,085,560	\$13,949,066	\$ 136,494
Total Assessments	\$ 778,298	\$ 8,561,282	\$ 8,561,289	\$ -7
Total Other Revenue	\$ 572,028	\$ 5,524,278	\$ 5,387,777	\$ 136,501

Operating Total Expense				
	MTD	YTD	BUDGET YTD	Variance
Total Operating Expense	\$1,438,512	\$14,414,120	\$14,196,083	\$ -218,038
Total Payroll & Benefits	\$ 847,331	\$ 9,165,314	\$ 8,911,540	\$ -253,774
Total Operating Expense	\$ 591,181	\$ 5,248,806	\$ 5,284,543	\$ 35,736

Operating Surplus/(Club Operations)				
	MTD	YTD	BUDGET YTD	Variance
Net Surplus/(Deficit)	\$ -88,186	\$ -328,560	\$ -247,017	\$ -81,543
Prior Year Surplus			\$ 200,000	\$ 200,000
Adjusted Balance	\$ -128,560		\$ -247,017	\$ 118,457

May 2024 – Key Impacting Factors

Revenue (Less Assessments): \$572,000, resulting in a \$13,000 favorable variance to a budget of \$558,000, YTD \$135,500 favorable variance to a budget of \$5,387,000.

- **Golf Services, including Golf Course: \$221,600, resulting in a \$37,500 favorable variance to a budget of \$184,000, YTD \$33,000 favorable variance to a budget of \$1,887,000.**
 - o Golf Cart Rentals YTD \$13,000 favorable to a budget of \$80,000.
 - o Greens Fees YTD \$15,000 favorable to a budget of \$1,415,000.

- **Restaurant and Clubhouse: \$264,000, resulting in an unfavorable to a budget of \$24,600, with a budget of \$289,000, YTD \$90,500 favorable variance to a budget of \$2,669,000.**
 - o Food Revenue YTD \$86,000 favorable to a budget of \$2,178,000.
 - o Bar Revenue YTD -\$9,400.

Expenses: \$1,438,000, resulting in a -\$2,000 unfavorable variance to a budget of \$1,435,000, YTD -\$218,000 unfavorable variance to a budget of \$14,196,000 (Adjusted with PY Surplus to -\$18,000 unfavorable variance as the \$200,000 was not put into Navision to offset the expenses.

- **Employee expenses YTD -\$253,700 unfavorable**
 - o Realignment of staff and some separation agreements in the first two quarters of the fiscal year.
 - o Incorrectly accounted for the increase in the minimum wage as of January 1, 2024, in the FY 24 Budget.
- **Services Expense YTD -\$301,000 unfavorable**
 - o Legal Fees YTD -\$109,000 unfavorable
 - o Professional Fees YTD -\$171,700 unfavorable
- **Utilities YTD \$98,000 favorable to budget**
 - o Electricity YTD -\$55,700 unfavorable to budget
 - Budgeted at an 8.0% increase as of January 1, 2024, the rate increased by 12.8%. Rates were announced before the 2024 fiscal year budget completion.

- o Water YTD \$191,400 favorable to budget
- o Telephone YTD -\$25,000 unfavorable to budget
- o Trash YTD -\$9,800 unfavorable to budget

• **Board of Director Expense: YTD -\$28,900 unfavorable to a budget**

SUMMARY: The combined income statement indicates that the total operating revenues are performing better than the budget, showing a favorable variance both MTD and YTD with total direct expenses slightly higher than the budget, leading to an unfavorable variance. But the net income for MTD shows a favorable variance. The YTD net income, though unfavorable compared to the budget—shows overall positive performance.

Club Corporation P&L Schedules:

Departmental Statement of Activities							
MTD	MTD Budget	Var	Department	YTD	YTD Budget	Var	
\$ (51,233)	\$ 1,432	\$ (52,665)	Administrative and General	\$ (481,835)	\$ 7,556	\$ (489,391)	
(2,159)	(1,338)	(821)	Facilities Maintenance	(14,073)	(1,947)	(12,127)	
22,297	(7,836)	30,133	Public Safety	86,003	(2,585)	88,588	
(51,293)	(72,651)	21,358	Golf Course / Pro Shop	28,027	(134,696)	162,723	
25,087	2,724	22,363	Community Activities	110,059	(4,025)	114,084	
(12,988)	(4,671)	(8,317)	Community Centers/ Pools	(10,452)	(5,273)	(5,179)	
(3,032)	12,650	(15,682)	The Villager	(29,199)	(1,327)	(27,872)	
(1,892)	3,037	(4,929)	Clubhouse & Restaurants	(52,335)	(14,151)	(38,184)	
(12,974)	(32,187)	19,213	All Other	35,246	(90,569)	125,815	
\$ (88,186)	\$ (98,840)	\$ 10,653	Net Profit(Loss)	\$ (328,560)	\$ (247,017)	\$ (81,543)	

Departmental Statement of Activities - Revenue/Expense							
MTD	MTD Budget	Var	Department	YTD	YTD Budget	Var	
\$ 778,298	\$ 778,299	\$ (1)	Membership Dues	\$ 8,561,282	\$ 8,561,289	\$ (7)	
28,322	18,050	10,272	Administrative and General	275,346	208,050	67,296	
3,497	4,941	(1,444)	Facilities Maintenance	44,668	54,351	(9,683)	
1,668	2,705	(1,037)	Public Safety	24,688	39,355	(14,667)	
221,672	184,170	37,502	Golf Course / Pro Shop	1,920,502	1,887,270	33,232	
28,878	19,580	9,298	Community Activities	208,486	224,360	(15,874)	
16,132	32,500	(16,368)	The Villager	204,871	224,500	(19,629)	
950	910	40	Community Centers/ Pools	15,825	8,480	7,345	
264,315	289,000	(24,686)	Clubhouse & Restaurants	2,760,304	2,669,800	90,504	
6,595	6,561	34	All Other	69,588	71,611	(2,023)	
\$ 1,350,326	\$ 1,336,716	\$ 13,610	Total - Revenues	\$ 14,085,560	\$ 13,949,066	\$ 136,494	
\$ (156,741)	\$ (93,804)	\$ (62,937)	Administrative and General	\$ (1,606,227)	\$ (1,049,540)	\$ (556,687)	
(37,154)	(37,777)	623	Facilities Maintenance	(405,220)	(402,776)	(2,444)	
(90,244)	(121,414)	31,170	Public Safety	(1,158,288)	(1,261,543)	103,255	
(373,386)	(357,243)	(16,143)	Golf Course / Pro Shop	(2,997,117)	(3,126,608)	129,491	
(31,982)	(45,047)	13,065	Community Activities	(408,528)	(538,486)	129,958	
(49,326)	(50,012)	686	The Villager	(565,852)	(557,609)	(8,243)	
(109,430)	(101,073)	(8,357)	Community Centers/ Pools	(1,076,689)	(1,064,165)	(12,524)	
(399,772)	(419,528)	19,756	Clubhouse & Restaurants	(4,281,854)	(4,153,166)	(128,688)	
(190,478)	(209,658)	19,180	All Other	(1,914,346)	(2,042,190)	127,844	
\$ (1,438,513)	\$ (1,435,556)	\$ (2,957)	Total - Expenses	\$ (14,414,120)	\$ (14,196,083)	\$ (218,038)	
\$ (88,186)	\$ (98,840)	\$ 10,653	Net Profit(Loss)	\$ (328,560)	\$ (247,017)	\$ (81,543)	
				Prior Year Surplus	\$ 200,000		
				Adjusted Balance	\$ (128,560)	\$ (247,017)	\$ 118,457

Club Board Voting Record for June 25, 2024

June 25, 2024 Monthly Meeting										
	AGENDA ITEMS	RZ	JO	LK	AA	LV	DH	MB	COMMENTS	COSTS
1	Approval Consideration of FY 25 Club Board Goals, Objectives, and Projects	Y	Y	Y	Y	Y	Y	Y	The Board approved the FY25 Club Board Goals, Objectives, and Projects.	\$0
2	Approval Consideration for Proposed Changes to VGCC Policies CPO 315 Records and Document Retention, and CPO 316 Information Technology Security	Y	Y	Y	Y	Y	Y	Y	The Board approved new policies CPO 315 Records and Document Retention and CPO 316 Information Technology Security as amended by resident comments.	\$0
3	Hear Comments on Proposed Changes to Rule 1.18 Table Tennis	N/A	The purposes of the proposed changes are to eliminate the requirement of a waiver, the need for an orientation, and the need to join the Table Tennis Club to play table tennis. Time was set aside at the meeting to solicit and discuss comments regarding the proposed changes. Formal approval consideration of the proposed rules changes will be on the July monthly meeting agenda.	\$0						
4	Approval Consideration of Board Resolution Concerning Updating the Bylaws	Y	Y	Y	Y	Y	Y	Y	The Board approved to adopt the Resolution Re: Updating the Bylaws of The Villages Golf and Country Club. Main points of resolution include 1) the proposed bylaws document has been withdrawn and the existing bylaws will be updated to include a few important changes, specifically removing the limitation on Capital funding and adding a new owner Initiation Fee, 2) the schedule for the vote on the revised bylaws will be moved to November ensuring adequate time for member review and feedback - this is based on having the final document ready for consideration by July 15, 3) an ad hoc committee comprising of Directors and club members shall be formed to propose additional revisions, focusing on other updates discussed previously. The committee will aim to draft a revised document by the first half of 2025, ensuring transparency through community meetings and the provision of a redline version for member evaluation, and 4) the CBOD endorses this revised plan and schedule for updating the Club Bylaws, recognizing its importance for enhancing administrative processes and facilitating capital planning.	\$0
5	Approval Consideration for Resolution Supporting and Sustaining the Governance Council	Y	Y	Y	Y	Y	Y	Y	The Governance Council brings together the Presidents and Vice Presidents from each of the three corporate boards, plus invited guests, including speakers, consultants, and others to engage in constructive discussions and problem solving. The Board approved to adopt Resolution Supporting and Sustaining the Governance Council of The Villages, to formalize the support and continuance of the Governance Council. This will ensure a structured and ongoing approach to addressing Villages-wide concerns, fostering a cooperative environment, improving communication, collaboration and ultimately benefiting The Villages.	\$0
6	Approval Consideration of FY2024 Audit and Tax Preparation Services	Y	Y	Y	Y	Y	Y	Y	The Board approved the engagement of Petrinovich Pugh & Company, LLP (PPCo) for audit services and PPO Advisors LLC for tax preparation services for the fiscal year ending June 30, 2024, at the estimated fees outlined in the engagement letters, and authorize the General Manager to sign the engagement letters on behalf of The Villages Golf and Country Club. (Approximately \$49,500 for audit services and tax preparation services as follows: Club \$9,500, Homeowners' \$5,000 and Association \$5,000)	\$69,000
Total APPROVED Expenditures this meeting										\$69,000

A = Absent | AB = Abstained | N = No Vote (does not vote in favor) | Y = Yes Vote (votes in favor) | N/A = Not Applicable | C = Consent | R = Recused

| RZ = Richard Zahner | JO = Judy Owen | LK = Liz Kung | AA = Andy Altman | LV = Larry Versaw | DH = Diana Hallock | MB = Michelle Breslin |

MAY 2024 (FY 2024) The Villages Golf and Country Club – Capital Replacement Fund

Club - Capital Replacement Fund as of May 31, 2024				
Description	MTD	YTD	Annual Plan	Remaining
Monthly Reserve Assessment	178,788	1,966,668	2,146,056	179,388
User Fees - Reserve	3,178	26,586	23,450	(3,136)
Interest Income	32,178	367,411	285,360	(82,051)
Other Income	-	17,989	-	(17,989)
Total Income	214,144	2,378,654	2,454,866	76,212

Description	MTD	YTD	Annual Plan	Remaining
Roads & Streets	-	734,276	243,629	(490,647)
Irrigation System	-	-	54,479	54,479
Roofs	-	925	37,133	36,208
Painting	-	-	40,206	40,206
Plumbing	-	28,693	4,900	(23,793)
Concrete/Pathways/Driveways	-	14,250	127,400	113,150
Perimeter Fence	-	67,522	45,976	(21,546)
Tax Expense	5,785	65,913	51,360	(14,553)
Miscellaneous	125	125	-	(125)
Building Repairs	10,500	411,935	261,800	(150,135)
Lake/Water Feature Repairs	2,409	18,155	218,312	200,157
Deck/Entry Coat	-	-	2,056	2,056
Sewer/Storm Drain	-	18,208	18,979	771
Depreciation	28,944	311,872	650,074	338,202
Electrical Expense	13,800	22,433	243,980	221,547
HVAC Expense	2,525	10,307	255,141	244,834
Landscape	2,184	221,948	285,058	63,110
Allowance Expense	173,027	189,738	500,722	310,984
Engineering/Design/Project Management	-	20,361	51,395	31,034
MIS/Technology	17,868	49,794	77,092	27,298
Expensed M&E	-	26,298	124,756	98,458
Expensed Computers	-	4,234	23,578	
Total Before Intra Company Transfer	257,167	2,216,987	3,318,026	1,081,695
Intra Company Transfer	16,214	182,728	263,809	81,081
Total Expenses	273,381	2,399,715	3,581,835	1,162,776
Net Income (Loss)	(59,237)	(21,061)	(1,126,969)	(1,086,564)
PY Funding		13,793,888		
Estimated Fund Balance		13,772,827		

- Total Expense significantly under budget, the only notable discrepancies are in the specific expense categories such as Roads & Streets and Plumbing, which are over budget

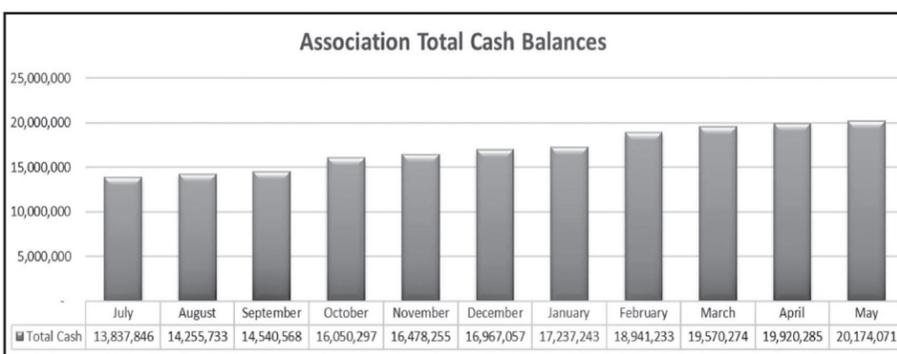
MAY 2024 (FY 2024) The Villages Golf and Country Club Capital Improvement Fund

Club - Capital Improvement Fund As of May 31, 2024				
Description	MTD	YTD	Annual Plan	Remaining
Monthly Reserve Assessment	-	-	-	-
Interest Income	741	5,788	5,400	(388)
Total Income	741	5,788	5,400	(388)

Description	MTD	YTD	Annual Plan	Remaining
Tax Expense	166	1,753	-	(1,753)
Depreciation	23,488	258,369	211,393	(46,976)
Net Fund Change	23,654	260,122	211,393	(48,729)
PY Funding		2,625,782		
Estimated Fund Balance		2,371,448		

- The Capital Improvement Fund's income and expenses are generally on track, with the only significant variance being the higher-than-planned depreciation expense – resulting in a net fund change that is over the annual plan, affecting estimated fund balance.

