



# The Villager

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

Vol. XLVIII No. 29

See The Villager Online: [news.thevillagesgcc.com](http://news.thevillagesgcc.com)

August 1, 2024

## The News this Week

- **Board Meetings Report**  
(See items on pages 1, 4, 5, 11, 24 & 27)
- **CBOD & ABOD Presidents' Messages**  
(See articles on page 3)
- **GM Corner: Business Management Systems**  
(See article on page 6)
- **Proposed Changes to Club Policy CPO 305**  
(See article on pages 23 & 24)
- **New Member Portal Goes Live Aug. 5!**  
(See article on page 6)

## Trips, Classes & Events

See page 12



*The Villager Online now active, traditional Villager Delivered first & third weeks*

The Villager Online went live 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 on the first and third Fridays of the month. If you haven't seen The Villager Online, register and please visit: <https://news.thevillagesgcc.com/register/>

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## A Fair to Remember: EPC'S Emergency Preparedness Fair

By Arlene Versaw

Remember the popular Emergency Preparedness Fair two years ago? Remember that more than 400 Villagers roamed the Cribari Center picking up helpful information on how to prepare for emergencies? Remember all the community organizations who came out on Saturday to share their resources to help us? And...remember the drawings for Go-Bags—a “must-have” for every resident in this area?

Well, we'll be back on **Saturday, August 10** with some of the same standbys—like San Jose Fire and Police, the Red Cross, Kaiser, the County Emergency Response, CalFire and PG&E. And with some new agencies, such as San Jose Municipal Water. And there is more!

You can learn about our earthquake faults in our own backyard, about preparing your home; how to respond to bleeding and burns, and how to set up a Family Emergency Communication Plan. And you can sign up for eight separate drawings for those all-important Go-Bags. We're improving the Fair layout to create a better traffic flow while you gather free solid information on a myriad of topics that will help you be ready to contend with the first 72 hours of any emergency.

So, grab your calendar and your pen and jot down your commitment to attend this wonderful opportunity: **The Emergency Preparedness Fair, Saturday, August 10, 1 p.m. – 4 p.m. at Cribari Center. It's entirely free!**



## The Villages Corporations—Financial Commentary for the Month of June 2024

### June 2024 (FY 2024) The Villages Cash & Overview:

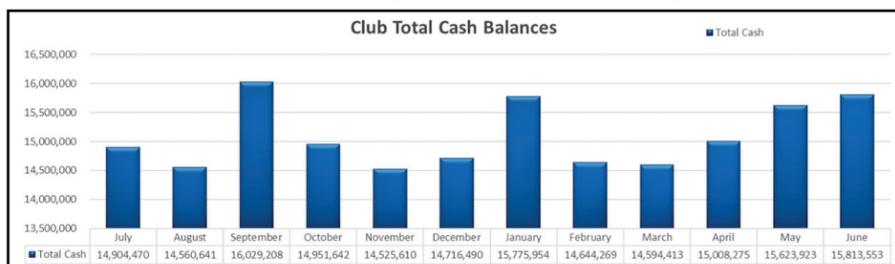


### Balance Sheet: Operating Cash Balance and Restricted Cash Balances

Total Operating Cash Balance:	\$ 6,693,000
Total Restricted Club Capital Funds Balance:	\$10,414,000
Total Restricted Association and Homeowners Reserves:	\$15,489,000
<b>Total Cash Balance of The Villages' Corporations:</b>	<b>\$32,597,000</b>

The balance in June decreased 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 CD Interest Rate of 4.18%, replacing the lost interest that would have been earned on the funds in the investment portfolio.

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



### Balance Sheet: Operating Cash Balance and Restricted Cash Balances

Total Operating Cash Balance:	\$ 5,399,000
Total Restricted Club Capital Improvement Balance:	\$ 515,000
Total Restricted Club Capital Replacement Balance:	\$ 9,898,000
<b>Total Cash Balance of The Villages' Club Corporation:</b>	<b>\$15,813,000</b>

Average interest rate for **CDs** is 4.06%  
Average interest rate for **US Treasury** is 4.27%  
Average interest rate for **Money Market Funds** is 0.30%

(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.

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

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

All Pulse letters must be 200 words or fewer on a single topic relating to life in The Villages. Letter authors are limited to one published Pulse letter per month. Each letter must also include name, address, phone number, date and number of words.

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

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

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

3 Pulse letters received this week.  
1 Pulse letter deferred.  
2 Pulse letters published this week.

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

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

The Villages Communications Advisory Committee advises the General Manager and Club Board on issues pertaining to The Villager, including Pulse letters. Residents may contact the committee through Chair Barbara Clurman at 669-234-4180, or Co-Chair Debbie Champion at 408-960-6994.

I would like to request that the Club Board and management consider implementing a shuttle bus within The Villages.

Many older seniors who can't drive or walk far anymore would benefit from this amenity.

Such a shuttle would make it easier to move around inside The Villages and potentially reduce the amount of auto and cart traffic. I hope that management will consider implementing this suggestion.

—Jung Oak Cha

I am disappointed with the unannounced changes taking place with our Communication information once called "FastLane." All of a sudden it is now called "The Villager Online" with subtitles defining the particular category of announcements. I did not see any issue with the term FastLane to justify a name change. I do not see this change as better just because it is a different name. I would prefer we return to the previous term.

—Walter Hlavacek

## Sign up now to get access to The Villager Online!

The Villager Online is available as of July 1!

To make sure you are able to view content, visit

<https://news.thevillagesgcc.com/register/> now to register.

**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.

More **BOARDS & COMMITTEES, MANAGEMENT** and **COMMUNITY NOTICES** on pages 4, 5, 6, 7, 9, 11, 23, 24 & 27

## IN MEMORIAM

Jo McMullen

January 17, 1929—July 26, 2024

Frank Anthony Fiala

May 1, 1939—July 18, 2024

(Please see obituary in the Classified Advertising section)

Robert "Bob" Marchant

July 20, 2024

There will be a reception at Vineyard Center immediately after the 10:30 a.m. Celebration of Life at St. Francis of Assisi Church.  
(Please see obituary in the Classified Advertising section)

New—Obituaries are now also available online at [news.thevillagesgcc.com/in-memoriam](https://news.thevillagesgcc.com/in-memoriam)

### DEADLINES

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

# BOARDS & COMMITTEES

## Association President's Message—July 30, 2024

We are saddened by the sudden loss of our fellow Board member, John Epperheimer, the day after our last meeting. John was so excited to attend that meeting. It was the first meeting he was attending in person since becoming a Board member. In fact it was the first time in years the whole Board appeared in person at a meeting. After the meeting he told me it went so well he was looking forward to next month's meeting. Sadly, that did not happen and we are all suffering his loss. John was a great Board member. When we met a few weeks ago, prior to the new Board year starting he said: "Assign me anywhere, I will help wherever I am needed." John was the head of The Villages Firewise Committee and was a solid voice for the Valle Vista community. John will be missed. If you have not looked at it, please take a look at John's memorial posted on *The Villager Online*. He led a truly interesting and meaningful life. Our best wishes to his wife, Patti. There will be a Celebration of Life on Sunday, September 15. Watch *The Villager Online* for details.

At our Board meeting held July 8, we appointed David Raskin of Montgomery to finish John's term on the Board. We are excited to have David on the Board since we are all familiar with how hard he worked on the Montgomery DAC. Welcome, David. Deb Gordon, who was on the Firewise Committee, has agreed to take over the lead of that committee.