MAY 2024 (FY 2024) The Villages Association



Balance Sheet: Operating Cash Balance and Restricted Cash Balances

Total Operating Cash Balance:	\$ 1,531,000
Total Restricted Association Reserves Balance:	\$18,642,000
Total Cash Balance of The Villages Association:	\$20,174,000

Average interest rate for **CDs** 4.18%
 Average interest rate for **US Treasury** is 4.47%
 Average interest rate for **Money Market Funds** 0.48%

Association Operating

Operations Total Revenue				
	MTD	YTD	BUDGET YTD	Variance
Total Revenue	\$1,144,670	\$12,473,351	\$12,440,021	\$33,330
Total Assessments	\$1,125,309	\$12,378,403	\$12,378,212	\$ 197
Total Other Revenue	\$ 19,361	\$ 94,948	\$ 61,809	\$33,139

Operating Total Expense				
	MTD	YTD	BUDGET YTD	Variance
Total Operating Expense	\$1,285,452	\$12,388,694	\$12,409,341	\$20,647
Total Operating Expense	\$1,140,469	\$10,772,529	\$10,867,185	\$94,656
Total Intra-Co Transfer	\$ 144,983	\$ 1,616,165	\$ 1,542,156	\$-74,009

Operating Surplus/(Deficit) (Association Operations)				
	MTD	YTD	BUDGET YTD	Variance
Net Surplus (Deficit)	\$ -140,783	\$ 84,656	\$ 30,680	\$53,976
Prior Year Surplus	\$ 145,744			\$145,744
Adjusted Balance	\$ 230,400		\$ 30,680	\$199,720

The Villages - Association													
Account Schedule	05/01/24-05/31/24												
Period ending	July MTD	Aug MTD	Sep MTD	Oct MTD	Nov MTD	Dec MTD	Jan MTD	Feb MTD	Mar MTD	Apr MTD	May MTD	Current YTD	
Total Operating Revenues	1,131,081	1,130,845	1,130,552	1,131,168	1,138,091	1,130,727	1,130,813	1,131,007	1,137,353	1,137,044	1,144,670	12,473,351	
Total Operating Expenditures	1,326,438	1,082,695	1,218,065	1,151,107	1,083,665	1,031,256	1,051,745	1,047,669	893,186	1,217,415	1,285,452	12,388,694	
Fund Surplus/(Deficit)-Current Year	(195,357)	48,149	(87,513)	(19,939)	54,427	99,471	79,068	83,338	244,167	(80,371)	(140,783)	84,656	
Budgeted Surplus/(Deficit) - Current Year	(155,748)	(157,347)	(31,455)	(30,436)	89,443	98,027	109,225	111,961	56,149	40,706	(99,845)	30,680	
Variance to budget	(39,609)	205,496	(56,058)	10,497	(35,017)	1,444	(30,157)	(28,623)	188,018	(121,077)	(40,938)	53,976	
Prior Year Surplus Planned Utilization												145,744	
												Adjusted Surplus/(Deficit)	199,720

Departmental Statement of Activities - Revenue/Expense							
MTD	MTD Budget	Var	Department	YTD	YTD Budget	Var	PY Sur/(Deficit)
\$ 1,125,309	\$ 1,125,292	\$ 17	Assessments - All Districts	\$ 12,378,403	\$ 12,378,212	\$ 191	
10,842	3,093	7,749	Cribari District	48,839	34,023	14,816	
1,897	541	1,356	Montgomery District	9,321	5,951	3,370	
374	80	294	Heights District	2,365	880	1,485	
944	225	719	Hermosa District	4,586	2,475	2,111	
1,094	560	534	Verano District	6,139	6,160	(21)	
756	240	516	Del Largo District	4,101	2,640	1,461	
1,023	160	863	Highland District	6,084	1,760	4,324	
596	320	276	Glen Arden District	3,728	3,520	208	
854	80	774	Olivas District	3,739	880	2,859	
145	80	65	Fairways District	1,065	880	185	
543	160	383	Sonata District	3,497	1,760	1,737	
293	80	213	Valle Vista District	1,485	880	605	
\$ 1,144,670	\$ 1,130,911	\$ 13,759	Total - Revenues	\$ 12,473,351	\$ 12,440,021	\$ 33,330	
(228,155)	(218,167)	(9,988)	Cribari District	(2,243,674)	(2,226,746)	(16,928)	13,937
(174,986)	(164,501)	(10,485)	Montgomery District	(1,695,336)	(1,692,807)	(2,529)	(1,825)
(42,378)	(41,325)	(1,053)	Heights District	(409,813)	(414,084)	4,271	4,941
(125,651)	(120,479)	(5,172)	Hermosa District	(1,184,590)	(1,207,692)	23,102	2,411
(137,305)	(132,446)	(4,859)	Verano District	(1,290,244)	(1,310,151)	19,907	54,439
(107,455)	(103,115)	(4,340)	Del Largo District	(1,062,550)	(1,062,874)	324	(8,095)
(127,618)	(123,473)	(4,145)	Highland District	(1,244,395)	(1,226,946)	(17,449)	21,081
(59,332)	(56,713)	(2,619)	Glen Arden District	(594,682)	(583,655)	(11,027)	627
(158,644)	(151,822)	(6,822)	Olivas District	(1,460,966)	(1,480,284)	19,318	43,950
(15,266)	(14,573)	(693)	Fairways District	(139,383)	(144,714)	5,331	5,964
(56,558)	(53,659)	(2,899)	Sonata District	(555,122)	(545,090)	(10,032)	20,564
(52,105)	(50,483)	(1,622)	Valle Vista District	(507,939)	(514,298)	6,359	(12,250)
\$ (1,285,452)	\$ (1,230,756)	\$ (54,696)	Total - Expenses	\$ (12,388,694)	\$ (12,409,341)	\$ 20,647	\$ 145,744
\$ (140,783)	\$ (99,845)	\$ (40,938)	Net Profit(Loss)	\$ 84,656	\$ 30,680	\$ 53,976	
			Prior Year Surplus	\$ 145,744		\$ 145,744	
			Adjusted Balance	\$ 230,400	\$ 30,680	\$ 199,720	

Revenue was \$13,700 favorable to the budget of \$1,144,000, YTD \$33,000 favorable to a budget of \$12,437,000.

- Operating Cash Account began participating in a Federated Trust Sweep Account through US Bank, earning an average of 5% interest in March of this year; as of the end of May, the operating funds for the Association earned interest of \$19,300.

There are no other significant revenue variances to report at this time.

Expenses for the month were -\$54,000, unfavorable to the budget of \$1,285,000.

- Operating Supplies & Maintenance Expenses were unfavorable by -\$11,400, YTD favorable by \$26,400.
- Utility Expenses were unfavorable by -\$2,000, YTD \$415,500 favorable.

- Electric expenses were not budgeted for the 12.8% rate increase on January 1, 2024. Therefore, YTD is showing an unfavorable variance of -\$13,000.
- Water expenses are accrued one month and trued-up when the bill is received in the following, YTD, we continue to see a favorable variance of \$437,000.

- Insurance expenses remain unfavorable to the budget as reported in the prior month's; April's unfavorable variance was -\$41,800, and YTD, the unfavorable variance is -\$476,000.

(Continued on page 8)

COMMUNITY ACTIVITIES

Building B business hours

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

July 4th volunteers needed



Join us for a spectacular Fourth of July at The Villages! We need your help to make it unforgettable. Can you spare up to two hours to volunteer? We have many opportunities that won't interfere with your holiday plans.

Contact Recreation Services at recreation@the-villages.com or 408-223-4643 for more information.

Last chance to sign up for trip to see new Japanese Prints and Kimono Design exhibits

Join us at the Legion of Honor on **Thursday, July 25** to explore Japan's rich artistic traditions and the impact of modernization during the Meiji era (1868-1912). Discover how global exchanges introduced new colors, Art Nouveau, technological advances, and Victorian fashion trends into Japanese art.



We will depart from Cribari East Parking Lot at **8 a.m.** with an estimated return time of 4 p.m.

Explore "Japanese Prints in Transition" to see the evolution of woodcut prints. Delicate scenes of courtesans and landscapes give way to vibrant imagery reflecting technology and modern life. The exhibit "Zuan-cho: Kimono Design in Modern Japan" showcases the museum's collection

of zuan-cho or "design idea books." These guides for artists, designers, merchants, and wealthy patrons in major Japanese cities became esteemed works of art due to their beauty.

Lunch will be purchased independently at the museum café. Due to the weather of the Bay attire is casual and warm. Including admission, escort and round-trip transportation, the cost per person is \$79; for Fine Arts Museums of San Francisco (FAMSF) members it is \$52. FAMSF members must show valid membership card at registration. Self-guided audio tours are available for an additional \$6. Gratuity for the driver is included, and additional tipping is at your discretion.

Activity Level: Moderate (walking and standing; benches may not be available)

Register in Building B during office hours. Registration ends Friday, June 28 or sooner if spots fill up.

Have a wine-derful time at DeRose Vineyards!

Join us for a wine-in-a-million experience on **Thursday, August 1!** DeRose Vineyards, a family-owned winery with vines dating back to 1855, has opened a new tasting room in San Martin. Enjoy their bold, fruit-forward wines while learning about their rich history, diverse wine varieties and expert winemaking techniques.

We will depart from Cribari East Parking Lot at 11:15 a.m. with an estimated return time of 3 p.m.

We'll start with chardonnay paired with a gourmet charcuterie board. For lunch, enjoy red wines, including their top seller, alongside locally made wood-fired pizzas and Caesar salad. To finish, savor port with chocolate-covered walnuts.

Activity Level: Light Activity (mostly seated)

The cost per person is \$95 and includes tasting experience, lunch, escort and roundtrip transportation. A gratuity for the driver is included in the price, additional tipping is at your discretion.

All participants will receive a 10% discount on purchases. Purchases of \$100 or more will receive a 20% discount.

Register in Building B. The signup deadline is Friday, July 12 or sooner if filled.



Game Day room update

Due to the community-wide July 4 celebration at The Villages, the Redwood Room and Terrace Room Lounge will not be available on **Wednesday, July 3** or **Thursday, July 4**. The regular Game Day schedule will resume **Friday, July 5**.

Game Day is the time for drop-in game playing in the Redwood Room and Terrace Room Lounge at Cribari Center. No games materials are provided, but groups play bridge, Mah Jong, poker and more in these spaces. The normal Game Day schedule is Monday through Thursday from 9 a.m. to 10 p.m. and Friday from 9 a.m. to 5 p.m. Outside of Game Day drop-ins, these rooms are available by reservation only.

Get fit with Aqua Zumba on Mondays



Join Aqua Zumba on **Mondays, July 22 to August 26** (six classes) from 3:45 p.m. to 4:45 p.m. at Foothill Pool. The cost is \$68.50 per person (equipment recommendations are listed below).

Taught by Elena Rodriguez Flores, Aqua Zumba is like "a dance party in the pool." It's a fun, low-impact and high-energy fitness class. This class mixes aqua aerobics with Latin moves. You can choose Monday, Wednesday or both. The water's resistance makes it easy on your joints. Water shoes are recommended, but not required. You'll keep your head above water, but a swim cap and goggles are suggested. Wearing appropriate swimwear is a must!

Register in Building B. Registration ends Friday, July 12 or sooner if spots fill up.

Elena Rodriguez Flores has taught fitness for nearly 10 years. She's certified in Aqua Zumba, as well as Zumba Gold for seniors and Zumba for children, step and toning. Elena's enthusiasm shines in every class. She uses her passion to inspire her students to meet their health and fitness goals.

Aqua Zumba also available on Wednesdays

Join Aqua Zumba on **Wednesdays, July 24 to August 28** (five classes, skipping August 7) from 3:45 p.m. to 4:45 p.m. at Foothill Pool. The cost is \$57 per person (equipment recommendations are listed below).

Taught by Elena Rodriguez Flores, Aqua Zumba is like "a dance party in the pool." It's a fun, low-impact and high-energy fitness class. This class mixes aqua aerobics with Latin moves. You can choose Monday, Wednesday or both. The water's resistance makes it easy on your joints. Water shoes are recommended, but not required. You'll keep your head above water, but a swim cap and goggles are suggested. Wearing appropriate swimwear is a must!

Register in Building B. Registration ends Friday, July 12 or sooner if spots fill up.



RESIDENT EXCURSION PARTICIPATION GUIDELINES

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

the cost of the activity. All sales are final.

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

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

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

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

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

4th of July craft: Firework Plant Stakes

Americans have been setting off fireworks to celebrate our independence since at least 1777. Here at The Villages, we encourage a less explosive patriotic display. Decorate your indoor and outdoor potted plants with these handmade "sparklers." Not a green thumb? They look just as good in a vase!

What you will need to make your stakes:

- Wood skewers or thin dowels
- Ribbons (at least two kinds) in Patriotic colors (red, white, blue, silver or gold)
- Glue
- Scissors
- Paint in a patriotic color (optional)

Instructions:

1. Set aside one ribbon to be the base that secures the other ribbons to the skewer. Cut the other ribbon(s) into 4" pieces. Optional: Paint the skewer a patriotic color before moving on.



2. Add glue around the non-pointed end of skewer and attach the base ribbon flatly wrapping it around.

3. Once dry, glue the end of the first ribbon piece to the skewer, then glue the base ribbon around the skewer covering the end of the added piece.

4. Once dry, fold the base ribbon so that it goes from being perpendicular to the skewer, to hanging down next to it. The new top edge of the ribbon should be angled.

5. Add ribbon pieces in the same manner down the skewer, refolding the base ribbon as needed, until you are a third to halfway down the skewer. You should leave at least an inch of base ribbon at the end.

6. Cut excess base ribbon (if any) and glue the end around the skewer to finish off.

7. Alternative: If you would like the look of a more tiered firework add more than one piece of the same kind of ribbon to each "level" before moving down the skewer.

A sample of this craft can be found in Building B. Happy July 4th to all residents, we hope you join us for our community celebration!

CLUB CALENDARS

WHAT'S HAPPENING IN ARTS AND CRAFTS?

All Villagers are invited to participate in Arts and Crafts Activities. Visit villagesartsandcrafts.org Open Studio in the Art Room with Jane Hink and Taf Tafaroddi beginning at 10 a.m. Mondays and Fridays. All Arts & Crafts members and all media welcome!

Open Studio afternoons, 2 – 5 p.m. Mondays with Michael Sunzeri and Stephanie Torres. All Villagers and all media welcome!

Art Classes—Register by emailing barb.gottesman@gmail.com

June 10: Stretch your Imagination with Shirley Kuramoto. Learn new ways to unleash your creativity. Wednesday, 10 a.m. – 11:30 a.m. Free! Register with Barb Gottesman. Limited to 12 participants.

July 23 and 30, and August 6 and 13: Abstract Art and Collage with Wendy Fitzgerald. Tuesdays, 10:30 a.m. – 12:30 p.m. \$45.

Saturday, August 17: Home Studio Art Tour, 10 a.m. – 3 p.m.

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

Stitchery Group on Mondays: Patio Room from 1 – 3 p.m. Call Roberta at 408-218-8372. Meeting location schedule at villagesartsandcrafts.org. Learn knitting here.

RV CLUB SCHEDULE

More information and photos from recent outings can be found on villagesrvclub.org

June 24, 25, 26, 27 - Skyline Wilderness Park, Napa

July 20 - Open House at RV storage lot – 10 a.m. to 1 p.m.

July 22, 23, 24, 25 - Olema Ranch Campground, near Pt. Reyes

August 4 - RV Club Barbecue at Vineyard Center

August 19, 20, 21 - Moss Landing KOA

September 6, 7, 8, 9 - Bodega Bay RV Park

October 21, 22, 23, 24 - 49er Village, Plymouth

November 14 - Quarterly Meeting, Sequoia Room (Cribari) 3:30 p.m.

December 11 - Holiday Party at the Clubhouse



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, leave at 8:30.

Rambler-Lite Hike, Wednesday, July 3: Katy Peretti (408-531-0917) will lead a hike along the southern perimeter of Olivas and down through the lakes and gnomes. Meet at Vineyard at 9 a.m.

Long Hike, Saturday, July 6: Kimberly Sandstrom (sandstromkj@gmail.com) will lead a Sierra Club hike at Mount Tamalpais. Hiking distance is 10.2 miles with a 1500 ft elevation gain, and plenty of shade but with some exposed sections. The hike travels through a variety of wooded habitats, circumnavigating the three peaked mountaintop. There is a rocky and steep section, about 0.3 miles in length. As there are no facilities at the lunch stop, consider bringing something to sit on. Near the end, we will pass by the Mountain Theater, where water and perhaps restrooms are available. There is not a shortened option for this long loop hike. After the hike we will enjoy our potluck refreshments at Bootjack Picnic area, where we parked. Mount Tamalpais State Park has a day-use entry fee of \$8/\$7 (senior 62+) per car, with exact cash/check required. Restrooms, water, and picnic tables are available at Bootjack Campground Area. If you would like to join: visit this website to learn about the required Sierra Club forms you will need to download and complete in advance. Search the calendar for this hike at sierraclub.org/loma-prieta/calendar. Bring/wear suggestions: sturdy hiking shoes, layered clothing, poles, 2L water, lunch, snacks, bug repellent, sun protection, exact change or check (for day-use fee described above) and refreshments to share for the after-hike picnic. Meet at the Cribari bell at 6:55 for 7:05 a.m. departure. The hike begins at 9:30 a.m. Round trip mileage is about 160 miles. Leader: Kimberly Sandstrom sandstromkj@gmail.com

Rambler Hike, Wednesday, July 10: Sandy and John Petrin (530-927-7024) will lead a hike beginning a short drive away at the parking lot behind Subway/Village Grill by Evergreen Square (across Michelangelo Dr from Walmart). The hike then goes to Lake Murillo and by Evergreen Valley High School, on by Carolyn Clark Elementary School and continues toward the Sikh Temple. Next, we'll head to Fowler Creek Park via an off-street trail. This then takes us back to the Farmers Market at Evergreen Square. There, folks can buy some fruits and veggies, and conveniently bring them home in the returning cars. This hike is about 4 miles and has a max elevation climb of about 110 feet. We will meet at the Cribari Bell at 8:45 for a 9 a.m. departure.

Get flexible in Yoga class

Sign up for Yoga on **Wednesdays, July 24 to August 28** (six classes) from 10 a.m. – 11 a.m., taught by Mariko Dugay in Cribari Auditorium. The cost is \$68.50 per person (equipment bought independently, see below).

This class combines easy moves to boost body awareness, flexibility and range of motion. Standing poses strengthen muscles and improve balance. You will also do seated, prone (lying on stomach, face down) or supine (lying on back, face up) postures on the mat. The class offers easier or more advanced options. Movements are slow and mindful.



Participants should be able to get up and down from the mat. The class suits everyone, from beginners to experienced students. Please bring your own yoga mat.

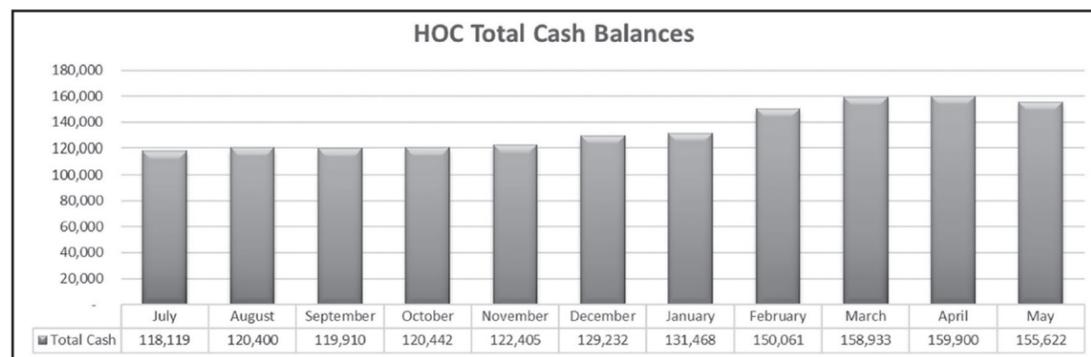
Register in Building B beginning Monday, June 24. The signup deadline is Friday, July 12 or sooner if class is filled.

Mariko Dugay is a Yoga Alliance-certified teacher. She finished her 200-hour training in 2017 and is close to completing her 500-hour certification. Mariko teaches Gentle Yoga, Mindful Flow and alignment-based Hatha Yoga.

Operating Financial Commentary...
(Continued from page 5)

Association Reserves as of May 31, 2024				
Description	MTD	YTD	Annual Plan	Remaining
Monthly Reserve Assessment	639,962	7,039,584	7,679,556	639,972
Interest Income	70,751	520,890	409,500	(111,390)
Total Income	710,713	7,560,474	8,089,056	1,239,296
Description	MTD	YTD	Annual Plan	Remaining
Roads & Streets	-	-	20,230	20,230
Irrigation System	78	78	303,625	303,547
Roofs	171,445	388,031	1,609,043	1,221,012
Painting	700	286,054	453,924	167,870
Plumbing	29,021	265,645	326,653	61,008
Concrete/Pathways/Driveways	-	17,896	612,697	594,801
Perimeter Fence	-	-	70,618	70,618
Tax Expense	12,711	94,469	-	(94,469)
Miscellaneous	125	74,275	-	(74,275)
Building Repairs	6,214	303,263	1,219,376	916,113
Earth/Foundation/Bld Drainage	-	10,581	87,212	76,631
Lake/Water Feature Repairs	939	8,939	591,064	582,125
Deck/Entry Coat	-	15,673	203,339	187,666
Sewer/Storm Drain	2,455	138,419	1,006,556	868,137
Electrical Expense	216	4,085	337,277	333,192
Landscape	14,103	126,745	1,505,279	1,378,534
Allowance Expense	-	-	579,314	579,314
Retaining Walls	-	-	119,700	119,700
Engineering/Design/Project Management	-	8,619	-	(8,619)
Consulting-Landscape/Fire Safety	6,081	95,958	-	(95,958)
Total Before Intra Company Transfer	244,088	1,838,730	9,045,907	7,207,177
Intra Company Transfer	49,602	558,933	557,453	(1,480)
Total	293,690	2,397,663	9,603,360	7,205,697
	PY Funding	17,035,419		
Estimated Fund Balance		19,433,082		

MAY 2024 (FY 2024) The Villages Homeowners' Corporation



Balance Sheet: Operating Cash Balance and Restricted Cash Balances
 Total Operating Cash Balance: \$ 57,000
 Total Restricted Homeowners' Reserves: \$ 98,000
Total Cash Balance of The Villages Homeowners' Corporation: \$155,000
 Average interest rate for CDs 3.57%

MAY 2024 (FY 2024) VGCC—Homeowners Corporation (Non-Estates)

Non-Estates Operating				
Non-Estates Total Revenue				
	MTD	YTD	BUDGET YTD	Variance
Total Revenue	\$4,748	\$51,725	\$51,535	\$ 190
Non-Estates Operating Expense				
	MTD	YTD	BUDGET YTD	Variance
Total Operating Expense	\$4,354	\$49,782	\$53,205	\$3,423
Operating Surplus/(Deficit)				
	MTD	YTD	BUDGET YTD	Variance
Net Surplus	\$ 394	\$ 1,943	\$ -1,670	\$ 3,613
	Prior Year Surplus	\$ 1,904		\$ 1,904
	Adjusted Balance	\$ 3,847	\$ -1,670	\$ 5,517

• Operating Cash is now in a Federated Trust Sweep Account earning interest in revenue.
 • Legal Expenses YTD \$5,100 favorable variance to budget.
 There are no other significant variances to report.
The YTD net favorable operating budget variance as of May 2024 was \$3,600.

(Continued on page 23)

More COMMUNITY NOTICES

Community Battery Recycling Dates

The Villages is excited to offer a trial community battery recycling program. The Villages has been offered free battery recycling through the Santa Clara County Hazardous Waste Drop Off Site for the next few months. On two Friday mornings each month, residents can bring their household batteries (A, AA, AAA, C, D, 9 Volt and button batteries only) to a Villages vehicle located in the parking lot adjacent to the Carport/Air Station near the tennis courts and place them in the container provided. Any corroded batteries (leaking or with residue) must be separated and bagged in a plastic bag. Collection will be between 9 a.m. and 10 a.m. only. There are no designated storage or early drop off opportunities. DACs wishing to use this time to dispose of batteries will need to make an advance appointment and indicate the quantity of batteries they wish to recycle. California State Department of Toxic Substances Control and California State Health and Safety Code regulations (HSC 25218-5.1) allow only 125 pounds of batteries to be transported at a given time. Please contact Mary Tatum 408 754-1334 with any questions.



Who: Villagers with small quantity of batteries to recycle
When: Friday, July 5 from 9 to 10 a.m. (no early drop off)
 Friday, July 19 from 9 to 10 a.m. (no early drop off)
Where: Tennis court parking lot near air station
What: Household batteries only (A,AA, AAA, C, D, 9-Volt and button batteries)—corroded batteries need to be bagged in plastic—no e-waste or rubbish
DACs – Make appointment by Wednesday, June 19 for June 21 with Sustainability Services (408-754-1334 or mtatum@the-villages.com) for a drop-off time and quantity. Only 125 pounds can be transported at one time—California State Health and Safety Code, HSC 25218-5.1
 If the above dates/times are not convenient, please contact the Santa Clara County Hazardous Waste Drop Off Site directly for an appointment—408-299-7300.

Help us capture special moments at The Villages!



As we approach the Go Live date—July 1—for the new Villager Online we're looking for fresh images that capture The Villages beautiful surroundings and the activities that take place here. Because content in the new format works best accompanied by photos and graphics we're asking sports enthusiasts, socialites, event attendees, and club fans to submit engaging photos of favorite moments that illustrate some of the things that make The Villages special. Please submit your original photos to Scott at The Villager office at shinrichs@the-villages.com. To provide you with helpful guidelines and important details, please read Submitting Your Photo or Graphic Artwork (<https://news.thevillagesgcc.com/submission-guidelines/>). Thank you for photos that enhance our Villages publications!

(SRS) SENIOR RESOURCE SERVICES

Old beneficiary form = ex gets \$1.15 million

A *Wall Street Journal* article on June 12, 2024, detailed what happened to the estate of a man named Jeffrey. (The estate is now in the court system, so full names were used in the article.) In 1987 Jeffrey was living with Margaret. Jeff started a new job and put Margaret down as the sole beneficiary of his workplace retirement account. Margaret and Jeff never married, and the relationship ended in 1989. Margaret later moved to another state, married, and had two children.

Jeff died in 2015. He had never changed the beneficiary on his retirement account. Jeff's family was soon asking "Who is Margaret?" Answer: She is the one who owns a \$1.15 million dollar retirement account!

It doesn't matter if Jeff had a Will or a Living Trust. Retirement accounts and life insurance policies are legal contracts, and the legal beneficiary is named in the contract.

While the dollar amount was smaller, SRS is aware of an example of this in The Villages. The Villager was on hospice and both hospice and the VMA Social Worker asked about estate and funeral plans. The Villager assured them all was organized, and her executor/trustee had the original paperwork. Unfortunately, both parties failed to ask if there were life insurance or retirement accounts. Sure enough, there was an IRA account which the ex-husband inherited as the named beneficiary.

Our question for you: are you positive who your beneficiary is for your retirement accounts and insurance policies? If the contracts have been around for a while, you just might be surprised at the answer. It might be that ex from 28 years ago. Perhaps you should check.

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

SRS reminder:

Reverse mortgage broker handout

Senior Resource Services has updated its list of brokers who have obtained reverse mortgages for Villagers. Two of the brokers have recently changed firms, so please do not use our handout if it is dated earlier than June, 2024.

As the list indicates, the names are for your convenience, and we make no personal recommendations. Please stop by the office if you would like a copy. Or email SRS at villagesrs@sbcglobal.net.

All brokers on the list are very willing to make house calls.



Lucinda Havart-Simkin, Realtor®
 HIGH QUALITY, PERSONALISED SERVICE!
 Seniors Real Estate Specialist®
1 408 480 6220
 Email: Lucinda@EQ1re.com



A Village's Resident for 10+ yrs
 Cal BRE: 01960764

More BOARDS & COMMITTEES

Association Board Voting Record for June 25, 2024										
Association Voting Record for June 25, 2024										
		Board Members*							Comments	Costs
		MS	PR	DG	PB	JE	SG	DD		
1	Accepted Treasurer's Report and Ratified Monthly Review of Accounts	Y	Y	Y	Y	Y	Y	Y	The Board approved to accept Treasurer's Report and ratified the monthly review of accounts as presented.	\$0
2	Formal Approval Consideration of Proposed Changes to Association Policy APr 202 District Advisory Committees	Y	Y	Y	Y	Y	Y	Y	The Board approved the proposed changes to Association Policy APr 202 (District Advisory Committees) and post the revised policy on The Villages website. The purpose of the proposed changes is to clarify the committee composition, authority, funding and accounting procedures of Social Committees, and Decorating Committees and to add the FireWise Subcommittees to support the Association in gaining and sustaining The Villages FireWise certification.	\$0
3	Approval Consideration for Resolution Supporting and Sustaining the Governance Council	Y	Y	Y	Y	Y	Y	Y	The Governance Council brings together the Presidents and Vice President for each of the three Boards, plus invited guests, including speakers, consultants and others to engage in constructive discussion and problem solving. The Board approved the Resolution Supporting and Sustaining the Governance Council of The Villages, to formalize the support and continuance of the Governance Council. This will ensure a structured and ongoing approach to addressing Villages-wide concerns, fostering a cooperative environment, improving communication, collaboration and ultimately benefiting The Villages.	\$0
4	District Advisory Committee (DAC) Appointments, Reappointments, and Resignations	Y	Y	Y	Y	Y	Y	Y	Approved the following DAC Appointments: Cribari DAC - Rita Holiday as Interim DAC Chair, Del Lago DAC - Emil Pisarri as DAC Chair, Hermosa DAC - Patricia Kelban and Debra Spencer as voting members. Approved the following DAC reappointments: Hermosa DAC - Ray Blinde as Co-Chair and Suzanne Ferris as voting member, Highland DAC - Jim Ware as DAC Chair, George Welch and Lou Pustka as voting members, Montgomery DAC - David Raskin as DAC Chair, Susan Dyer, Carol Hoffman, and Pam Watson as voting members, Olivias DAC - Gail Tuft and Charles Kalb as Co-Chairs, Don Fernandez as voting member, Sonata DAC - Frank Langben as DAC Chair, Verano DAC - Mike Gilbert as voting member. Approved with appreciation for service the following DAC resignations: Cribari DAC - Deb Gordon, Del Lago DAC - Dave Dimmick, Glen Arden DAC - Jerry Neece, Hermosa DAC - Vera Roth, Highland DAC - Susan Pastorini and Phillip Renteria, Verano DAC - Peter Holmes and Mikki Fillhouer	\$0
5	Review to Approve – AC Solar Conditionally Approved Application: 9058 Village View Loop	Y	Y	Y	Y	AB	Y	Y	The Board conditionally approved the installation of solar systems on common area sloped roof located at 9058 Village View Loop pending alternative proof of receipt of revocable easement recordation, including a copy of the signed and notarized document and owners submitting required insurance and city permit paperwork including comments to AC prior to starting construction.	\$0
6	Approval Consideration to Transfer Funds for Final Payment on Outstanding Loan for 2023 Property Insurance Premium	Y	Y	Y	Y	Y	Y	Y	The Board approved the transfer of \$337,000 from the Association's Operating Fund to the Reserve Fund for the final payment on the outstanding loan \$337,000 used to help pay the 2023 property insurance premium of June 2023.	\$337,000
Total APPROVED Expenditures this meeting										\$337,000

A = Absent | AB = Abstained | N = No Vote (does not vote in favor) | Y = Yes Vote (votes in favor) | N/A = Not Applicable | C = Consent | R = Recused
 * | MS = Michael Schwerin | PR = Patricia Reardon | DG = Deb Gordon | PB = Patrick Barber | JE = John Epperheimer | SG = Stephen Gilbert | DD = Dave Dimmick |

THE CLUBHOUSE

For Information:
408-223-4687

2800 The Villages Fairway Drive, San Jose CA 95135

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

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

Soup of the Day



For the week of 6/24 to 6/30

Monday, July 1
Cream of Zucchini

Tuesday, July 2
Butternut Squash

Wednesday, July 3
Potato Leek

Thursday, July 4
Beef Enchilada

Friday, July 5
Clam Chowder

Saturday, July 6
Chef's Choice

Sunday, July 7
Chef's Choice

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

The following details will be in effect at the Clubhouse:

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

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

- **Patio Dining** reservations for the patio are for 6 or more persons.
- **The Bistro alcove** can be reserved for parties of 8 to 10 people.
- **The kitchen will still close at 8 p.m.**, last seating at the Bistro, Patio, curbside takeout and Restaurant main dining room is 7:30 p.m.
- **Bistro Bar closes at 9 p.m. Last call is at 8:30 p.m.**
- Dress code for the main dining room will be enforced. During summer months, dress shorts and dress sandals will be allowed.
- Credit cards and house charges will be accepted.
- Cash will not be accepted for payment but can be left as a tip.

How does Curbside Grab-and-Go work?

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

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

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

We want your opinion!