Being on the Board has made me realize what a hotbed of activity The Villages is. All three boards are jointly working on a strategic plan to direct us and future boards on how to keep The Villages humming along. The Firewise Committee is in action finalizing plans on getting us certified and in setting priorities and a timeline for fire hardening work. The Water and Landscape Committee is doing the same, setting priorities and creating a timeline for re-landscaping of The Villages. We have authorized the start of this year's audit and that should be moving along already. There is an independent group putting together a plan to try to expand the installation of solar throughout The Villages including trying to get as many homes as possible using solar. Car charging stations are being investigated.

This is the year The Villages is going to be revalued for insurance purposes. To me, this is the scariest activity we are undertaking. It is expected our valuation will be substantially higher and thus our insurance rates will continue to escalate. Remember, our CC&Rs require us to insure to the full rebuilding cost. Insurance seems to always be on the top of my brain.

I have received phone calls and emails from Villagers over my first month as President. I try to answer each and every question to the best of my ability or to refer the asking person to a better source if I do not know the details. The whole Board and I want everyone to be informed and educated on all of the issues affecting this community. There are many things happening. Please stay informed and stay involved.

—Association Board President Michael Schwerin

## Club Board President's Message—July 30, 2024

Our Club has experienced some major changes in the last 18 months. With Club Board support and the assistance of her leadership team, General Manager Teresa Ostrander, has hired professional staff and undertaken improvements in operations, financial controls, coordinated management systems, and replaced outdated computer and internet hardware. Although change may be uncomfortable, these steps are necessary to improve customer service, maintain an attractive environment and control costs for our membership. We are fortunate to have a new senior management team that brings a wealth of experience in community and country club management and a renewed focus on public works.

To improve our technology infrastructure, the Board approved committing to the Cobalt system to replace software that is no longer supported, and approved replacing aging hardware. These major changes allow us to communicate better with the membership and our service providers, give our directors and managers more accurate information, and ensure the Club keeps abreast of the ever-evolving internet and communications options. Other improvements and initiatives include:

- **The Villager** is now both a twice monthly print edition and **The Villager Online**.
- The new Cobalt system will coordinate a number of activities and improve financial controls and operational efficiency.
- On **August 5**, the Cobalt online **Member Portal** will be launched and replace our outdated Resident Portal.
- Working with Verizon and AT&T to install *new cell phone towers* on our property to improve cell phone coverage,
- Evaluating renewal of the *Comcast contract*, or alternatives, for internet and cable service.

We know that there will be bumps along the way, but we are confident that these improvements will lead to better service, more attractive amenities, and environment at the lowest cost practical.

The Club Board encourages everyone to take advantage of the WOW volunteers offering help to log-in, register and use the **The Villager Online** and new Cobalt **Member Portal**.

—Richard Zahner Villages Golf & Country Club Board President

## The Villages Executive Leadership Round Table

Come meet and chat with The Villages Board Presidents Richard Zahner (Club), Michael Schwerin (Association) and Teddy Morse (Homeowners) and General Manager Theresa Ostrander.

This open event is scheduled for Wednesday, August 7 from 3 to 4 p.m. in the Clubhouse Fairway Room and provides an opportunity for you to ask questions, provide suggestions and share concerns.

# GOVERNANCE MEETINGS

## THE DACs

### Olivas DAC to meet August 5

The Olivas DAC will meet **Monday, August 5** at **4 p.m.** at Foothill Center.

### Heights DAC to meet August 5

The Heights DAC will meet **Monday, August 5** at **6 p.m.** in Montgomery Center

### Montgomery DAC to meet August 5

The Montgomery DAC will meet **Monday, August 5** at **10 a.m.** in Montgomery Center and also via Zoom. Zoom Meeting ID: 851 8067 6450. Passcode: 597012

### Sonata DAC to meet August 6

The Sonata DAC will meet Tuesday, August 6 at 4 p.m. in the Cribari Conference Room

## BOARD MEETINGS

### Association

- The Villages Association Board of Directors Monthly Board hybrid meeting is **Tuesday, August 27** 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, August 27** at **1:30 p.m.** in Foothill Center and on Zoom.

Meeting ID: 961 5036 4740; Passcode: 260616; Dial: 1-669-900-6833

### Del Lago DAC to meet August 8

The Village of Lago DAC town hall will be held **Thursday, August 8** at **6 p.m.** at Foothill Center.

### Hermosa DAC to meet August 15

The Hermosa DAC meets **Thursday, August 15** from **3 to 5 p.m.** at Foothill Center.

More BOARDS & COMMITTEES

**Operating Financial Commentary...**

(Continued from front page)

**June 2024 (FY 2024) The Villages Golf & Country Club—Operating**

Operations Total Revenue				
	MTD	YTD	BUDGET YTD	Variance
Total Revenue	\$1,369,123	\$15,454,684	\$15,273,190	\$181,494
Total Assessments	\$ 778,298	\$ 9,339,581	\$ 9,339,629	\$ -48
Total Other Revenue	\$ 590,825	\$ 6,115,103	\$ 5,933,561	\$181,542

Operating Total Expense				
	MTD	YTD	BUDGET YTD	Variance
Total Operating Expense	\$1,426,794	\$15,840,914	\$15,623,823	\$ -217,091
Total Payroll & Benefits	\$ 802,381	\$ 9,967,695	\$ 9,732,060	\$ -235,635
Total Operating Expense	\$ 624,413	\$ 5,873,219	\$ 5,891,763	\$ 18,543

Operating Surplus/(Club Operations)				
	MTD	YTD	BUDGET YTD	Variance
Net Surplus/(Deficit)	\$ -57,670	\$ -386,230	\$ -350,633	\$ -35,598
Prior Year Surplus	\$ 200,000			\$ 200,000
Adjusted Balance	\$ -186,230		\$ -350,633	\$ 164,402

**Fiscal Year 2024—Key Impacting Factors (Pre-Audit)**

Revenue (Less Assessments): YTD \$181,500 favorable variance to a budget of \$5,933,000.

- **Golf Services, including Golf Course:** YTD \$75,000 favorable variance to a budget of \$2,068,000.
    - o Golf Cart Rentals YTD \$14,800 favorable to a budget of \$90,000.
    - o Greens Fees YTD \$47,000 favorable to a budget of \$1,549,000.
  - **Restaurant and Clubhouse:** YTD \$91,000 favorable variance to a budget of \$2,962,000.
    - o Food Revenue YTD \$83,000 favorable to the budget of \$2,417,000.
    - o Bar Revenue YTD \$-13,500 unfavorable to the budget of \$531,000.
  - Expenses: YTD \$-217,000 unfavorable variance to a budget of \$15,623,000 (Adjusted with PY Surplus to \$-17,000 unfavorable variance as the \$200,000 was not put into Navision to offset the expenses.
    - **Employee expenses** YTD -\$235,000 unfavorable to the budget of \$9,732,000, adjusted unfavorable is \$ -35,000 when applying the prior year's \$200,000 surplus.
      - o Realignment of staff and some separation agreements in the first two quarters of the fiscal year.
      - o The FY'24 budget incorrectly accounted for the increase in the minimum wage as of January 1, 2024.
    - **Landscape** YTD -\$107,000 favorable to the budget of \$1,924,000.
      - o Primarily due to favorable variance YTD in Plant, Sand and Misc. Supplies of \$50,000 and Tree Trimming of \$27,700.
    - **Services Expense** YTD \$-317,000 unfavorable to the budget of \$786,000.
      - o Legal Fees YTD \$-111,000 unfavorable to the budget.
      - o Professional Fees YTD \$-179,000 unfavorable.
    - **Utilities** YTD \$96,000 favorable to the budget of \$2,941,000.
      - o Electricity YTD \$-63,700 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 \$197,800 favorable to budget.
      - o Telephone YTD \$-26,400 unfavorable to budget.
      - o Trash YTD \$-9,900 unfavorable to budget.
    - **Board of Director Expense:** YTD \$-29,000 unfavorable variance to the budget of \$20,500.
- Net Income** YTD \$164,000 favorable variance to the budget of \$-350,600.