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

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

The Villages Golf & Country Club

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

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

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

New updated Dinner Menu began Friday, June 14

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

Or see all menus on the Resident Portal:
thevillagesgcc.com

Weekly Specials

For the week of 7/1 to 7/7

Breakfast Special:

Tuesday 7/2 to Sunday 7/7

Denver Omelet: Onions, Peppers, Ham, Tomato and Swiss Cheese with Choice of Breakfast Side **\$14.95**

Lunch Specials:

Monday 7/1 to Sunday 7/7—11 a.m. to 2 p.m.

French Burger: Angus Patty Caramelized Onion, Mushroom and Swiss Cheese with Choice of Side **\$15.95**

Chicken Salad on a Croissant: Butter Croissant with Chicken Salad, Lettuce and Tomato with Choice of Side **\$15.95**

Dinner Specials:

Tuesday 7/2 to Sunday 7/7—5 p.m. to 8 p.m. (Last Seating)

Calamari Steak Amandine: Sautéed Calamari Steak with Garlic Butter Sherry Wine Sauce and Toasted Almonds with Choice of Sides **\$26.95**

Greek Chicken Salad: Grilled Chicken, Red Onions, Peppers, Tomatoes, Feta Cheese and Olives over Romaine Lettuce **\$25.95**

Clubhouse Indoor, Patio Dining and Curbside Hours of Operation

Monday

Lunch:
11 a.m. to 2 p.m.
Bistro Menu
2 p.m. to 8 p.m. (last seating)

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. (last seating)
Dinner Menu:
5 p.m. to 8 p.m. (last seating)

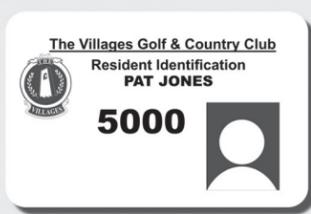
Saturday and Sunday

Saturday Breakfast:
7 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. (last seating)
Dinner Menu:
5 p.m. to 8 p.m. (last seating)

Main phone line: 408-223-4687
Reservation: Press #1, Curbside Order and Pick-up: Press #2
Manager on duty: Press #4, Events and Catering: Press #5

Online
Reservation or Curbside Order: Clubhouserreservation.com
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.




Whole Rotisserie Chicken

Order between 11 a.m. and 2 p.m. For pickup between 5 and 7:30 p.m.

New Price \$9.95 plus Service Charge & Tax

408.223.4687 opt 2 or online at clubhouserreservation.com

Click for more information

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. There is a one-bottle limit per two guests.

* 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.

Single Diners' Night



Let's dine together every Wednesday at 6 p.m.

Shared table. Bring your favorite wine to share with no corkage! 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.

5 5 5 Bistro Happy Hour 2 p.m. to 5 p.m. Tuesday to Sunday, All Day on Monday



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

Online Meal Ordering

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.

More COMMUNITY NOTICES

Some helpful tips on writing a better Pulse letter

For some letter writers, the process of transferring thoughts to the printed page is nothing short of traumatic. Here are a few suggestions to make that process easier:

- Keep your letter as brief as possible. Organize your thoughts, jot down an outline of those thoughts and then fill out the outline in sentence form and that should result in the first draft of your letter.
- Edit, edit, edit! Please do not submit the first draft of your letter. Go through it at least once to get a word count (maximum 200 words), and correct your spelling and grammar. Even then you're not done! Edit it one more time! The more you edit your letter the better it will read. To improve its eloquence, read it aloud to yourself or someone else to see if your sentences read gracefully and make sense. If English is not your first language, perhaps a friend, a half hour and a couple cups of coffee will result in a letter that your readers will understand. Don't be afraid to ask for a little help.

- Concentrate on one topic per letter—you can write a companion letter about a related topic.

- Cool your jets! Many letters are submitted in the heat of emotion. If you are angry, take a day or two to cool off, and, after you review the situation, you'll be able to write a better letter.

- Avoid personal attacks; don't resort to name calling in your letter. If your criticism is fair you should be able to respectfully criticize or disagree with someone.

- Think about the readers. The goal is to share your thoughts with your neighbors.

- Be positive. Even if you are offering criticism, you can still do it in a constructive manner.

- If you are offering thanks or recognizing others, don't forget that there are other ways besides writing a Pulse letter. There are the *Above and Beyond*, *Bouquets* and *Thank You* columns.

Still have questions? Call Scott at 408-223-4655, Kory at 408-754-1341 or e-mail: shinrichs@the-villages.com or ktran@the-villages.com

Remember someone with a gift to VMA

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

HAPPY 4th of JULY

Villages Clubhouse

Thursday July 4th

7 a.m. to 11 a.m.

Star Spangled Banner Pancake Breakfast Buffet

\$22 Per Person

Reservation is required

Please include the following details:

Your name, house number, phone number, number of persons in the party and the time of your reservation

408-223-4687 Press 1 for reservation

or email: ClubhouseManagers@the-villages.com

Featuring Scrambled Eggs, Pastries, Bacon, Sausage, Breakfast Potatoes, and of Course Pancakes. Includes Juices and Coffee or Tea.

CALENDAR OF EVENTS



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

Friday, June 28

8:30 a.m.	Jazzercise	A
9 a.m.	Chinese Morning Exercise	P
9 a.m.	Game Day	RED
9 a.m.	Table Tennis	TTF
10 a.m.	Art&Craft Member Studio	AR
10 a.m.	Line Dance Club-Advanced	A
10 a.m.	Quilters	PR
12:30 p.m.	Bridge Club	RED
2 p.m.	Open Studio	AR
3 p.m.	Bocce Bash (LR, BYOB)	GP
3 p.m.	Handbell Ensemble	CR
6 p.m.	Chinese Club Line Dance	FC
6:30 p.m.	Mexican Train Dominoes	MC
7 p.m.	Long-9 Twilight Dinner	CH

Saturday, June 29

8:30 a.m.	Tai Chi	P
9 a.m.	Table Tennis	TTF
10 a.m.	Quilters	PR
10 a.m.	Ukulele Sing Along	SEQ
4 p.m.	Bocce BBQ	SEQ
4 p.m.	Korean Club Games/Dancing	VC

Sunday, June 30

7:30 a.m.	Catholic Choir	CR
8:15 a.m.	Catholic Mass	A
9 a.m.	Community Chapel Choir	SEQ
9 a.m.	Table Tennis	TTF
10 a.m.	Community Chapel	A
10 a.m.	Quilters	PR
12 p.m.	Bluegrass Music Jam	FC
4 p.m.	Montgomery Social	GP
7 p.m.	Chinese Club KTV	SEQ

Monday, July 1

8:30 a.m.	Jazzercise	A
8:30 a.m.	Nirvana Fitness	CR
9 a.m.	Chinese Morning Exercise	P
9 a.m.	Game Day	RED
9 a.m.	Table Tennis	TTF
10 a.m.	Art&Craft Member Studio	AR
10 a.m.	U-Jam	A
10:30 a.m.	Fitness Center Cmte.	F
1 p.m.	Stitchery	MC
2 p.m.	Open Studio	AR
3 p.m.	18-H Women's Golf Board	PR
5:30 p.m.	Village Dancers 1	A
6 p.m.	Camera Club	FC
7 p.m.	Duplicate Bridge	RED

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)
FC	Foothill Center	
FHP	Foothill Pool	
GP	Gazebo	
L	Lobby	(Cribari)
MC	Montgomery Center	
P	Patio	(Cribari)
PC	Pickleball Courts	
PR	Patio Room	(Cribari)
RED	Redwood Room	(Cribari)
SEQ	Sequoia Room	(Cribari)
TR	Terrace Room	(Cribari)
TS	Tennis Stand	
TTF	Table Tennis Facility	(Montgomery)
VC	Vineyard Center	
VR	Voyage Room	(Montgomery)

Tuesday, July 2

9 a.m.	Association A/C Cmte.	MC
9 a.m.	Game Day	RED
9 a.m.	Table Tennis	TTF
10 a.m.	Art Class	AR
10 a.m.	Intro to Line Dance	A
10 a.m.	Ukulele Club	PR
11 a.m.	9-H Women's Golf Board	SEQ
11 a.m.	Men's Fun Social Club	CH
2 p.m.	Open Studio	AR
2 p.m.	Piano Open Studio	A
2 p.m.	Veterans Club	FC
3 p.m.	Homeowners A/C Cmte.	MC
4 p.m.	Catholic Council Mtg.	VC

Wednesday, July 3

9 a.m.	Table Tennis	TTF
5:30 p.m.	Village Dancers 2	FC
6:30 p.m.	Mexican Train Dominoes	MC
7 p.m.	Village Dancers 3	VC

Thursday, July 4

7 a.m.	Pancake Breakfast	CH
11 a.m.	July 4 BBQ & Band	P
12:30 p.m.	Quilts of Valor Present.	P
1 p.m.	Island Wave Band	P

Friday, July 5

8:30 a.m.	Jazzercise	A
9 a.m.	Catholic Mass	CR
9 a.m.	Chinese Morning Exercise	P
9 a.m.	Game Day	RED
9 a.m.	Table Tennis	TTF
9:30 a.m.	Comm. Chapel Music Cmte.	SEQ
10 a.m.	Art&Craft Member Studio	AR
10 a.m.	Line Dance Club-Advanced	A

10 a.m.	Quilters	PR
12:30 p.m.	Bridge Club	RED
2 p.m.	Open Studio	AR
3 p.m.	Bocce Bash	GP
6:30 p.m.	Mexican Train Dominoes	MC

Celebration Schedule for the Fourth of July at The Villages

Clubhouse Events:

Star Spangled Banner Pancake Breakfast Buffet

7 a.m. to 11 a.m.

(Advanced reservations required)

Cribari Plaza Events:

Barbeque 11 a.m. to 3:30 p.m.

Pops Concert 11 a.m. to 12:30 p.m.

Quilts of Valor 12:30 to 1 p.m.

Dance Band 1 to 4 p.m.



Villages Medical Auxiliary - Since 1976

Office: 408-238-4230

Hours: Monday to Thursday, 9:30 a.m. to 2:30 p.m.

Service Coordinator: 408-238-4029



Register online at: vmavillages.vgcc.club or call: 408-238-4029

Upcoming Programs

AARP Driver Safety (renewal) Class – Tuesday, July 16 from 9 a.m. – 2 p.m. in the Sequoia Room. Irv Kaplan will conduct this training, which when completed may reduce your car insurance payment! Class is limited to 25. Payment to be made at the start of class and must be in cash or check (no credit cards) payable to AARP. Cost: AARP members \$20; non-members \$25; Free to those with United Healthcare Supplemental Ins. Register on VMA website or call our office.

Hearing Aid Clean and Check – Hearing Life will be offering their free service on **Tuesday, July 16** from 10 a.m. - noon in Montgomery Center. Please call VMA office to register.

Support Groups

Grief Support Group: Chaplain Dale Poland, M.Div, BCC - from Hospice of the Valley-Sutter Health meets with those facing loss in their lives. **Monday, July 8** at 10:30 a.m. - noon in the Sequoia Room. Please call 408-238-4029 with any questions.

Caregiver Support Group: Judith London Ph.D. conducts the monthly group where caregivers meet to share, listen and learn. **Thursday, July 18** at 10:30 a.m.-12 p.m. in the Patio Room and via Zoom. Please contact Judy for all meeting specifics at judithlondon@sbcglobal.net or 408-784-3325.

Parkinson's Support Group: This monthly group is for all people interested in Parkinson's. Meetings take place on the third Thursday. Next date is **July 18 at 10 a.m.** in the Sequoia Room. No need to register, all welcome.

Fire Safety Town Hall (2023)
Daily
12:00 & 6:00

The Villages Landscape & Functional Turf (2023)
Daily
1:45 & 7:45

Aerial Views of The Villages (2015)
Daily
2:30, 5:30, 8:30 & 11:30

Avoiding Senior Scams (2014)
Daily
3:00 & 9:00

Welcome to Our Website (2021)
Daily
5:15 & 11:15



Club Events & Notices



Network: Villages Public
Password: villages

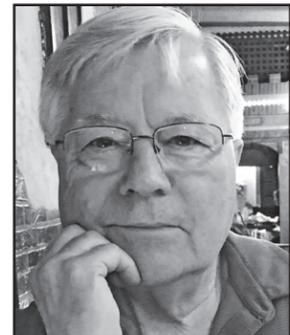
More information online at the Villages Resident Portal:
resident.thevillagesgcc.com

CLUBS & EVENTS

Richard Holmboe to present on whales at VMFSC meeting

On **Tuesday, July 2**, the Villages Men's Fun Social Club will host Villages resident Richard Holmboe and his presentation on whales. Non-member guests are invited to attend the presentation and should arrive at the Clubhouse by 12:15 p.m.

Richard has been a docent at the Pigeon Point lighthouse near Pescadero for six years. In that time, he developed the whale background he'll be presenting at the luncheon. This includes



information on three giants of the sea—the gray whale (as big as a big bus), the humpback whale (bigger than a big bus), and the blue whale (bigger than two big buses). He will show images of whales that are guaranteed to amaze you. As different as whales are from us, they have similarities as well. You will get a sense of how intelligent whales are, how these giants survive by eating tiny organisms...and even how one tiny organism can eat the giant whale.

Richard and his wife Arlene have lived in The Villages for 15 years. He has served on the Village Montgomery District Advisory Committee, on the Association Board of Directors, with the Villages Medical Auxiliary, with the Emergency Preparedness Committee, and as an actor with the Villages Amateur Theater. He spent 22 years in the navy and naval reserve serving on submarines, surface navy, naval air, and writing high-tech manuals.

We look forward to Richard being our July speaker and encourage you to attend his expert presentation on whales.

Social Club members should make lunch reservations a week in advance on the website referenced in the monthly Social Club newsletter.

Refresh your driving skills with AARP Driver Safety Class

By **Barbara F. Zahner, VMA Health Education Coordinator**

Join AARP volunteer and Sonata Village resident Irv Kaplan on **Tuesday, July 16 from 9 a.m.-2 p.m.** in Sequoia for the AARP Driver Safety Class. An AARP instructor for eight years as well as a former college instructor, Irv said, "This is an ideal class to brush up on your driving knowledge, if you feel rusty, or fear missing test questions about rules of the road."

With a background in finance, Irv teaches his classes so that they are clear, thorough, and concise. Irv will cover three major points:

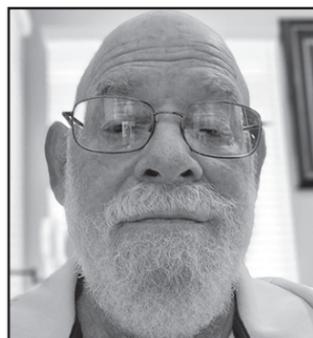
- Refresh your driver skills and knowledge of the rules of the road.
- Learn techniques to handling left turns, right-of-way, and roundabouts.
- Discover proven driving methods to keep you and your loved ones safe on the road.

As an added benefit, by completing the AARP Driver Safety Class, you may reduce the premium for your car insurance.

The cost for the class is \$20 for AARP members and \$25 for non-AARP members. You may pay with cash or checks made out to AARP. No credit cards are accepted. Cash and checks will be collected at the door on the day of the class.

The class is free for those with United Healthcare Supplemental Insurance. Show proof of insurance to VMA volunteers at the welcome table.

The class is limited to 25 participants. Yes, you may bring food and drink to the class. To register for the class, visit vmavillages.vgcc.club or call 408-238-4029.



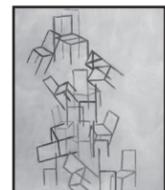
AARP volunteer and Villager Irv Kaplan

Villages art teachers wanted

Do you have a talent for drawing or painting? Do you enjoy this pastime? If so, we would like to encourage you to become an art teacher for The Villages Arts & Crafts Association.

As long as you have the skill or talent for a particular art medium, we can instruct you on how to teach a class and make a presentation. Our professional coaches can discuss with you how to make a lesson agenda, how to talk, timing of segments, demonstrate and give feedback to students as they learn the skill you are delivering. Practice sessions and non-threatening feedback are offered as part of the coaching process.

If you are at all interested and wish to share your talent and your love of art, email our art classes scheduler at barb.gottesman@gmail.com



Bluegrass Music Club's jam is Sunday

By **Alan Rich**

Come to the Bluegrass Music Club's jam this **Sunday, June 30**, at Foothill Center, from 2 to 4 p.m. All Villagers and their guests are invited. This event is *free!* You are welcome to bring your acoustic instruments and play along with the band, bring your singing voice and sing along, or just listen and enjoy the music. We will be playing bluegrass, vintage country, and some gospel music. Bluegrass music is an American music influenced by Scottish, Irish, English, Gospel, and Country music.

To get a link that contains the lyrics and chords to all of the songs that we will be playing, make sure you are on the mailing list. If you are not on the mailing list, please email alanrichgis@gmail.com.



Study Group learns to prepare decadent desserts



Betty Abelson and Fili Visvikis receive lessons from Cathy Silverstein.

On Thursday, June 18, six members of the Delicious Desserts with Cathy group from the Study Groups Club met in Cathy Silverstein's home to learn how to make two fabulous and easy desserts.

Cathy had prepared the recipes and set out all the

necessary utensils and equipment for the two desserts: luscious cupcakes with homemade frosting and decadent chocolate fudge.

As the group went through the process of preparing the two recipes, Cathy gave a running commentary on how to ensure a perfect baking outcome. The results were delicious!



Jean Branan prepares frosting at the dessert demo.

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18 HOLE WOMEN INVITATIONAL 2024

“Those Lazy, Hazy, Crazy Dayz of Summer”



By Barbara Nilsen

“Those Lazy, Hazy, Crazy Dayz of Summer” Invitational Golf Tournament was a great success. The summer really kicked off with 144 players for our three days of competition.

It started Wednesday afternoon with the “Sea Horse Race,” the winners being Bev Poellot and Barbara Bailey, second place Helen Varenkamp and Liz Dreyer, third place Michelle Chung and Grace Lee. The race was followed by a wonderful Beach Party at Gazebo Park, which included a great barbeque, catered by Golden Harvest and music by our own Ed Knott.

Winners of the two-day Double Shotgun Team Competition:

Overall low net: Annie Bassford, Michelle Walsh, Monica Saneholtz, Jung Hee Ra

The Flip Flops: Gross Winners: Lyn Strong & Debbie Ford, Janis LeCompte & Ann Hoyt. **Net Winners:** Jan Mahoney & Dorothy Christian, Priscilla Piper & Laura Atherton

The Sweet Surfers: Gross Winners: Michelle Chung & Grace Lee, Jane Hong & Soonja Song. **Net Winners:** Jay Lee & Mila Quibilan, Sue Park & Lisa Westerinen

The Beach Ballers: Gross Winners: Judy Owen & Jeanne Schow, Judy Rodriguez & Jan Hogan. **Net Winners:** Jini Kang & Joyce Reynolds, Marion Whittaker & Peggy Jen.

The Bikini Babes: Gross Winners: Gail Tuft & Kim Crary, Delma Juarez & Patti Miller. **Net Winners:** Carol Zaccheo & Michele O’Brien, Laurie Gallegos & Andrea Sargis.

Lots of special events were held over the three days.

Putting Contest overall winners: Debbie Moore & Jaime Mehl-Fulton total combined putts, 6’9” (a 60’ putt)

Closest to the Pins Members and Guests: Day 1—#4 Kathleen Holt and Jung Hee Ra. Day 2—Alyce Genna and Ellen Kim. Closest to Pin Day 1—#11 Kathy Apgar and Ellen Kim. Day 2—Janelle Salvatierra and Lisa Westerinen.

Birdie Hole: #6 Lyn Strong and Dorothy Christian.

Thank you to all the volunteers, families and friends, advertisers and the tournament committee! Special *thank you* to our hard-working Pro Shop employees and restaurant staff. The food was wonderful!

Note: Complete scores will be in next week’s Villager.



Flip Flops - gross winners Janis Le Compte, Ann Hoyt, Lyn Strong and Debbie Ford



Flip Flops - net winners Janice Mahoney, Laura Atherton, Priscilla Piper and Dorothy Christian



Sweet Surfers – gross winners, Soonja Song, Grace Lee, Michelle Chung and Jane Hong



Sweet Surfers – net winners, Lisa Westerinen, Sue Park, Jay Lee and Mila Quibilian



Beach Ballers – gross winners Judy Rodriguez, Jan Hogan, Jeanne Schow and Judy Owen



Sea Horse Race first place winners Bev Poellot and Barbara Bailey



Sea Horse Race second place winners Helen Varenkamp and Liz Dreyer



Sea Horse Race second place winners Michelle Chung and Grace Lee



Lowest Putts—Debbie Moore and Jaime Mehl-Fulton



Bikini Babes – gross winners Gail Tuft, Kim Crary, Delma Juarez and Patti Miller



Bikini Babes – net winners Michele O’Brien, Carol Zaccheo, Andrea Sargis and Laurie Gallegos



Beach Ballers – net winners Joyce Reynolds, Marion Whittaker, Peggy Jeng and Jini Kang

Dancers, get ready to jazz up the summer

By B. Brown

First clue: "Summer fling don't mean a thing. But uh, oh those summer nights." Second clue: Danny Zuko and Sandy Olsson. Did you guess "Summer Nights" from the musical Grease? This song debuted in 1978 and was an enormous hit. John Travolta and Olivia Newton-John were a huge draw to the box office.

Let's revisit the '70s as we kick off a three-part, hot summer series with "Summer Nights." Join the Village Dancers and dance to a jazz routine with '50s dance influences for the month of July, beginning **Monday, July 8.**

Dance, socialize and exercise with us every Monday night at 5:30 p.m. in Cribari Auditorium. No partner needed. Each month brings a new dance style and theme.

Bernice Toy is the Club President and choreographer of The VMS Village Dancers. She can be reached at vms.dancers@gmail.com. Please see the Music Society website at villagemusicociety.org/about-us-3. The Village Dancers charge an annual \$20 membership fee to participants. All monies go toward support of the club.



Cribari 4th of July Golf Cart Parade



- Line up before 10:30 a.m. in the Cribari Vale parking lot.
- Decorate your golf cart. (Nothing political allowed)
- Wear some red/white/blue.
- Candy to toss will be provided.

Note: This event does not conflict with the multiple July 4th events being put on by The Villages. Please park cars off of Cribari Lane on July 4, as possible.



Happy 4th of July from Villages Study Groups Club

By Villages Study Groups Club board

Let's remind ourselves of the message delivered on the day our founding fathers adopted the Declaration of Independence. Always remember the sacrifice of our national heroes who made this country what it is today. Let's pledge always to say no to violence and terrorism, protect the nation's security and unity, and feel proud of being citizens of this great country. Today is a day to celebrate our nation's independence, the values we stand for, and the freedoms we cherish.

Here's wishing you a Happy Fourth of July!
For more information about our club, visit studygroups.vgcc.club

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Sunshine Dancers put on electric performance for Dragon Boat Festival

By B. Brown



Wesley Tanaka from the Chinese Club and Liiwan Ma perform a sword dance.



Bernice Toy with a lion dancer.

Loud lion drums and crashing cymbals shook the Cribari Auditorium as two bright, yellow, mythical lions danced about the room, spreading prosperity and good luck. What a way to open the show!

The Sunshine Dancers put on a spectacular performance during the Chinese Club's Dragon Boat Festival on Saturday, June 15.

Taichi sword dancing, an elegant, solo fan dance, a Tibetan song of love and yearning, as well as traditional Chinese costumes were the highlights of the day. The Sunshine Dancers are a dedicated and passionate team who dance with seamless perfection, as is their trademark.

We thank them for enriching The Villages with a diverse and culturally important show.

The Sunshine Dancers are under the umbrella of the Villages Music Society and members of The Village Dancers. They participate in many performances throughout the year. Please watch for upcoming shows and events at The Villages.



Sunshine Dancers. Front Row (left to right): Amy Fang, Guangwei Che, Lin Zhang and Bonnie Liu. Back Row (left to right): Ling Lu Yamaki, Jenny Lee, Ling Yu, Luisa Zhang and Michelle Prest.

Local Day Trips Study Group visits Sikh Temple

By Judy Rogers



On Thursday, June 6, a group of 37 members from The Local Day Trips Study Group, of The Villages Study Groups Club, visited the Sikh Temple that is located right here in the Evergreen section of San Jose.



It is the largest Gurdwara (Sikh Temple) in the world outside of India. Our tour guide spoke to us about the Sikh religion (one of compassion and equality) and its 500-year-old history. We admired the beautiful view and the building's magnificent architecture. This Gurdwara or Sikh Temple includes a prayer hall, called the "main Diwan Hall", that seats up to 5,000 people who attend every Sunday. It also includes a kitchen and accompanying hall to provide Langar (Vegetarian dishes) to both members and nonmembers from the community. After the lecture, our group was served a delicious vegetarian lunch in the spacious dining hall. If you haven't already visited this wonderful site, that is so close to where we live, we highly recommend that you do.

For more information about The Villages Study Groups Club, visit studygroups.vgcc.club.

Sustainable Villages Community club seeks new members

By Bill DeVincenzi, Sustainable Villages Community President



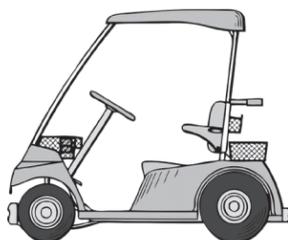
Are you interested in creating a more sustainable future for yourselves, your children, grandchildren and all life? The Sustainable Villages Community (SVC) is seeking new members to join our, and Management's, efforts to create a more sustainable community environment here at the Villages. Working with management, specifically Director of Sustainability Mary Tatum, we strive to make The Villages a model sustainable community. We provide guidance and support to management's sustainable projects as well as our own. Currently, we are assisting residents with information on rooftop solar and backup battery systems, home electrification projects like heat pump water heaters, clothes dryers and HVAC systems, induction stove tops and eliminating single-use plastics from our lives. We also provide informative articles regularly in The Villager. We meet bi-monthly via Zoom, on the third Thursday of the month at 4:30 p.m. If you are interested in these, or other sustainable programs, please join us by going to our website at sustainablevillages.vgcc.club and follow the instructions to join. If you have questions, please email me at billdevincenzi@me.com.

Golf cart donations help support VMA

Did you know that your donation of a golf cart or car to the VMA will not only support the VMA's fundraising objectives, but will provide you, the donor, a 501C IRS charitable write-off? You will receive a receipt to use when completing your taxes.

VMA uses all funds to assist Villagers to continue to live independent, active and healthy lives from the comfort of their own homes.

Donated carts are available for Villagers to purchase. If interested in purchasing a cart available through the VMA, call the office at 408-238-4230 to put your name on the waiting list.



Stretch your imagination with Shirley Kuramoto!



Unleash your creativity with exercises offered by Shirley Kuramoto who has spent 25 years with the Red Ladder Players at Yu-Ai Kai, the Japanese Community Center in downtown San Jose. She will provide individual games and stories that feature the tension between sound and its absence and how those stories change over time...in 90 minutes! Sponsored by the Arts and Crafts Association, this class will be held **Wednesday, July 10** in the Art Room, 10 a.m. - 11:30 a.m.

As you unleash your creativity with Shirley, you might find new ways into your art or telling more dramatic family stories to and with your grandchildren. This is a drastically new kind of class. Do you have the courage to join? If so, register with Shirley's assistant, Barbara at barb.gottesman@gmail.com. This class is free and limited to 12 participants.

Junior Golf Camps are back!

Back by popular demand we are hosting Junior Camps this summer. Here are the remaining dates and times for this summer's junior camps.

July 15-18, Monday-Thursday,
8:30 a.m. - 12:30 p.m.

July 29-August 1, Monday-Thursday
8:30 a.m. - 12:30 p.m.

Cost is \$380 per junior per camp. Junior Camps will be limited to 12 juniors per session, first come first served.

To register, call the Pro Shop at 408-274-3220 extension #1.



VMA needs you!

Do you find that there are certain times or days of the week that you do not have a constructive activity? Maybe those could be hours that you devote to driving fellow residents to doctor's appointments, deliver equipment to their home or take them grocery shopping. Your schedule counts, so share with VMA the times you are available to help out.

Would you be willing to answer the phones one day a week or on a relief basis? How about helping with the planning for an event or actually working an event? There are so many opportunities to give back to the community.

Go to VMAvillages.vgcc.club and fill out a volunteer application. You won't be sorry.



Report Coyote Activity

Please report all coyote sightings to Public Safety and Vector Control at the following email addresses:

- Public Safety at mhidalgo@the-villages.com and include in email the location day and time of the sighting.
- Vector Control at vectorinfo@cep.sccgov.org or 408-918-4770. Residents can use this to report coyote / wildlife incidents directly to the county.

FROM THE VILLAGES LIBRARY

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

"Three-Inch Teeth" (Joe Pickett #24) by C.J. Box. A rogue grizzly bear has gone on a rampage—killing, among others, the fiancée of Joe's daughter. At the same time, Dallas Cates, who Joe helped lock up years ago, is released from prison with a list of six names tattooed on his skin. He wants revenge on the people who sent him the people he blames for the deaths of his entire family and the loss of his reputation and property. Targeted are a judge, the county prosecutor, his lawyer, a prison guard—and both Nate Romanowski and Joe Pickett. Using the grizzly attacks as cover, Cates devises a method of violence identical to the bear killings and sets out to methodically check off his list. Regular and Large Print, Mystery, 2024.

"The Widow Spy" by Megan Campist. Kate Warne is many things--the country's first female detective, a Pinkerton agent, and a union spy. It's August 1863, and her latest assignment could finally end the bloody war and bring the fractured United States together again. All she has to do is win the trust of Confederate spy and socialite Rose Greenhow. But with Rose well aware of Kate's working-class background and belief in abolitionism, it seems an impossible task. Will she fail the most important assignment of her career? Mystery, 2024.



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SPORTS NEWS

New Golf Fees starting July 1

Please note the new golf fees starting July 1, 2024:



Resident 18-Holes	\$35
Resident 9-Holes	\$23
Resident Par-3 Course	\$13
Guest Weekday 18-Holes	\$62
Guest Weekend 18-Holes	\$82
Guest Weekday 9-Holes	\$42
Guest Weekend 9-Holes	\$47
Guest Par-3 Course	\$21
Unaccompanied Guest Weekday	\$66
Unaccompanied Guest Weekend	\$86
Guest Day Weekday	\$57
Guest Replay	\$21
Resident Cart 18-Holes	\$16 Per Rider
Resident Cart 9-Holes	\$11 Per Rider
Guest Cart 18-Holes	\$22 Per Rider
Guest Cart 9-Holes	\$16 Per Rider

PINSEEKERS

By Jim White

June 21 was another day designed for golf although quickly warming to another hot afternoon. However, this was a day that the Pinseekers stepped down to make room for the Villages women's Invitational. We were glad to see that the Villages Championship Course was a source of an enjoyable event.

As the 2023-2024 season ends on June 28, we have had a lot of fun, made a few new friends and continued to enjoy one of the many opportunities we have here at the Villages. Next week we will announce our 2023-2024 Sweeps Champion, release some modifications in our championship and weekly winner format and start the new season with a "clean slate."

We invite all Villager golfers to consider joining us on our Friday adventure on the fairways. It's a great bunch of guys who love the game and accept that our number one priority is to have fun. Give me a call or send a text message to 408-348-8370. If I don't answer your call, leave a message and I'll get back to you as soon as possible.

A final note to Pinseekers, one last time: if you want to change your preferred tee selection, tee #3, combo tees # 2/3, or play only from tee box #2, notify me. I will work with the Pro Shop staff. Your Course Handicap will be determined by your tee box selection and that selection will remain static throughout the entire fiscal year. You must notify me before the Pro Shop closes on Tuesday, July 2.



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TENNIS TALK

Get ready for Tennis Club's Mixer Tournament

By Peggy Seidel

The Tennis Club will have its only remaining summer event on **Friday, July 19** until the beginning of our annual Championship Tournaments in early September. Starting at 4:15 p.m. we will start one group of up to 24 players, hopefully filling all six courts, and another at 5:30 p.m. with another group of 24. We call this tournament the Mixer Tournament because we consider it a great way to "mix it up" with all available players of all levels and genders. Why? Just for fun!