Departmental Statement of Activities						
MTD	MTD Budget	Var	Department	YTD	YTD Budget	Var
\$ (53,312)	\$ (7,556)	\$ (45,756)	Administrative and General	\$ (535,147)	\$ -	\$ (535,147)
744	(1,245)	1,988	Facilities Maintenance	(13,330)	(3,191)	(10,138)
25,830	2,585	23,245	Public Safety	111,833	-	111,833
(119,335)	(78,717)	(40,618)	Golf Course / Pro Shop	(91,308)	(213,413)	122,105
17,503	(8)	17,511	Community Activities	127,562	(4,033)	131,595
(4,651)	5,273	(9,924)	Community Centers/Pools	(15,103)	-	(15,103)
4,383	1,327	3,056	The Villager	(24,815)	-	(24,815)
57,075	4,230	52,845	Clubhouse & Restaurants	4,741	(9,921)	14,662
14,095	(29,505)	43,600	All Other	49,338	(120,074)	169,412
\$ (57,667)	\$ (103,616)	\$ 45,949	Net Profit(Loss)	\$ (386,230)	\$ (350,633)	\$ (35,598)

Departmental Statement of Activities - Revenue/Expense						
MTD	MTD Budget	Var	Department	YTD	YTD Budget	Var
\$ 778,298	\$ 778,340	\$ (42)	Membership Dues	\$ 9,339,581	\$ 9,339,629	\$ (48)
32,016	18,550	13,466	Administrative and General	307,362	226,600	80,762
(114)	4,943	(5,057)	Facilities Maintenance	44,554	59,294	(14,740)
1,478	3,645	(2,167)	Public Safety	26,166	43,000	(16,834)
223,535	181,370	42,165	Golf Course / Pro Shop	2,144,037	2,068,640	75,397
18,613	20,681	(2,068)	Community Activities	227,099	245,041	(17,942)
12,886	16,000	(3,114)	The Villager	217,757	240,500	(22,743)
1,875	1,030	845	Community Centers/Pools	17,700	9,510	8,190
293,694	293,000	694	Clubhouse & Restaurants	3,053,998	2,962,800	91,198
6,843	6,565	278	All Other	76,431	78,176	(1,745)
\$ 1,369,123	\$ 1,324,124	\$ 44,999	Total - Revenues	\$ 15,454,684	\$ 15,273,190	\$ 181,494
\$ (162,520)	\$ (103,298)	\$ (59,222)	Administrative and General	\$ (1,768,747)	\$ (1,152,838)	\$ (615,909)
(30,648)	(37,694)	7,046	Facilities Maintenance	(435,867)	(440,469)	4,602
(86,521)	(111,933)	25,412	Public Safety	(1,244,809)	(1,373,476)	128,667
(443,308)	(360,525)	(82,783)	Golf Course / Pro Shop	(3,440,425)	(3,487,133)	46,708
(29,308)	(48,887)	19,579	Community Activities	(437,836)	(587,373)	149,537
(38,663)	(44,833)	6,170	The Villager	(604,515)	(602,442)	(2,073)
(102,011)	(91,242)	(10,769)	Community Centers/Pools	(1,178,700)	(1,155,407)	(23,293)
(370,183)	(422,335)	52,152	Clubhouse & Restaurants	(4,652,037)	(4,575,501)	(76,536)
(163,629)	(206,993)	43,364	All Other	(2,077,978)	(2,249,183)	171,205
\$ (1,426,791)	\$ (1,427,740)	\$ 949	Total - Expenses	\$ (15,840,914)	\$ (15,623,823)	\$ (217,091)
\$ (57,667)	\$ (103,616)	\$ 45,949	Net Profit(Loss)	\$ (386,230)	\$ (350,633)	\$ (35,598)
			Prior Year Surplus	\$ 200,000		
			Adjusted Balance	\$ (186,230)	\$ (350,633)	\$ 164,402

**June 2024 (FY 2024) The VG&CC—Capital Replacement Fund**

Club - Capital Replacement Fund				
as of June 30, 2024				
Description	MTD	YTD	Annual Plan	Remaining
Monthly Reserve Assessment	178,788	2,145,456	2,146,056	600
User Fees - Reserve	2,399	28,985	23,450	(5,535)
Interest Income	37,888	405,299	285,360	(119,939)
Other Income	200	18,189	-	(18,189)
<b>Total Income</b>	<b>219,275</b>	<b>2,597,929</b>	<b>2,454,866</b>	<b>(143,063)</b>

Description	MTD	YTD	Annual Plan	Remaining
Roads & Streets	8,923	743,198	243,629	(499,569)
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	6,881	72,794	51,360	(21,434)
Miscellaneous	(2,000)	(1,875)	-	1,875
Building Repairs	299	412,234	261,800	(150,434)
Lake/Water Feature Repairs	-	18,155	218,312	200,157
Deck/Entry Coat	-	-	2,056	2,056
Sewer/Storm Drain	-	18,208	18,979	771
Depreciation	28,944	340,815	650,074	309,258
Electrical Expense	-	22,433	243,980	221,547
HVAC Expense	-	10,307	255,141	244,834
Landscape	2,888	224,836	285,058	60,222
Allowance Expense	1,408	191,146	500,722	309,576
Engineering/Design/Project Management	-	20,361	51,395	31,034
MIS/Technology	-	49,794	77,092	27,298
Expensed M&E	20,991	47,289	124,756	77,467
Expensed Computers	-	4,234	23,578	19,344
<b>Total Before Intra Company Transfer</b>	<b>68,332</b>	<b>2,285,319</b>	<b>3,318,026</b>	<b>1,032,706</b>
Intra Company Transfer	15,231	197,959	263,809	65,850
<b>Total Expenses</b>	<b>83,563</b>	<b>2,483,278</b>	<b>3,581,835</b>	<b>1,098,556</b>
<b>Net Income (Loss)</b>	<b>135,712</b>	<b>114,651</b>	<b>(1,126,969)</b>	
	PY Funding	13,793,888		
<b>Estimated Fund Balance</b>		<b>13,908,539</b>		

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

**June 2024 (FY 2024) The VG&CC—Capital Improvement Fund**

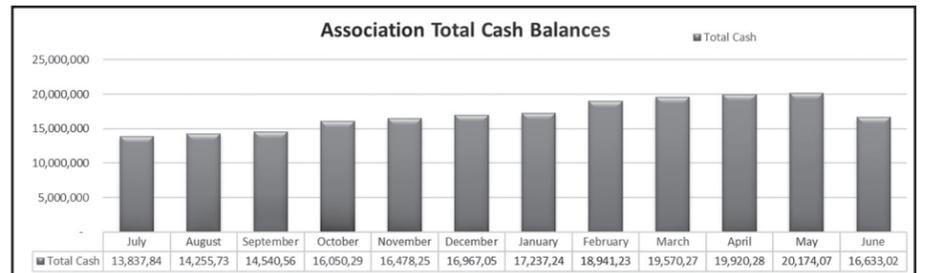
Club - Capital Improvement Fund				
As of June 30, 2024				
Description	MTD	YTD	Annual Plan	Remaining
Monthly Reserve Assessment	-	-	-	-
Interest Income	1,525	7,313	5,400	(1,913)
<b>Total Income</b>	<b>1,525</b>	<b>7,313</b>	<b>5,400</b>	<b>(1,913)</b>

Description	MTD	YTD	Annual Plan	Remaining
Tax Expense	208	1,960	-	(1,960)
Depreciation	23,488	281,857	211,393	(70,464)
<b>Total Fund Expenditures</b>	<b>23,696</b>	<b>283,818</b>	<b>211,393</b>	<b>(72,425)</b>
<b>Net Fund Change</b>	<b>(22,171)</b>	<b>(276,505)</b>	<b>(205,993)</b>	
	PY Funding	2,625,782		
<b>Estimated Fund Balance</b>		<b>2,349,277</b>		

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

**JUNE 2024 (FY 2024) The Villages Association**



**Balance Sheet: Operating Cash Balance and Restricted Cash Balances**

Total Operating Cash Balance: \$ 1,241,000  
 Total Restricted Association Reserves Balance: \$15,391,000  
**Total Cash Balance of The Villages Association: \$16,633,000**

Average interest rate for **CDs** is 4.12%  
 Average interest rate for **US Treasury** is 4.27%  
 Average interest rate for **Money Market Funds** is 0.30%

Operations Total Revenue				
	MTD	YTD	BUDGET YTD	Variance
<b>Total Revenue</b>	<b>\$1,137,085</b>	<b>\$13,610,436</b>	<b>\$13,570,937</b>	<b>\$39,499</b>
Total Assessments	\$1,125,309	\$13,503,712	\$13,503,513	\$ 199
Total Other Revenue	\$ 11,776	\$ 106,723	\$ 67,424	\$39,299

Operating Total Expense				
	MTD	YTD	BUDGET YTD	Variance
<b>Total Operating Expense</b>	<b>\$1,101,050</b>	<b>\$13,489,744</b>	<b>\$13,716,681</b>	<b>\$226,937</b>
Total Operating Expense	\$ 960,800	\$11,733,329	\$12,036,673	\$303,344
Total Intra-Co Transfer	\$ 140,250	\$ 1,756,415	\$ 1,680,008	\$ -76,407

Operating Surplus/(Deficit) (Association Operations)				
	MTD	YTD	BUDGET YTD	Variance
<b>Net Surplus (Deficit)</b>	<b>\$ 36,035</b>	<b>\$ 120,691</b>	<b>\$ -145,744</b>	<b>\$266,435</b>
Prior Year Surplus	\$ 145,744	\$ 145,744	\$ 145,744	\$ -
<b>Adjusted Balance</b>	<b>\$ 266,435</b>	<b>\$ 266,435</b>	<b>\$ -145,744</b>	<b>\$412,179</b>

The Villages - Association													
Account Schedule													
Period ending	06/01/24 - 06/30/24												
Description	July MTD	Aug MTD	Sep MTD	Oct MTD	Nov MTD	Dec MTD	Jan MTD	Feb MTD	Mar MTD	Apr MTD	May MTD	Jun 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	1,137,085	13,610,436
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	1,101,050	13,489,744
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)	36,035	120,691
EBITA (Less Intra-Co Cost Transfers)	(56,356)	193,476	74,354	124,864	196,332	250,256	227,453	228,519	394,137	63,587	4,200	176,285	1,877,106
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)	(176,424)	(145,744)
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)	212,459	266,435
Prior Year Surplus Planned Utilization												Budgeted PY Surplus	145,744
												Adjusted Surplus/(Deficit)	412,179

Departmental Statement of Activities - Revenue/Expense							
MTD	MTD Budget	Var	Department	YTD	YTD Budget	Var	PY Sur/(Deficit)
\$ 1,125,309	\$ 1,125,301	\$ 8	Assessments - All Districts	\$ 13,503,712	\$ 13,503,513	\$ 199	
4,601	3,087	1,514	Cribari District	53,440	37,110	16,330	
1,417	543	874	Montgomery District	10,737	6,494	4,243	
342	80	262	Heights District	2,707	960	1,747	
755	225	530	Hermosa District	5,342	2,700	2,642	
1,004	560	444	Verano District	7,143	6,720	423	
680	240	440	Del Largo District	4,782	2,880	1,902	
932	160	772	Highland District	7,015	1,920	5,095	
544	320	224	Glen Arden District	4,272	3,840	432	
684	80	604	Olivas District	4,423	960	3,463	
56	80	(24)	Fairways District	1,121	960	161	
498	160	338	Sonata District	3,995	1,920	2,075	
262	80	182	Valle Vista District	1,747	960	787	
<b>\$ 1,137,085</b>	<b>\$ 1,130,916</b>	<b>\$ 6,169</b>	<b>Total - Revenues</b>	<b>\$ 13,610,436</b>	<b>\$ 13,570,937</b>	<b>\$ 39,499</b>	
(194,430)	(233,321)	38,891	Cribari District	(2,438,104)	(2,460,067)	21,963	13,937
(153,670)	(176,976)	23,306	Montgomery District	(1,849,006)	(1,869,783)	20,777	(1,825)
(35,067)	(43,759)	8,692	Heights District	(444,879)	(457,843)	12,964	4,941
(106,355)	(126,656)	20,301	Hermosa District	(1,290,945)	(1,334,348)	43,403	2,411
(116,776)	(139,156)	22,380	Verano District	(1,407,020)	(1,449,307)	42,287	54,439
(97,172)	(109,148)	11,976	Del Largo District	(1,159,722)	(1,172,022)	12,300	(8,095)
(108,109)	(130,631)	22,522	Highland District	(1,352,504)	(1,357,577)	5,073	21,081
(51,209)	(60,994)	9,785	Glen Arden District	(645,892)	(644,649)	(1,243)	627
(130,384)	(160,065)	29,681	Olivas District	(1,591,350)	(1,640,349)	48,999	43,950
(11,923)	(15,443)	3,520	Fairways District	(151,306)	(160,157)	8,851	5,964
(47,771)	(57,404)	9,633	Sonata District	(602,892)	(602,494)	(398)	20,564
(48,185)	(53,787)	5,602	Valle Vista District	(556,125)	(568,085)	11,960	(12,250)
<b>\$ (1,101,050)</b>	<b>\$ (1,307,340)</b>	<b>\$ 206,290</b>	<b>Total - Expenses</b>	<b>\$ (13,489,744)</b>	<b>\$ (13,716,681)</b>	<b>\$ 226,937</b>	<b>\$ 145,744</b>
<b>\$ 36,035</b>	<b>\$ (176,424)</b>	<b>\$ 212,459</b>	<b>Net Profit(Loss)</b>	<b>\$ 120,691</b>	<b>\$ (145,744)</b>	<b>\$ 266,435</b>	
			Prior Year Surplus	\$ 145,744	\$ 145,744	\$ 145,744	
			Adjusted Balance	\$ 266,435	\$ (145,744)	\$ 412,179	

**Revenue** YTD was \$39,000 favorable to a budget of \$13,571,000.

- **Laundry Concessions** had a YTD \$14,000 favorable to a budget of \$9,000.
- **Interest Income** saw YTD favorable of \$25,000 by moving balance held in operating accounts to an interest-bearing account.
- All other revenue sources were near budget, with no significant variance to report.