The committee of Peggy Seidel, Cheryl Heusser and Sharon Bartels

will work with our resident pro Brett Foreman to design a fun evening for everyone. After tennis there will be plenty of time to enjoy each other's company while eating a yummy dinner at the TRS. Food will be provided for meat lovers as well as vegetarians. BYOB is the order of the evening, along with grilling, salads and desserts.

Signups are to begin the last week of June. Please pick your time: 4:15 p.m. is expected to be more popular for retirees, 5:30 for still-working bees. Don Clarke will start sending out several emails over the next three weeks to all Tennis Club members with a Google form signup button. You will also be able to access the form on our Tennis Club website. We will keep advertising until a few days before the event, but don't wait until the last minute! Do it early so we have plenty of time to plan all the mixups! Hope to see you there!



Scenes from a previous Tennis Club Mixer.

PICKLEBALL

A Little Bit of this and a Little Bit of That: Fun facts about Pickleball

By Terry Holmquist

1. Pickleball is the fastest growing sport in America with all ages hitting the courts every day. According to Sportico, "Last year, 13.6 million people tried the sport. That's a 52% increase from 2022."

2. Pickleball is so popular that you can watch it 24/7 on various streaming services. There is a channel called Pickleball TV, where one can watch past tournaments.

3. Network sports channels carry many major tournaments. The major one is the Minto U.S. Open held in Naples Florida since 2016. Unfortunately, we missed it this year, it was held April 13-20. But you can look forward to the Biofreeze USA Pickleball National Championships to be held November 10-17, 2024 in Mesa Arizona.

4. Washington made it the official state sport. The game was invented by Joel Pritchard, Barney McCallum and Bill Bell on Bainbridge Island, Washington in 1965. It is considered a combination of badminton, tennis and table tennis.

5. As of June 12, 2024, the average annual pay for a Pickleball Pro in the U.S. is \$112,707 a year.

6. There are two professional pickleball tours: the Association of Pickleball Professionals (APP), and the Professional Pickleball Association (PPA).

7. Tennis and golf thrive on international competition. Pickleball is trying to grow the game globally and pursuing Olympic inclusion. Not yet an Olympic sport, 2032 may be pickleball's earliest opportunity to be included, but 2036 is more realistic.

8. The game is spreading worldwide, the Association of Pickleball Players (APP Tour) partnered with ESPN in 2023 to air tournament coverage in China.

9. There is an Asia Pacific international tournament called the "Race to Carmelina." Eight tournaments are in Asia and four in Australia, with finals held at Carmelina Beach Resort in Vietnam.

10. Naples, Florida is vying for the honor of Pickleball Capital of the world. It is a city that is obsessed with pickleball as they have an abundance of pickleball courts, clubs, and tournaments.



IRONMEN

By Bill Travis and Jerry Juracich

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

On Thursday, June 20, 2024, it was another sunny and warm day. Perfect really for some golf. Twelve Ironmen played.

Joe Alarcon and Jerry Juracich shared **Third Place** with net 29s; Arki Galicki won **Second Place** with a net 28; and Hiei Takazawa won **First Place** with a net 26.

There was one **Birdie** by Dave Hathaway on hole 4.

Sang Nam won **Closest to the Flag** on hole 2 at 12 feet, 9 inches.

Victor Hong won **Low Gross** with a 33.

There were seven **Golfers of the Day**, each with one accomplishment: Joe Alarcon with a third place finish; Arki Galicki with a second place finish; Dave Hathaway with a birdie; Victor Hong with low gross; Jerry Juracich with a third place finish; Sang Nam with closest to the flag; and Hiei Takazawa with a first place finish. Way to go, guys!

A reminder: If every Ironman at every game would take the time to fill in all divots and green damage noticed during each week's game, we would be making a big contribution toward maintaining our own course!

The Ironmen 9 hole, par 3 group would love to add new members. We are a very sociable group, and play basically pressure-free golf. And the first round is on us. Just call Jerry Juracich at 408-440-8283. You can also visit our website at ironmen.vgcc.club

Deep Thoughts:

"Golf is 20 percent mechanics and technique. The other 80 percent is philosophy, humor, tragedy, romance, melodrama, companionship, camaraderie, cussedness and conversation."

- Grantland Rice, American sportswriter

"When the one Great Scorer comes to write against your name, He marks, not that you won or lost, but how you played the game." - Grantland Rice

BOCCE NEWS



Spring Round Robin Standings

By Tom Hunt

The Round Robin tournament is in full swing, and we're having a very competitive tournament.

Monday 10 a.m. Win/Loss

Artists 2-2, Goombas 2-2, The 24's 1-3, The Agitators 3-1, Ball Breakers 1-3, Sonia's Rollers 3-1

Monday 12:30 p.m.

Bocce Brigade 1-3, Carpe Diem 3-1, Bocce Rascals 3-1, Happy Friends 1-3

Monday 3 p.m.

Game of Throws 3-1, 2B Reckoned With 2-2, Bloodbath & Beyond 1-3, La Bocce Vita II 2-2

Wednesday 10 a.m.

Charlie's Angels 1-3, The Big La Bocce 2-2, La Bocce Vita 4-0, Bocce Pals 1-3

Wednesday 12:30 p.m.

Bocce Babes 'N Bros 2-2, Bocce Beatles 3-1, Team Debocery 2-2, Bocce Bowlers 1-3

Wednesday 3 p.m.

Lankers Lobbers 3-1, Straight Shooters 2-2, Holy Rollers 0-4, Rolling Rock 3-1, Crazy "8" S 2-2, Playpals 2-2

Thursday 10 a.m.

Chewbocces 1-3, Breeze 1-3, Bocce Badgers 4-0, Bowl Movements 2-2

Thursday 12:30 p.m.

Baabalos 2-2, 13 Sweet Rollers 1-3, Lady Bugs & Bull Frogs 2-2, Merry Bocce Band 3-1

For the latest updates on Bocce Club activities we encourage you to stay informed by visiting the bocce website, villagesbocce.vgcc.club. We're looking forward to seeing you on the courts soon.

MEN'S GOLF CLUB



Men's 18 Hole Golf Club Club Championship - Match Play



When:	September 14 through September 22, 2024
	- Round 1 Matches – Saturday, Sept. 14
	- Round 2 Matches – Sunday, Sept. 15
	- Round 3 Matches – Saturday, Sept. 21
	- Round 4 Matches – Sunday, Sept. 22 Final Flight Championships
Note:	Play will be conducted over two consecutive weekends. Tee times will be assigned by the Pro Shop. Rescheduling tee times will not be permitted.
What:	Club Championship
Format:	Individual Match Play
Signup:	Aug. 31 through Sept. 12 – Sign up with the Pro Shop. The Pro Shop will make the pairings.
Handicaps:	100% of Sept. 12 Handicap
Flights:	Flighted, determined by Handicap
Tees:	#5, #4, #4/3, #3, and #3/2 Tees. Determined by Handicap
Tee Times:	Tee Times TBD
Cost:	\$20 plus Green Fees per Round

By Doug Moore, douglas.moore865@gmail.com

Upcoming Events:

2024 Evergreen Invitational: This year's event is scheduled for July 11-13. This is a MGC Major Event, so plan accordingly to be there for the fun and festivities! Gentlemen, we currently only have 10 spots that remain open for the 2024 Evergreen Invitational. The entry deadline is June 30 at 5 p.m. and time is quickly flying by! Use the following link to find the information you need regarding the Evergreen, and the online sign-up form: villagesgolfers.com/page.php?page_id=36



Also, should you know a club member who may be interested in helping out, or if you have some extra time that you can spare, it would be very much appreciated. Please contact Bill Morefield (The Evergreen Chairman) at bill_morefield@yahoo.com. Remember, we can always

use and appreciate the help.

Mens 18 Hole Golf Club Club Championship – Match Play. This is going to take place September 14 through September 22. Play is going to be conducted over two consecutive weekends. Tee times will be assigned by The Pro Shop. Rescheduling tee times will not be permitted so please make sure to plan accordingly to attend this event. Signups will start August 31 through September 12. Please sign up in The Pro Shop. They will make the pairings.

The Villages G&CC Thursday Match Play. We would like to congratulate Gary Chappell and The Villages G&CC Thursday Match Play team for their resounding victory against the visiting Silver Creek Valley CC team. Silver Creek got it handed to them with a score of 23-13. That sent a statement...

MGC Emails: Are you receiving notification emails from the Men's 18 Hole Golf Club? If not, there is a simple fix. You may have accidentally *unsubscribed* from the scheduled emails. Please just let us know if you think you are one of those and we will send you an email to reconfirm you and get you back on track.

Executive Committee

Meeting: The Men's Golf Club Executive Committee meets the first Tuesday of the month at 8:30 a.m. in Montgomery Center. The next meeting will be **July 2**. MGC Members are always welcome to attend.

Also, remember to visit our website at villagesgolfers.com for the latest Men's Golf Club information.

HAND N' HAND SENIOR PLACEMENT, LLC.

Katie Cooney, Advisor, MA & MBA

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When it's someone you love.



FROM THE PRO



By Scott Steele, PGA Head Golf Professional

July Golf Schedule

Thursday, July 4 – Holiday Schedule – tee Times starting at 7:30 a.m.

Thursday, July 11 – Men’s Evergreen Practice Rounds 7:30 a.m. / Horserace 3:30 p.m. – course closed 3 p.m.

Friday, July 12 – Men’s Evergreen Invitational 9 a.m. Shotgun – course closed all day – Range Opens 12 p.m.

Saturday, July 13 – Men’s Evergreen Invitational 9 a.m. Shotgun – course reopens 4 p.m. – Range Opens 12 p.m.

Saturday, July 20 – 18-Hole Women Saturday Tournament 8:30 a.m. – 9:42 a.m. tee times

Monday, July 22 – Women’s Team Play – 8:30 a.m. Shotgun – 1:30 p.m. Open Shotgun – Range Open 10 a.m. – 3 p.m.

Friday, July 26 – Twilight Mixer 4:30 p.m. Shotgun – Last 18-Hole tee time 11:30 a.m.

Saturday, July 27 – Villages Korean Club 1 p.m. tee times

Sunday, July 28 – Sunday Sweeps

4th Of July Celebration—Thursday, July 4th is Independence Day! Tee times will be available all day starting at 7:30 a.m. We will celebrate Independence Day with American Flags on the tees and greens, complimentary American Flag golf tees in the Pro Shop, and a Hit the Firecracker Contest on Hole #4...anyone who hits their tee shot into the firecracker on Hole #4 will win a prize!

Cobra Fitting Day—Sunday, July 28 – 10 a.m. - 2 p.m. Come and try or get fitted for the new Conta Dark Speed woods and irons. Boasting the hottest clubface of 2024! Increase your ball speed and distance with the new Cobra Dark Speed! As used by PGA Tour players Rickie Fowler, Lexie Thompson, Gary Woodland, Justin Suh, and World Long Drive Champion Kyle Berkshire!

Future Sunday Sweeps Dates: June 23, July 28, Aug. 25, Sept. 29, Oct. 27, Nov. 10, Dec. 15

Let’s All Get Together Now—Be a part of our “Culture of Care” and follow these simple Golf Course Etiquette Guidelines. We can all participate in keeping our golf course beautiful by observing these *nine* simple acts of care:

1. Follow the 90-degree rule (longer hitters) or the Entrance Gates (shorter hitters) when entering the fairway.
2. Drive the cart from shot to shot keeping the cart in the fairway as you play the hole. Please avoid driving in the rough as much as possible to maintain the integrity of the rough.
3. Do not drive within 30-feet of the greens defined by the yellow painted ground lines in front of each green.
4. *Exit* every hole through the *exit gates*. Please do not drive on the mounding around the greens and proceed from hole to hole using the cart paths.
5. Respect any roping, cart directional signs and Ground Under Repair.
6. Fill all divots with sand mix.
7. Repair pitch marks on the greens.
8. Smooth out the sand in the bunkers with the bunker rake and return the rake at a right angle to bunker edge placing the head of the rake in the sand and the handle of the rake on the bunker edge.
9. Knock the sand off your shoes before walking on the green.

Let’s all make it a goal to leave our golf course in better shape than we found it, every time we play.

Tips from the Pro— Set Yourself Up for Success

Your setup when putting is just as important as your set up on your full swing. Setting up to succeed means setting up with your angles square to the target line, especially your putter face; and also setting up with your eyes in line and over the ball. To help you set up properly when putting, a carpenter’s chalk-line, a yard stick, and a CD disc are great putting aids to have in your repertoire. The chalk-line is useful to help you with your alignment and stroke. Find a straight 6 to 10-foot putt on a practice green. Snap a chalk-line from the hole back to desired distance. Put a ball on the line and make sure your putter and body are lined up properly. Try to roll the putt right up the chalk-line. You can also use a yardstick placed just above your putter-head; choose a straight 5-foot putt, make sure your putter is perpendicular to the yardstick, then use the lines on the yardstick to make your stroke equal distance on either side of the ball. Use the CD as a mirror. Lay the disc on the green and place a ball in the hole. Take your stance until your eyes are either directly over the ball or just inside. **To sign up for a lesson with me, email ssteele@the-villages.com**



Independence Day



SHONIS

By Betty Hall

Tuesday the 18th was a busy day for the Shonis. We had our regular Tuesday morning golf followed by our June General Membership meeting. We had 21 golfers at golf but it seems our handicaps are dropping so we didn’t have enough Shonis with high handicaps and so we only had two flights for sweeps. Pauline Robertson got our only birdie on Hole 2. Our Putting for Pesos winners in our pre golf Putting were Meg Rogers and Nancy Chesterton.



Schinae Ogihara and Judy Rogers

Our June General Membership meeting was exciting as we distributed sweeps envelopes for the first half of the year as well as the cash pay outs for the Eclectic. In the Eclectic, we had three flights based on nets calculated on April handicaps. In Flight One (12-15) the winners were: 1. Teddy Morse, 2. Joyce Baptiste and 3. Betty Hall.

In Flight Two (16-19) winners were: 1. Judy Rogers, 2. Peggy White and 3. Nancy Chesterton. The last flight (20-24) winners were: 1. Schinae Ogihara, 2. Leslie and 3. MaryAnn Haggerty.

Our big winner for low net was Schinae Ogihara with a net of 9 while Judy Rogers won low gross with her gross of 26. Schinae and Judy are pictured above with their Eclectic prizes. A trophy for Schinae and a squirrel club cover for Judy. Congratulations to all our winners.

SCOREBOARD

MEXICAN TRAIN DOMINOES



Wednesday, June 19

Remy Pessah	159
Sylvia Rozewicz	185
Dennis Webb	207

Friday, June 21

Reta Moretti	174
Sylvia Rozewicz	214
Eva Medeiros	224

BRIDGE

Monday, June 17:

- 1/2. Tie -
Selma Chastaine
- Sylvie Rozewicz;
Ed Logg - Roy Tsai
3. Mary LeGrand
- Lorrie Scott

Wednesday, June 19:

1. Jonna Robinson
- Roy Tsai
2. Ed Logg – Guest
3. Claude Ashen - Art Lind

SHONIS

Tuesday, June 18

- All Nets
- Flight One:**
1. Robin Fish 23
 2. Pauline Robertson 24
 3. Tied - Teddy Morse
and Kathy Tanaka 25
- Flight Two:**
1. Donna Erickson 21
 2. Sabrina Malcolmson 24
 3. Lesley Robinson 27
 4. Tied - Peggy White
and Jonna Robinson 29

RELIGION

Villages Religious Services

Weekly:

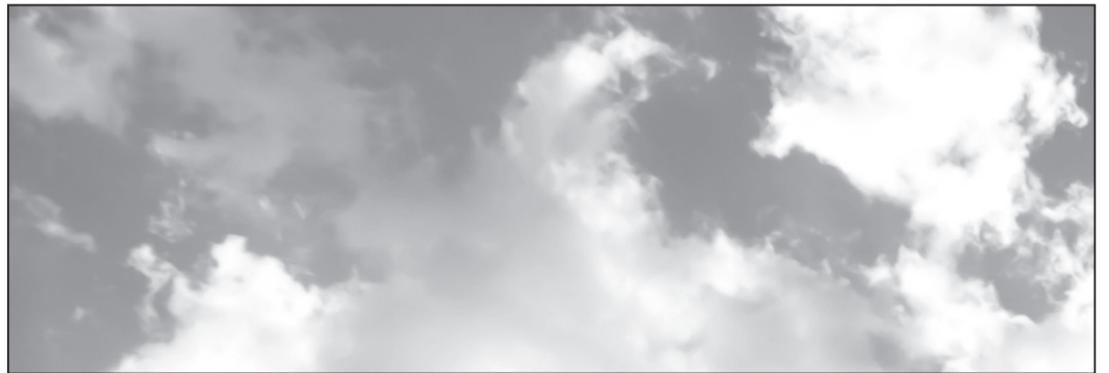
Sunday	8:15 a.m. Catholic Mass	Cribari
	Contact: Kathy Schlosser	408-677-4770
Sunday	9 a.m. Episcopal Service	Montgomery
	Contact: Leslie Bailey	408-270-9022
Sunday	10 a.m. Community Chapel	Cribari
	Contact: Del Herfurth	408-440-4649

Regularly Scheduled:

Friday	9 a.m. Catholic Mass	Cribari
	First three Fridays of each month	
	Contact: Louise Connors	408-221-6485
Friday	7:15 p.m. Jewish Shabbat	Foothill
	Next date: TBA	
	Contact: Marilyn Goldsmith	732-672-8601

Everyone is welcome! Please call for more information!