**Expenses** YTD \$226,000 favorable to the budget of \$13,716,000.

- **Operating Supplies & Maintenance Expenses** YTD were \$42,500 favorable to the budget of \$400,000.
  - o Primary source of favorable variance was in Repairs and Maintenance expenses by \$80,000.
  - o Offset by unfavorable variances in Pest Control of \$-26,800 and \$-11,000 unfavorable in Operating Supplies.
- **Landscaping Expenses** YTD were \$166,600 favorable to the budget of \$3,626,000.
  - o Primary source of favorable variance was in Planting, Sand and Misc. Supplies of \$142,600 and Irrigation Supplies of \$25,000.
  - o Offset by a slight unfavorable variance in the Landscaping Contract of \$-2,700.
- **Utility Expenses** YTD were favorable by \$585,600 to a budget of \$3,982,000.
  - o Primary source of favorable variance was in Water Expenses of \$610,500 to the budget of \$3,061,000 and Gas Expenses favorable \$4,400 to a budget of \$7,900.
  - o Offset by an unfavorable \$-16,700 in Electric Expenses and \$-12,600 in Trash Expenses.
- **Insurance Expenses** YTD unfavorable to the budget by \$-458,700 to a budget of \$4,014,000.
- **Intra-Company Transfers** also saw a YTD unfavorable to budget by \$-76,400. As mentioned during the budget season the Intra-Company Transfers and the processes around them will be a focus for the upcoming budgeting cycle.

**The Fiscal Year Net Surplus saw a favorable variance to the budget of \$266,000 combined with the prior year's surplus utilization of \$145,700, resulting in an adjusted favorable variance of \$412,000.**

**Balance Sheet: Operating Cash Balance and Restricted Cash Balances**

Total Operating Cash Balance:	\$ 1,241,000
Total Restricted Association Reserves Balance:	\$15,391,000
<b>Total Cash Balance of The Villages Association:</b>	<b>\$16,633,000</b>
Total Reserves Money Market—Cash	\$ 915,000
Total Reserves CDs	\$14,388,000
Total Reserves Government Treasuries	\$ 87,000
<b>Total Reserves Balance by Type</b>	<b>\$15,391,000</b>

Average interest rate for **CDs** is 4.12%  
 Average interest rate for **US Treasury** is 4.27%  
 Average interest rate for **Money Market Funds** is 0.30%

(Continued on page 11, Club Voting Record on page 27)

Association Board Voting Record for July 30, 2024											
		Board Members*							Comments	Costs	
		MS	PR	DG	PB	DR	SG	DD			
1	District Advisory Committee (DAC) Appointments, Reappointments and Resignations	Y	Y	Y	Y	Y	Y	Y	A	Approved the following <b>DAC Appointments</b> : Del Lago DAC - Gary Lohr, Monona Tang, and Tim Robinson as voting members;Glen Arden DAC - Marjorie Mangers as voting member, Louann Partridge as DAC Chair; Heights DAC - Annie Bassford, Paula Stoner, and Shel Schumaker as Co-Chairs; Highland DAC - Sue Taylor as voting member; Montgomery DAC - Richard Holmboe as voting member and as DAC Chair. <b>Approved the following DAC reappointments</b> : Valle Vista DAC - Maxine Amundson, Rita Karlsten and Terry Barnhart as voting members. <b>Approved with appreciation for service the following DAC resignations</b> : Heights DAC - Peggy Young and Montgomery DAC - Dave Raskin.	\$0
2	Vote and Ballot Count - Exclusionary Encroachment into Common Area Requests from the Owners at: 6349 Whaley Drive, 7205 Via Carrizo and 7310 Via Piedra	Y	Y	Y	Y	Y	Y	Y	A	The Board approved a 30-day extension of the ballot return deadline to the exclusionary encroachment request submitted by the owner of <b>6349 Whaley Drive</b> . The Board accepted the vote count regarding the exclusionary encroachment request submitted by the owner of <b>7205 Via Carrizo</b> as read and presented by the Inspectors of Elections. The vote passed with 32 "For" votes and 4 "Against" votes. The Board accepted the vote count regarding the exclusionary encroachment request submitted by the owner of <b>7310 Via Piedra</b> as read and presented by the Inspectors of Elections. The vote passed with 33 "For" votes and 1 "Against" votes.	\$0
3	Approval Consideration for Valle Vista Reserve Priorities	Y	Y	Y	AB	Y	Y	Y	A	The Board approved the Valle Vista resident's request for the FY2024/2025 reserve priority to be the installation of the Vulcan vents and approved staff to move forward on obtaining bids for the installation of the vents. Further, approved seeking cost details for various options to control erosion which may include rock, planting iceplant or other options as Ryan Bell may discuss with the landscape consultants to provide for consideration at the August monthly meeting.	\$0
4	Review to Approve Water Conservation Moratorium - Planting Season (October - May)	Y	Y	Y	Y	Y	Y	Y	A	The Board approved to lift this moratorium in favor of adhering to the newly developed landscape strategy and plant palette design, deferring non-essential plant and turf replacement projects to the fall and allowing planting as conditions and regulatory requirements mandate and as the Landscape Consultants deem appropriate.	\$0
5	Conditional Approval Consideration for Exclusionary Encroachment Request: 8755 McCarty Ranch Drive	Y	Y	Y	Y	Y	Y	Y	A	The Board approved the exclusionary encroachment request submitted by the owner of 8755 McCarty Ranch Drive to extend the rear patio 52' x 6' and 56' x 8' into the common area. Said approval is contingent upon the owner achieving affirmative vote per the requirements in the CC&Rs via written ballot from the owners comprising Project G-8.	\$0
6	Conditional Approval Consideration for Exclusionary Encroachment Request: 8761 McCarty Ranch Drive	Y	Y	Y	Y	Y	Y	Y	A	The Board approved the exclusionary encroachment request submitted by the owner of 8761 McCarty Ranch Drive to extend the rear patio 448 sq. ft. into the common area. Said approval is contingent upon the owner achieving affirmative vote per the requirements in the CC&Rs via written ballot from the owners comprising Project G-7.	\$0
7	Approval Consideration to Transfer Funds for Partial Payment on Outstanding Loan for 2024 Property Insurance Premium	Y	Y	Y	Y	Y	Y	Y	A	The Board approved the transfer of \$347,057 from the Association's Operating Fund to the Reserve Fund for the partial payment on the outstanding loan of \$3,997,580 used to help pay the 2024 property insurance premium of June 2024 with balance of \$3,650,523 to be paid back by June 30, 2025.	\$347,057
	<b>Total APPROVED Expenditures this meeting</b>										\$347,057

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 | DR = Dave Raskin | SG = Stephen Gilbert | DD = Dave Dimmick |

# MANAGEMENT

## THE GM CORNER

### *Rollout of The Villages New Business Management Systems*

The Villages team began the rollout of the new Villages automated business operations systems, designed to replace the antiquated and unsupported patchwork of systems to increase operational efficiency and member experience. The implementation is structured in several phases, with Phase One already live as of July 1, 2024, and Phase Two scheduled for launch on **August 5, 2024**.