CATHOLIC COMMUNITY



‘Right Relationship with God’

By Robert A. Dolci, M.Div., M.A.

Being in a right relationship with God moves one toward loving and life-giving behavior toward others. This is true justice according to the Wisdom literature of the Hebrew Scriptures. In this Sunday’s first reading (Wisdom 1:13-15; 2:23-24), this justice is seen as undying—eternal righteousness on the side of life—and was meant to encourage estranged Jews to stand firm in their faith and traditions.

St. Paul picks this up in his Second Letter to the Corinthians (8:7,9,13-15) by praising/ persuading the early Christian community to help the poor. This approach enabled them to embody a poverty of spirit in their generous outreach to others in the community, thereby creating an abundance of life among all.

Being Christlike among our friends, co-workers, associates and even strangers demonstrates God’s power of life over death, lessens fear in our lives and establishes peace among us—as St. Mark shared in today’s Gospel (MK 5:21-43). Through Jesus’ healing of the hemophiliac woman and the young daughter of Jairus the synagogue official, he gave new life and peace to them and others amid ridicule and divisiveness.

So, during this week, let us show true justice—our being in a right relationship with God—by responding to all those around us with the Spirit of Christ and thereby enabling them to have a greater abundance of life.

SEARCH THE SCRIPTURES



We are currently studying the Book of Jeremiah. Have you ever wondered about this astounding Old Testament Book? Come join us! We meet every second and fourth Monday of each month. Our next meeting is at **10 a.m., July 8 at Vineyard Center.**

EPISCOPAL

‘Best of Frenemies’

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

Just kidding! Saint Peter and Saint Paul, who share a feast day on June 29, also shared a deep commitment to spreading the Gospel of Jesus Christ during their lifetimes. And although their methods (and personalities) were quite different, they were both executed in Rome by the Emperor Nero, possibly on the same day. That they merited martyrdom is a measure of the success of their message, and of their faithfulness to the witness of Jesus, who willingly gave his life that the Good News of God’s kingdom might be revealed.

But Saints Peter and Paul’s ministries also remind us that God uses all “sorts and conditions” of people, as the prayer from the Episcopal Book of Common Prayer reminds us. Impulsive Peter: he left his fishing nets without question to follow Jesus. And his quickness to love and impulsivity marked his ministry to the end, when he both denied and affirmed Jesus—three times each—in a matter of days. Paul, in contrast, was a scholarly sceptic who set out to persecute Jesus’ followers, until he was literally knocked to the ground. His three days of “conversion,” so to speak, were spent in the shadow of blindness. All this before he received the new light of Christ, and a new name.

During their lifetimes, these two apostles—rock of the church and evangelist to the gentiles—disagreed with some regularity. But from their public differences of opinion, we learn that God can use all of our passions and all of our skills for good.

Please note that we will *not* be holding a service at Montgomery Center on June 30. Services resume on Sunday, July 7 at 9 a.m. at Montgomery Center with Father Joel Miller presiding.

COMMUNITY CHAPEL

‘No Worries’

By Pastor Bill Hayden

Whatever need you may be facing at this moment, whatever concern is on your heart, whatever worry is plaguing you, whatever guidance you are seeking... God is near. If there is anyone who knows every intricate detail of our lives, it is the one person who wrote the script. Jeremiah 29:11 NIV “For I know the plans I have for you,” declares the Lord, “plans to prosper you and not harm you, plans to give you hope and a future.

Living with the understanding that He has designed the perfect plan for your soul’s quest to know that you are fulfilling His purpose, is empowering. If you have concerns about the seasons and transitions He leads you through, you can acquire wisdom for the future from Him. When you face the uncertainty of an unfavorable outcome based on a decision made without seeking his guidance... pray!

You can boldly approach the gracious throne of God in prayer and return to the path of your prosperity. Sometimes, ideas come to mind that may appear to be much better than the plan God has for us. After implementing those ideas, things begin to unravel, and we ask ourselves, “What was I thinking?” Acknowledging Him in all our ways (ideas) guarantees us that He will direct us.

The scriptures remind us not to worry about anything but to pray about everything and thank God for everything He has done and promises to do. Since God has plans to prosper you and give you hope and a future, it would be in your best interest to trust Him. If you do this, you will surely experience God’s peace, which is far more wonderful than trying to create your own peace.

When God makes a promise to any people, absolutely nothing can prohibit Him from fulfilling it... except a person’s unbelief.

Regardless of your current circumstances, let your focus be on His promises and not be consumed by what is lacking. Hebrews 11:6 NLT: “But without faith, it is impossible to please Him. For he that comes to God must believe that He is and that He is a rewarder of those who diligently seek Him.”

When you keep these truths in mind and trust Him... you can live with “No Worries.”

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

Tips for preparing for power outages

Extended power outages may be the result of wildfires, earthquakes or other emergencies and may impact the whole community as well as the economy. In the event of such a power outage, you may be able to reduce some of the impact by being prepared. Review the following tips for ways you can ease potential difficulties.

Prepare NOW before the power goes out.

Take an inventory of items you need that run on electricity.

Talk to your medical provider about a power outage plan for medical devices powered by electricity and refrigerated medicines. Find out how long medication can be stored at higher temperatures and get specific guidance for any critical medications.

Have batteries and other alternatives to meet your needs when the power goes out.

Sign up for local alerts and warning systems. Monitor weather reports.

Install carbon monoxide detectors with battery backup in central locations on every level of your home.

Determine whether your home phone will work in a power outage and how long battery backup will last.

Review the supplies that are available in case of a power outage. Have flashlights with extra batteries for every household member. Have enough nonperishable food and water.

Put thermometers in the refrigerator and freezer so that you can know the temperature when the power is restored. Throw out food if the temperature is 40 degrees or higher.

Keep mobile phones and other electric equipment charged and gas tanks full.

Survive DURING the outage.

Keep freezers and refrigerators closed. The refrigerator will keep food cold for a few hours. A full freezer will keep the temperature for about 48 hours. Use coolers with ice if necessary. Monitor temperatures with a thermometer.

Maintain food supplies that do not require refrigeration.

Avoid carbon monoxide poisoning. Generators, camp

(Continued on page 23)

About the Ready! Set! Go! Wildfire Action Plan:

Successfully preparing for a wildfire requires you to take personal responsibility for protecting yourself, your family and your property. We hope to give you the tips and tools you need to prepare and be successful.

To find more information:

About Ready! Set! Go! : www.WildlandFireRSG.org

Contact the San Jose Fire Department—Local station 11.

Santa Clara County Emergency Alert System—www.AlertSCC.org (Text your Zip Code to 888777 for emergency alerts.)

San Jose Office of Emergency Management: oes@SanJoseCa.gov

NIXLE Emergency Alert System—Register on EPC website: thevillagesepc.com or sign up with Public Safety at 408-239-5246.

Get Ready!

Prepare your family

- Create a Family Disaster Plan that includes meeting locations and communication plans and rehearse it regularly. Include in your plan the evacuation of large animals such as horses.
- Have fire extinguishers on hand and train your family how to use them.
- Ensure that your family knows where your gas shut-off is and how to use it.
- Plan several different evacuation routes.
- Designate an emergency meeting location outside the fire hazard area.
- Assemble an emergency supply kit as recommended by the American Red Cross.
- Appoint an out-of-area friend or relative as a point of contact so you can communicate with family members who have relocated.
- Maintain a list of emergency contact numbers posted near your phone and in your emergency supply kit.
- Keep an extra emergency supply kit in your car in case you can't get to your home because of fire.
- Have a portable radio or scanner so you can stay updated on the fire.

Get Set!

As Fire Approaches

- Evacuate as soon as you are set!
- Alert family and neighbors.
- Dress in long sleeves and pants. Have goggles and a dry bandana/particle mask handy.
- Ensure that you have your emergency supply kit on hand.

Inside Checklist

- Close windows, unlock doors.
- Remove flammable window coverings.
- Move flammable furniture to center of room.
- Plan several different evacuation routes.
- Shut off gas and pilot lights.
- Shut off air conditioner.
- Leave your house lights on!

Outside Checklist

- Bring all flammables inside the house.
- Turn off propane tanks.
- Shut off sprinklers. Don't leave on!
- Back car into driveway, shut doors/windows.
- Have an outside ladder ready.
- Extinguish small outside fires until you leave.
- Seal off attic and ground vents, if able.

Tips—If You Are Trapped

- Stay away from outside walls.
- Bring garden hose inside house.
- Patrol inside home for spot fires—extinguish.
- Wear long sleeved, cotton clothing.
- Stay hydrated—keep drinking water.
- Ensure that it is safe to exit home if it catches fire.
- Fill sinks and tubs for emergency water.
- Place wet towels under doors.
- After the fire has passed, check roof for fire.
- Check inside attic space for embers.
- Patrol your property for fire.
- Call 911 if you cannot put out fires with small amount of water.

GO! EARLY!

When to Leave

Do not wait to be told by authorities to evacuate. Leave early enough to avoid being caught in the fire, smoke or road congestion. If and when you are advised to leave—don't hesitate!

Where to Go

Leave to a predetermined location (it should be a low-risk area, such as a well-prepared neighbor's or relative's house, a Red Cross shelter or evacuation center, motel, etc.)

How to Get There

Have several travel routes in case one route is blocked by the fire or emergency vehicles and equipment. Choose an escape route away from the fire.

Emergency Supplies

- One gallon of water per person per day.
- Non-perishable food.
- First Aid kit, emergency blanket, multi-purpose tool.
- Flashlight, radio, extra batteries.
- Keys, cash, credit cards, travelers checks, cell phones and chargers.
- Map with evacuation routes.
- Family/emergency contact information.
- Sanitation supplies/personal hygiene items.
- Prescriptions and medications.
- Important numbers and documents.
- Photos/easily carried valuables.
- Hard drive information.

Association President’s Message...

(Continued from page 3)

Re-landscaping with drought-tolerant plants and hardscaping and changing to drip irrigation will help reduce our water consumption and hopefully save money. However, the water companies seem to increase their rates as fast as we can save water.

Insurance, our biggest financial burden, is a tough area to deal with. I have spent the last year on the three-board Insurance Committee learning about every aspect of the Villages insurance policies. I commend David Cook, who chaired that committee, for the amount of work he put into that committee and the effort he made to educate us all. It took a huge effort by David and that committee to educate ourselves and learn what our limited alternatives are. In the end we were able to save some money on insurance this year and we gained a lot of knowledge about insurance. The insurance committee was originally created by the Governance Council as a Villages-wide initiative but was set aside in favor of a Governance Council structure that does not have the means to create subcommittees. So, in an effort to stay on top of the insurance issue, we have formed an ad hoc ABOD insurance committee to carry forward into the future and David Cook has graciously agreed to chair that committee. This year there will be an emphasis on educating the homeowners and renters on how their HO6 and HO4 policies should be structured to best protect themselves as well as keeping an eye on what is happening at the state and federal levels to possibly give us some relief in the future.

I look forward to the coming year and the challenges this board will face. I am confident the seven of us will do our best for the community. Myself, and each of the board members are always available to talk to anyone in the community about any issue. Our phone numbers and email addresses are in the phone book or on the Resident Portal. Feel free to contact us any time about your concerns. (But please don’t call at 2 a.m.)

—Association Board President Michael Schwerin

More COMMUNITY NOTICES

Call 911 for medical emergencies

Public Safety would like to remind you, in the event of a medical emergency, please remember to dial 911 first.

Public Safety monitors all emergency calls through San Jose Fire Dispatch. We will respond at the exact same time as the Fire Department and Paramedics.

Calling the front gate can only delay response time by emergency personnel. It is always quicker to call 911. It is the only phone call you will need to make.



Power outages...

(Continued from page 22)

stoves, or charcoal grills should always be used outdoors and at least 20 feet away from windows. Never use a gas stovetop or oven to heat your home.

Check on your neighbors. Older adults and young children are especially vulnerable to extreme temperatures.

Go to a community location with power if heat or cold is extreme. (Be aware that community shelters may not be available during the coronavirus emergency.)

Turn off or disconnect appliances, equipment, or electronics. Power may return with momentary “surges” or “spikes” that can cause damage.

Be Safe AFTER the outage.

When in doubt, throw it out! Throw away any food that has been exposed to temperatures 40 degrees or higher for two hours or more, or that has an unusual odor, color, or texture.

If the power is out for more than a day, discard any medication that should be refrigerated, unless the drug’s label says otherwise. If a life depends on the refrigerated drugs, consult a doctor or pharmacist and use medicine only until a new supply is available.

Information from: ready.gov/power-outages

You need approval for modifications to the outside of your property

As a reminder to single-family homeowners that before you begin ANY work outside your home, check with Elissa Carusso (408-754-1344) to see if an approval application is needed. In most cases, you do need approval from the Architectural Control Committee (ACC) to do the work. The application and supporting documents are on The Villages website for easy access.

If you make any modifications i.e., driveways, fences, landscaping, awnings, etc. without approval, you are subject to a \$100 retroactive fee in addition to the normal \$20 application fee. There are no exceptions, getting approval for work is mandatory. The process is easy and quick. The committee is comprised of your fellow homeowners anxious to work with you to see that your project is completed to your satisfaction and meets the guidelines set by your Homeowners’ Corporation Board.

The board just approved a new rule at its June meeting regarding mailboxes. The rule states, “All new and replacement mailboxes need to be approved by the ACC and an application is required. Mailboxes must be USPS approved. The mailboxes must comply with the architectural style of the street, and either be painted black or a color to match the house from the approved color chart of the Village in question.”

—Homeowners’ Corporation Board

Operating Financial Commentary...

(Continued from page 7)

APRIL 2024 (FY 2024) VGCC—Homeowners Operating (Estates)

Estates Operating

Estates Total Revenue				
	MTD	YTD	BUDGET YTD	Variance
Total Revenue	\$17,007	\$185,471	\$184,943	\$ 528
Estates Operating Expense				
	MTD	YTD	BUDGET YTD	Variance
Total Operating Expense	\$22,120	\$170,874	\$184,928	\$14,054
Operating Surplus/(Deficit)				
	MTD	YTD	BUDGET YTD	Variance
Net Surplus	\$-5,113	\$14,596	\$ 15	\$14,581
	Prior Year Surplus	\$ 4,305		\$ 4,305
	Adjusted Balance	\$18,901	\$ 15	\$18,886

• Operating Cash is now in a Federated Trust Sweep Account earning interest and boosting the favorable variance in revenue.

- Legal Expenses YTD \$2,400 favorable variance to budget
- Utilities Expenses YTD \$15,600 favorable to budget
 - Water Expenses YTD \$17,000 favorable variance to budget
 - Electricity Expenses YTD -\$1,500 unfavorable variance to budget

There are no other significant variances to report.

The YTD net favorable operating budget variance as of May 2024 was \$14,500.