#### **Phase 1: Initial Launch on July 1, 2024**

The first phase of the Villages automated business operations systems rollout went live on July 1, 2024. This phase focused on these modules and features:

- **All Accounting Modules:** General Ledger, Accounts Payable, and Accounts Receivable integration streamlines our financial operations and improves accuracy.
- **Point-of-Sale (POS) Systems:** The Food & Beverage (F&B) and Pro Shop POS updates provide a seamless and efficient member checkout process.
- **Internal Team Membership Portal:** This portal helps our internal team manage membership data efficiently, improving communication and service delivery.

Additionally, the Pro Shop ran tee times in parallel with the current Chelsea tee sheet system to ensure a smooth transition without disrupting members' golf scheduling.

#### **Phase 2: Upcoming Launch on August 5, 2024**

The second phase, set to go live on August 5, 2024, will introduce several features aimed at enhancing member interaction and accessibility:

- **Public Website and Member Portal:** Our new Member Portal and updated public site brings a new look, a more user-friendly interface and enhanced functionality to our members.
- **Tee Times:** This new system integrates tee time scheduling, letting members book tee times directly through the Member Portal.
- **Member Directory:** An updated directory enables members to connect more easily.
- **Calendar of Events and Dining Reservations:** Members can now view upcoming events and make dining reservations directly through the new portal.
- **Work Order Button:** This quick-link button gives members the ability to report maintenance issues directly to the Public Works team. The new work-order management system that went live internally on July 1 handles these requests efficiently.

#### **Continuous Improvement and Future Enhancements**

The new Villages automated business operations systems continue to evolve, with new features and functionality improvements being added over the next year. These integrated systems will also enhance data input processes and create more comprehensive report dashboards, making sure that our operations are both efficient and transparent.

#### **Addressing Previous Information Technology (IT) Challenges**

This rollout comes in response to significant deficiencies identified with our outdated back-office servers and platforms. Our point-of-sale launch failures in both F&B and the Pro Shop made this clear. Issues include outdated servers, firewall vulnerabilities, and mismanaged onboarding systems, among others. The transition to our new integrated system, alongside the support from our new information technology services provider, marks a significant improvement in our IT infrastructure that promises a more stable and secure environment for The Villages.

#### **Moving Forward**

We are confident that the new Villages automated business operations systems will significantly enhance our operational capabilities and member experience. We appreciate everyone's support and patience during this transition period.

For any questions or more information, please visit the Member Portal for updates on *The Villager Online*.

## *Popular Bulky Bin service to return this August*



The Bulky Bin service is returning the week of August 20. This free service allows Villages residents to properly dispose of furniture and other bulky and no longer useful household items. Green Team Bulky Bins will arrive on site from **Tuesday, August 20** between **6 a.m.** and **6 p.m.** and will be picked up **Thursday, August 22** between **6 a.m.** and **6 p.m.** Please understand we do not have a specific delivery or pick-up time guarantee.

**Locations:** Cribari East and West parking lots, Montgomery Center parking lot and Foothill Center parking lot. **The following items are not allowed:** Concrete, dirt, tires, engine parts, televisions, computer monitors, refrigerator/freezers, medical or hazardous waste.

Please fill the back of the bin first to maximize space. Once full, please do not toss items over the top or leave items outside of the bins.

Garbage is not allowed inside bulky bins. Contaminated bulky bins will not be removed from The Villages until all garbage has been removed. Please comply with the above so that we can continue with this free service of bulky bins again. Please contact Mary Tatum at [mtatum@the-villages.com](mailto:mtatum@the-villages.com) or 408 754-1334 if you have questions.

## *New Member Portal launches August 5!*

Dear Villagers,

We are pleased to announce the launch of the new Member Portal on **Monday, August 5!** This is a step towards enhancing members' experience by providing more accessible and convenient self-services.

#### **What's new?**

The new Member Portal will include several convenient features:

1. **Public Website:** The Villages revamped public website will showcase The Villages to non-resident friends and potential new residents, highlighting all our community has to offer.
2. **Calendar of Events:** Stay connected to "The Villages lifestyle" with upcoming events and activities.
3. **Member Directory:** Easily connect with Villagers, friends, and neighbors using the new comprehensive directory.
4. **Tee Times:** Schedule golf games through the new tee times booking system.
5. **Dining Reservations:** Make dining reservations at the Clubhouse quickly and directly.
6. **Work Order Button:** Submit work orders efficiently using our new system.

#### **What to expect next?**

On August 5, you will receive two emails containing the information you need to log into the new Member Portal. The first email will contain your Member Number, and the second will contain your temporary password. The emails will also contain instructions to help you access the Member Portal.

We hope these new tools will enhance your membership experience, making it easier and more enjoyable to stay connected and engaged with The Villages community.

Thank you for your continued support.

—The Villages Team

## *Recycle Right—Plastic Bags*

Recycle Right. Do plastic bags, wrap, and film go into a recycling bin or garbage bin?

The answer: Garbage bin or taken to a recycler retailer.

When placed in the recycling bin, they can jam up the sorting equipment. However, you can recycle clean plastic bags by bringing them to a drop-off location such as a grocery store. Local options include Target located at 3155 Silver Creek Road and Sprouts located at 1771 E Capitol Expressway. Otherwise, place plastic bags and film in the garbage bin. Prevent litter by putting all bags inside one bag that has been tightly tied shut. If not, they can easily blow away. Remember—recycle right.



## The new Members Portal and Villager Online assistance available—come to the WOW drop-in sessions in August

The new Member Portal and Villager Online assistance available—come to the WOW drop-in sessions in August

With the launch of the new Member Portal website and continuing registration for The Villager Online, WOW (Welcome to Our Website) volunteers and the VMA are prepared to help you get access to both and answer questions about The Villages' new automated business operations system.

The Cribari Center Sequoia Room is reserved on the days and times listed below so you can drop in and get assistance! Please bring your devices!

### One-on-one events for August in the Cribari Sequoia Room

<b>Thursday, August 1:</b>	9 a.m. to 5 p.m. —all day
<b>Friday, August 2:</b>	11:30 a.m. to 5 p.m.
Monday, August 5:	3:30 p.m. to 5 p.m.
Tuesday, August 6:	9 a.m. to 12:30 p.m.
Wednesday, August 7:	2:45 p.m. to 5 p.m.
Thursday, August 8:	1 p.m. to 5:30 p.m.
Friday, August 9:	9 a.m. to 5 p.m. —all day
Monday, August 12:	12:30 p.m. to 5 p.m.
Tuesday, August 13:	9 a.m. to 5 p.m. —all day
Wednesday, August 14:	9 a.m. to 5 p.m. —all day
Thursday, August 15:	9 a.m. to 5 p.m. —all day
Friday, August 16:	9 a.m. to 5 p.m. —all day

More to come...

WOW appointments only—every weekend

Note: Please be aware that volunteers may sometimes not be present at the Cribari Sequoia Room; however, there is a contact list of volunteers posted at that location. If you find that there are no volunteers staffing the Sequoia Room, please look at the contact list and call for a phone consultation or schedule a meeting with one of the listed WOW volunteers.

**Questions?** Email Communications at [comms@the-villages.com](mailto:comms@the-villages.com) or stop by Building B and ask for Elizabeth, AGM of Communications & Public Safety.

## Study Groups Club table at the New Resident Orientation



Judy Rogers manages the Study Groups Club table on July 17 at the New Resident Orientation. The Villages has regular meetings for new residents and club representatives are invited to introduce themselves and represent their organizations.

## **SRS** SENIOR RESOURCE SERVICES

### Should your Mom or Dad still be driving?

If you are concerned about a member of your family, AARP has a free online seminar about how to talk with the driver. Go to [AARP.org](https://www.aarp.org/auto/driver-safety/we-need-to-talk/) and enter "We need to talk" in the search box. (<https://www.aarp.org/auto/driver-safety/we-need-to-talk/>) This is a free 60-minute online seminar. The full title of the seminar is "We Need to Talk: Conversations with Older Drivers." It gives tips and advice on determining when it's time to limit or stop driving and how to discuss the topic with loved ones.

SRS is sometimes asked by a Villager for suggestions on what to do when a family member or good friend is not driving safely. Of course, the starting place is to talk with the individual or their spouse or family. If that doesn't appear to have an impact and you are truly concerned, you may submit a Request for Driver Reexamination (DS 699) to the Department of Motor Vehicles (DMV) to review their driving qualifications. See the form at <https://www.dmv.ca.gov/portal/uploads/2020/03/ds699.pdf>. The ability to file form DS 699 online is new. If you prefer, you may write a letter to your local Driver Safety office to identify the driver you want to report and give your reason(s) for making the report.

The request must be signed for authentication purposes. However, you may request that your name not be revealed to the individual being reported. Confidentiality will be honored by the DMV to the fullest extent possible. Reporting someone, especially a relative, close friend, or neighbor, is a sensitive issue and DMV does not want to harm your relationship with that person.

However, the DMV also wants to make sure that potentially unsafe drivers are evaluated. All records received by DMV which report a physical or mental condition are confidential and will not be made public (California Vehicle Code (CVC) §1808.5) unless mandated by law.

*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](mailto:villagesrs@sbcglobal.net). The purpose of SRS is to provide education and general business and financial information. All assistance is free and confidential. You should ask your professional advisor about your individual situation.*

### SRS Announcement:

### Updated attorney list for estates and trusts

Do you keep meaning to update your living trust and/or will? SRS has updated its list of attorneys who specialize in estates and trusts. You may stop by the office for the handout or send an e-note to [villagesrs@sbcglobal.net](mailto:villagesrs@sbcglobal.net) for an electronic copy.

The new handout is dated 08/2024. Please note that each attorney sets his/her own fee structure.

### Seeking volunteers for the CBOD Architectural Committee

The CBOD is seeking residents who would like to be considered for service on the CBOD Architectural Committee for 2024 and 2025.

If you are interested, please complete an application ([link: https://resident.thevillagesgcc.com/club/ccom/ccomapp/](https://resident.thevillagesgcc.com/club/ccom/ccomapp/)) and return it to Julia Meadows by July 25.

For questions, contact CBOD Directors Larry Versaw [larryversaw@gmail.com](mailto:larryversaw@gmail.com) or Diana Hallock [dianahallock@yahoo.com](mailto:dianahallock@yahoo.com)

### More BOARDS & COMMITTEES and COMMUNITY NOTICES on pages 9, 11, 23, 24 & 27



**HIRZ LAW  
GROUP, INC.**



### 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](mailto:info@hirzlawgroup.com) 🌐 [www.HirzLawGroup.com](http://www.HirzLawGroup.com)

# 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](http://thevillagesgcc.com)

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

## Soup of the Day



For the week of 8/5 to 8/11

**Monday, August 5**  
Tomato Basil

**Tuesday, August 6**  
Steak and Mushroom

**Wednesday, August 7**  
Potato Leek

**Thursday, August 8**  
Chicken Noodle

**Friday, August 9**  
Manhattan Clam Chowder

**Saturday, August 10**  
Chef's Choice

**Sunday, August 11**  
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](mailto:theclubhouse@the-villages.com), Phone: 408-223-4687, Online: [clubhouserreservation.com](http://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](http://thevillagesgcc.com)

## Weekly Specials

For the week of 8/5 to 8/11

### Breakfast Special:

Tuesday 8/6 to Sunday 8/11

**Steak and Eggs:** Two Eggs Any Style with Grilled New York Steak with Choice of Breakfast Side **\$19.95**

### Lunch Specials:

Monday 8/5 to Sunday 8/11—11 a.m. to 2 p.m.

**Caprice Chicken Salad:** Tomatoes, Basil and Fresh Mozzarella over Greens with Balsamic Vinaigrette **\$16.95**

**Monte Cristo Sandwich:** Turkey, Ham, Cheddar and Swiss Cheese in a Brioche French Toast with Powdered Sugar and Cranberry Sauce with Choice of Sides **\$16.95**

### Dinner Specials:

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

**Grilled New Zealand Orange Roughy:** Caper Beurre Blanc Sauce with Choice of Sides **\$29.95**

**Grilled Chicken Papaya Salad:** Marinated Chicken, Protabelle Mushroom, Cherry Tomatoes, Cucumbers and Papaya over Greens with Sesame Ginger Dressing with Choice of Sides **\$26.95**

## 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](http://Clubhouserreservation.com)  
Email: [theclubhouse@the-villages.com](mailto:theclubhouse@the-villages.com)

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 through August. 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 is 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, August 2** from 9 to 10 a.m. (no early drop-off)  
**Friday, August 16** 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, July 17 for July 19, 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 at 408-299-7300.

**Community-wide battery recycling nets 517 pounds so far**

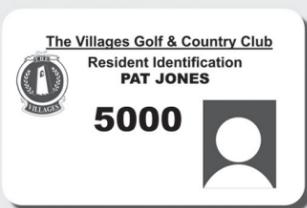


Were you aware that Sustainability Services offers a community-wide household battery recycling on-site service? For an hour, every other Friday morning, a collection site is set up in the parking lot near the tennis courts for Villagers to drop off their A, AA, AAA, C, D, 9-volt and button batteries.

The next collection dates are **Fridays, August 2 and 16** from **9 a.m. to 10 a.m.** Batteries collected are taken directly to the Santa Clara County Hazardous Waste Disposal Site.

Since June, 517 pounds of batteries have been collected and recycled right. For more information about this program, contact Mary Tatum at 408-754-1334 or mtatum@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 clubhousesreservation.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 and enjoy our no-corkage fee offer.

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

**Single Diners' Night**



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

Shared table. Every Wednesday at 6 p.m. when you come as a single with your favorite bottle of wine and share your table with another single dining member, the corkage fee is on the house!\* Please see restrictions below.

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

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



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

Appetizer Special in effect 2 p.m. to 5 p.m. Monday - Friday

\* Item must be of equal or lesser value.

Service charge and taxes still applied to all items.

For dine-in customers only.

**555 Bistro Happy Hour**

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



**\$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.

# RECREATION

The following events are sponsored by The Villages. Please call 408-223-4643 for additional information.

## Get flexible, strong with Yoga

Sign up for Yoga on **Wednesdays, September 4 to October 16** (six classes, skipping September 25) 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, August 5**. The signup deadline is **Friday, August 23** or sooner if class is filled.

## Sign up for Chair Yoga

Sign up for **Chair Yoga on Tuesdays, 9:30 to 10:15 a.m., August 20 to September 24** (six classes) in the Cribari Conference Room. The cost is \$68.50 per person (equipment bought independently; see below).

Taught by Natsuko Tsuji, Chair Yoga uses a chair as a prop to change traditional yoga poses so they can be done while seated. This class can be suitable for people who have difficulty with standard yoga poses and can also be a good introduction to yoga for people who want to focus on balance, coordination and strength training.