MAY 2024 (FY 2024) VGCC—Homeowners Reserves (Estates)

Homeowners Estates Reserves				
as of May 31, 2024				
Description	MTD	YTD	Annual Plan	Remaining
Monthly Reserve Assessment	375	4,125	4,500	(375)
Interest Income	1	2,449	1,800	649
Total Income	376	6,574	6,300	274
Description	MTD	YTD	Annual Plan	Remaining
Irrigation System	-	-	4,000	4,000
Painting	-	-	2,200	2,200
Concrete/Pathways/Driveways	-	-	1,000	1,000
Tax Expense	48	540	-	(540)
Lake/Water Feature Repairs	-	-	17,350	17,350
Electrical Expense	-	-	10,000	10,000
Landscape	-	480	37,500	37,020
Total Reserve Expense	48	1,020	72,050	71,030
Total	424	1,020	72,050	71,030
		PY Funding	91,703	
		Estimated Fund Balance	92,723	

LANDSCAPE & MAINTENANCE

MAINTENANCE SCHEDULE

Landscape Maintenance

Weekly Landscaping Maintenance, hand, and mechanical weed control.

Cribari

5077-5089, 5154-5209 and 5234-5249—In progress.
5250-5319 and 5384-5399—7/1-7/5.

Highland

7600-7660, 7711-7715 and 7880-7889—In progress.
7574-7598, 7661-7701 and Findhorn Ct.—7/1-7/5.

Montgomery

6001-6068 and 6127-6136—In progress.
6079-6126 and 6137-6183—7/1-7/5.

Hermosa

8005-8032, 8100-8121 and lower Chardonnay Lake—7/1-7/5.

Heights

8480-8505—7/1-7/5.

Estates

8809-8875—In progress.
8876-8897—7/1-7/5.

Valle Vista

Parks and Banks—In progress.

Fire Fuel weed clearing in designated areas—In progress:

Olivas, Glen Arden and Valle Vista.

Cribari—Perimeter fence and along Villa Vista roadside.

Olivas—McCarty Ranch and Lomas Azules – Creekside.

Hermosa—Colombard Ct.—Creekside.

Turf grub control treatment (Merit 0.5G EPA #432-1328).

Olivas—In progress.

Treatment for voles, moles, gophers and squirrels:

(Rozol Vole Bait, Talpirid, Gopher Coetter Type 2 Bait, Rodent Bait Diphacinone .005% and .01%)

Cribari, Fairways and Verano scheduled for 7/1.

Watering Schedule – Monday, Wednesday and Friday:

Cribari, Fairways, Montgomery, Verano and Del Lago (shrubs only) Admin Office.

Watering Schedule – Tuesday, Thursday and Sunday:

Glen Arden, Highland, The Heights, Hermosa, Olivas, Valle Vista, Estates, Sonata and Del Lago (lawns only) Cribari Center.

Golf Course—#4, 5, 8, and 9 - Eucalyptus and other trees safety, maintenance pruning in progress at various locations.

Association Maintenance

Glen Arden roof replacement:

7698, 7700, 7743, 7741 and 7745—In progress.

7746, 7748, 7753, 7755 and 7757—In progress.

7742, 7744, 7759, 7761 and 7763—In progress.

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

Maintenance Project Notice:

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

Maintenance Emergencies and/or Advice

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

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



Report Irrigation Issues

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

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



In Memoriam and Obituary Notices

In Memoriam notices are run free of charge.

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

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

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

The William Jefferies co.

Lisa Gault

Phone: 408-202-1959

Villager Real Estate agent

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Gaultlisa@gmail.com BRE #01194339

LIBRARY USED BOOK SALE

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

A GREAT DEAL! Villager Business Card Ads \$43 per week!

Call 408-223-4655

Evergreen community event

Music in the Square

Evergreen Village Square

events held

every **Friday through August 30** from
6 to 8 p.m.

(Except for July 5)

Located at the convergence of Ruby Avenue,
Michelangelo Drive and Classico Avenue
(next to the Evergreen Walmart)

**Join your Evergreen neighbors
for a fun evening with local
entertainment!
Bring your own chairs!**

For more information, call **408-535-4908**

Community event sponsored by the office of San Jose
Councilman Domingo Candelas, the District 8 Community
Round Table and Shapell Properties.

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

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



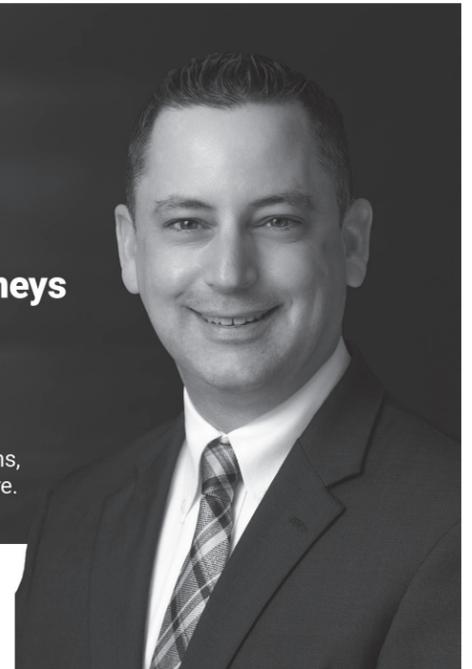
Estate Planning and Probate Attorneys

We have many family members, friends and clients who call The Villages their home.

We have assisted many Villagers establish their estate plans, and we look forward to the opportunity to assist many more.

(408) 294-4525

info@hirzlawgroup.com www.HirzLawGroup.com



VILLAGES GOLF & COUNTRY CLUB EXPERT SINCE 2005

LET'S CHAT: 408.223.3220

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Broker/Owner

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MULTIPLE LISTING SERVICE
MLS



BUY-SELL-RENT-PROPERTY MANAGEMENT-BUY-SELL-RENT

CLASSIFIED ADVERTISING

To Place a Classified Ad

Mia Ahlstrom: 408-223-4657
 advertising@the-villages.com

Ad copy is due Monday at 4 p.m.

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

Villages Business Directory

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

Notary Public - Available most any time
 Villager - George: 408-219-1995

REAL ESTATE

Olivas Single-Family 12-month rental starting ASAP.
 3BR-2.5Bath. Solar. Unfurnished.
 Move-in Condition. \$5200
 408-230-6799

CRIBARI 2ND FLR BY OWNER
 WASHER/DRYER INSIDE UNIT
 1243 SQFT REMOD ASK \$570K
 melissahicks@gmail.com
 209-905-6694

Housing Wanted

Seeking sublet for 3-6 months.
 Any time from September-2024.
 Former Villages resident 2013-2019.
 Single 69 yo female. Quiet, responsible, stable income.
 Call/text 408-313-5791

SERVICES

Appliances

E&J Appliance Repair Servicing all major kitchen appliances, Including Laundry
 Ricky
 408-431-0545
 408-753-6273

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

Awnings

ABBY'S AWNING AND SHADE SERVICES
 Awning cleaning, repairs, new and recovers, exterior shades.
 Serving Villagers for 30+ years
 Barry: 408-264-0807
 Contractor's License#1045290

Carpet Cleaning

CARPET CLEANING

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

Carpet Cleaning (continued)

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

Computers

We Fix PC's / Macs & Networks
 On-Site 7 days, 8 AM to 10 PM
 BBB A+, 2350 Clients, Same day
 408-866-5121
 In business since 1988
 Computerexpertscorp.com

Draperies

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

Heating & A/C

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

House Cleaning

Rosa's House Cleaning
Weekly-Bi-weekly-Monthly
 Licensed-Insured & Bonded
 References available
 408-931-1330

House Cleaning (continued)

Pink Ladies House Cleaning
 408-375-1760
 408-717-2327
 Weekly, Biweekly, Monthly
 Free Estimates
 Licensed, insured

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

Nelly's House Cleaning 510-826-9746
 20+ years professional experience
 References, Free Estimates
 Licensed, Insured

RAMONA HOUSE CLEANING Since 2002
 Free Estimates, Licensed (408) 420-6454
 Ramonashousecleaning@gmail.com

Jewelry & Coins

CASH PAID Gold/Costume Jewelry,
 Sterling, Diamonds, Coins, Stamps
 Tom 1-408-607-7142

Landscape

LANDSCAPE

Rick's Lawn Care & Property Maintenance
 Gardening
 Yard clean ups
JUNK REMOVAL
Rick: 408-439-9706

Massage

Massage Therapy
Certified massage therapist with 30 years of experience.
 I offer therapeutic, Swedish, sports massage and stretching that is tailored to your needs. I come to your home with my table and massage oils, making it easy and convenient.
 90 minutes - \$160
 Please reach out to alyonaspok@gmail.com or text to 510-828-3435 to book your appointment.

Licensed Massage Therapist
 Call Nicolas Grindy
 831-588-6290

Moving/Storage

Mike's Moving Transport Svs.
Local and long distance
 Packing & Unpacking Services
 Shuttle services available
 Office. 408-286-5552
 Cell. 408-717-2200
 CAL-T-191326

Painting

PAINTING

Piazza Painting
408-674-6333

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

JAMES PAINTING
Villages Resident

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

Fresh Coats Painting
See our Website:

FreshCoatsPainting.com
408-430-7790
License #994155

SUMMER SPECIALS

FAITH PAINTING

www.faithpainting.com
faith_painting@yahoo.com
408-281-7500
7 Min from The Villages

FREE ESTIMATES!
FREE COLOR
CONSULTATION!
COMPETITIVE PRICE
MATCHING!

RESIDENTIAL PAINTING
SPECIALIST
EXTERIOR - INTERIOR
PAINTING
DRYWALL/TEXTURE
REPAIRS
HANDYMAN SERVICES
CABINETS - FINE FINISHES

30+ YEARS EXPERIENCE
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GREAT REFERENCES!

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Michael and Aleece
available for petsitting.

Great rates and ref's.
628-628-4787
MichaelSHarrington@yahoo.com

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ALVCO & SONS PLUMBING

One Year Guarantee
Serving the Villages
for 20+ years
Call for a
FREE ESTIMATE
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408-767-1298

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

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

**We love our friends in
the Villages community**
and one of the ways we
show it is by continuing
to offer a generous discount
to our favorite senior
community!

All Villages residents will
receive 20% off all
plumbing services we
provide in your home and \$0
dispatch fee exclusively for
Villages residents!

Please give us a call to
schedule your FREE estimate
appointment today, we very
much look forward to
providing quality plumbing
services to you and your
community!

Call us today!

VENTURE PLUMBING CO.
1-866-483-6887

*Senior discount offer cannot
be combined with any other
special offers*
Lic. #934775

Remodeling

Keller Construction
Remodel Experts

Servicing The Villages
since 2006
Lic#950188
408-799-8854

**Remodeling
(continued)**

HOME RENOVATION
BATHROOMS, KITCHEN,
FLOORS, PAINTING
GENERAL CONTRACTOR

Free Estimates
LC#1080465

Remodelingamv.com
AMVRemodeling7@gmail.com
408-310-6969

Repair/Handyperson

Home Trouble?
Call Louie the Handyman
Repairs, Painting,
picture and mirror hanging.
408-802-6128

Senior In-Home Care

**SENIOR
IN-HOME CARE**

**Caregivers
CARE ON CALL**

Licensed, Bonded, Insured.
Caregivers are employees,
Not independent contractors.
Trained and supervised.
Hourly, Live-in
Free Assessment
References Available.
408-857-1872

**SENIOR
IN-HOME CARE**

**OUTSTANDING AND
EXCELLENT
Vista Verde Home Services**

Bonded, Licensed, Insured
Hourly, Live-in, Transport
Great References
Free Assessment
(408) 509-1257

Caregiver Available
Hourly/Live-in

Experienced, Certified
Hardworking
Drives
Louie: 408-903-0830

**Senior In-Home
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Licensed and insured
Quality of life management
Medical CNA of 20 years
No hourly minimum
Post surgery care
Drop in visits
Bed baths/showers
Respite
Hospice care
Therapeutic massage
Meal prep and much more
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Erincares85@yahoo.com

**Caregivers 24/7
Excellent Services**

Experienced, Reliable,
Trustworthy
Affordable Rate
References Available
Serving Villagers for 15 years
408-896-7405
408-896-7404
408-896-7403

**CAREGIVER YOLANDA
MOYA**

Certified Nursing Assistant
CNA, HHA, CPR, FIRST AID
24Hour Care
7 Days/Week
Excellent References
COVID Vaccinated
831-247-9646

Shoe Repair

Andy's Shoe Repair

2850 Quimby Road
Suite 100
408-270-0850

Transportation

Remy: 650-776-8850

Villages Resident
Airports, Doctors
Appointments,
Dependable

Window Cleaning

Gabe's Window Cleaning
Inside & Out Tracks

Screens \$225
408-393-3177

CARS/RVs

2007 Prius Touring Model

163,000 miles
\$4,000 or best offer
Always garaged
408-338-1901

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

LOST

Missing Cat
Named "Squirt"
Gray/orange/white
If seen, call 669-224-8669!

The Villages Lost & Found

Located in Building B.
Items are held for 30 days.
Items remaining
unclaimed after 30 days
are donated to a charity.
Please call 408-223-4643
if you have recently
lost an item.

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



#02134991

DAILY TOURS OFFERED

Suzanne Rodda

408-659-0001

SUZANNE IS AVAILABLE FOR YOU, 7 DAYS A WEEK - Call 408-659-0001



COMING
SOON

VILLAGE VERANO

SINGLE FAMILY Home being prepared for market.

FOR SALE - RODDA REALTY TEAM



JUST LISTED

VILLAGE MONTGOMERY \$769,888

2 Bd | 2 Ba | 1307 sf

Updated single level end unit with a bonus room off the garage with separate entrance! Must See!!

FOR SALE - RODDA REALTY TEAM



JUST LISTED

VILLAGE VERANO \$749,888

2 Bd | 2 Ba | 1442 sf

Upstairs unit with lots of natural light in an open floor plan. Panoramic views! Must See!!

FOR SALE - RODDA REALTY TEAM



PENDING

VILLAGE OLIVAS \$1,245,988

2 Bd + Den | 2.5 Ba | 2205 sf

Stunning single story home - no steps. HUGE custom patio for outdoor living! An Entertainers Delight!

FOR SALE - RODDA REALTY TEAM



SOLD

VILLAGE HERMOSA \$765,000

SOLD!!!

Please give a warm welcome to our NEW Villagers!

REPRESENTED SELLER - RODDA REALTY TEAM



SOLD

VILLAGE ESTATES \$1,465,000

SOLD!!!

Please give a warm welcome to our NEW Villagers!

REPRESENTED SELLER - RODDA REALTY TEAM



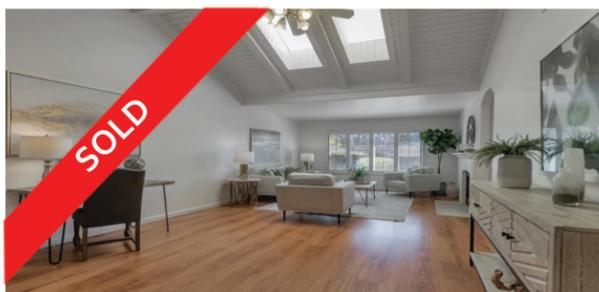
SOLD

VILLAGE HERMOSA \$1,050,000

SOLD OVER LIST IN 6 DAYS!!!

Please give a warm welcome to our NEW Villagers!

REPRESENTED SELLER - RODDA REALTY TEAM



SOLD

VILLAGE MONTGOMERY \$650,000

SOLD OVER LIST IN 11 DAYS!!!

Please give a warm welcome to our NEW Villagers!

REPRESENTED SELLER - RODDA REALTY TEAM



SOLD

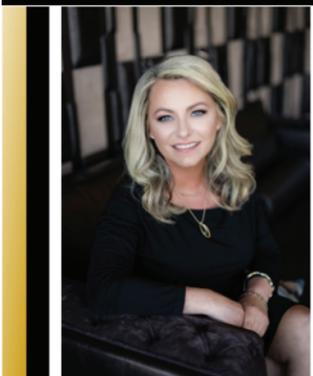
VILLAGE VERANO \$1,070,000

SOLD OVER LIST IN 4 DAYS!!!

Please give a warm welcome to our NEW Villagers!

REPRESENTED SELLER - RODDA REALTY TEAM

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



RODDA
REALTY
TEAM

Suzanne Rodda

BROKER

Suzanne@RoddaTeam.com

2925 The Villages Parkway, San Jose, CA 95135

Lic# 01217393

#1 Real Estate Agent in Villages Sales Year After Year!

Now is when you need an experienced

Villages Agent working for You!

Call Suzanne Rodda to get TOP dollar!

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