Register in Building B during business hours. The signup deadline is **Friday, August 9** or sooner if class is filled. Note: To accommodate this class, the time for Mat Pilates (also taught by Natsuko Tsuji) has been changed.

## Strengthen and lengthen with Mat Pilates

**Correction:** The July 18 edition of the Villager incorrectly stated the number of classes. The correct number is six.

Sign up for the next set of Mat Pilates classes, being offered **10:30 – 11:30 a.m. on Tuesdays, August 20 to September 24** (six classes) in Cribari Conference Room.

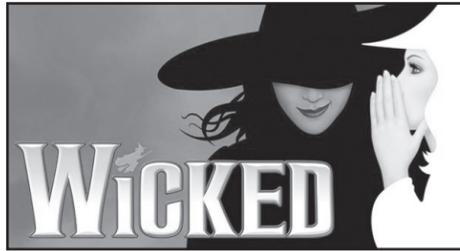
The cost per student is **\$68.50** (equipment purchased independently as needed, more details below). Register in Building B during business hours. The deadline is **Friday, August 9** or sooner if the class fills up.

Mat Pilates is a strengthening and lengthening form of exercise that focuses on your core muscles while also training your arms and legs. It is a mind and body practice that improves posture, coordination, balance, focus, body awareness, stress management and injury prevention. Participants should be comfortable performing exercises on a mat on the floor and be able to get up from the floor without help. A yoga mat is required for this class and must be purchased on your own.

Note: The class time has been changed to accommodate the earlier Chair Yoga class also taught by Natsuko Tsuji.

## See award-winning ‘Wicked’ at Orpheum!

Join us **Thursday, October 10** at San Francisco’s Orpheum Theater for an evening presentation of “Wicked,” the untold story of the Witches of Oz. This Broadway sensation looks at what happened in the Land of Oz from a different angle, long before Dorothy arrived. One witch has green skin and is fiery, smart, talented and misunderstood. Another witch is a bubbly and popular blonde. Their rivalry turns into the unlikeliest of friendships... until their world starts to call one “good” and the other “wicked.” From the raise of the curtain, this Broadway sensation transfixed audiences.



We will depart from Cribari East Parking Lot at 3 p.m. with an estimated return time of midnight.

Your early dinner will be at Max’s Opera Cafe and includes a chopped salad, a New York style cheesecake for dessert and a beverage (coffee, iced tea or soda). You will need to select an entrée at registration from these options:

- Chili-glazed Meatloaf Dinner (Danish blue cheese, avocado, tomatoes, mushrooms, bacon, egg, balsamic vinaigrette)
- Garden Burger (topped with cheddar cheese and served with choice of potato salad, coleslaw or fries)
- Max’s Famous Reuben (corned beef Reuben with sauerkraut, Swiss cheese, 1000 island dressing, on grilled rye, served with choice of potato salad, coleslaw or fries)

Activity Level: Low (mostly seated).

The cost per person is \$220 and includes admission, meal, escort and round-trip transportation. Register in Building B beginning **Monday, August 5**. Registration ends **Friday, August 23** or sooner if tickets sell out.

Note: This is an evening performance, make special note of the departure and expected return times before signing up. Due to the weather of the Bay attire is casual and warm. Gratuity for the driver is included in the price. Additional tipping is at your discretion.

## Tour SF’s Chinatown with Craig Smith!

On **Thursday, September 5**, we invite you to San Francisco to explore and celebrate parts of the Chinese culture in one of America’s oldest Chinatowns. Starting with the iconic Pagoda Gate, Craig Smith will show you the monuments in St. Mary’s Square and the cathedral. Next will be a tea tasting at a local tea house where you can discover different brews.



Lunch will be at the Far East Café, the oldest restaurant in Chinatown (since 1920!) in their wonderfully decorated traditional main dining room. Lunch is served family-style and includes steak with double mushrooms, Peking duck with buns, veggie fried rice, sweet and sour pork, prawns with honey walnuts and a fortune cookie for dessert. Beverages include oolong tea, iced water, soda, juice and sparkling water. Note: The restaurant cannot accommodate any food allergies.

After lunch, the journey continues through the colorful Street of Painted Balconies and a visit to the Golden Gate Fortune Cookie factory to learn about the cookie making process (and maybe buy some to take home). The next stops on the tour will be the Old Chinese Telephone Exchange, built in the style of a traditional temple and artwork in Portsmouth Square, the “Heart of Chinatown,” where there will be some time to shop.

We will depart from Cribari East Parking Lot at 8 a.m. with an estimated return time of 5 p.m.

Activity Level: High (mostly walking, some inclines due to terrain).

The cost per person is \$120 and includes round trip transportation, meal, guide and escort. Register in Building B beginning **Monday, August 5**. Registration ends **Friday, August 23** or sooner if tickers sell out.

Due to the weather of the Bay attire is casual and warm. Gratuity for the driver is included in the price. Additional tipping is at your discretion.

### 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.

## Enhance mind-body connection with Nirvana® Fitness

Sign up for the next set of Nirvana® fitness classes scheduled for **Mondays, 8:30 a.m. to 9:30 a.m. August 19 to September 23** (five classes, skipping September 2) in the Cribari Conference Room. The cost is **\$51 per person** (equipment recommendations are listed below).

Instructed by Barbara Bitonti, these classes blend Yoga and Pilates movements with mood-enhancing music. This unique combination provides the ideal rhythm for breathing throughout the entire session. The result is an enhanced mind-body connection. In these classes, you'll do movements both standing and on the floor. You need to get down to and up from the floor on your own. This class requires you to bring your own yoga mat. Kneepads are also recommended.

Register in Building B. Registration ends **Friday, August 9** or sooner if spots fill up.

Barbara Bitonti is a certified FWHA Wellness Health Coach, a Nirvana® fitness instructor and an immunologist. With a solid medical background, she stays updated on health and wellness best practices. Barbara advocates for holistic well-being and invites you to explore the benefits of this cutting-edge exercise technique.



## 2025 Master Calendar time is coming!



Attention all boards, board-appointed committees and board recognized organizations, the time for reserving your meetings and events in 2025 is near. The Master Calendar process is the way the above groups request Club facilities for the next year. It also meets the requirements for being a board-recognized

organization as stated in Club Rule 1.40.

- At the beginning of August, the leader of these groups will receive email notification that the Master Calendar 2025 packet is available. If you have new email addresses or leadership, please make sure that Recreation Services has the correct information on file.

- Think about what your facility needs for next year will be. Please remember that the calendar changes every year; even if your requests remain the same you could be affected by another group. Come up with alternatives if your first choice is not available.

Event Coordinator Rebecca Dreitlein is available by appointment during August if you need help. She can be reached at [rdreitlein@the-villages.com](mailto:rdreitlein@the-villages.com) or 408-223-4644.

Questions about the Clubhouse Master Calendar 2025 packet can be discussed with Albert Salcedo at 408-223-4688 or [asalcedo@the-villages.com](mailto:asalcedo@the-villages.com)

## Look what's coming

Date	Event	Reg. Start
8/14	Girl from the North Country	SOLD OUT
8/19 – 9/23	Nirvana Fitness	NOW
8/20 – 9/24	Chair Yoga	NOW
8/20-9/24	Mat Pilates	NOW
9/5	Chinatown with Craig Smith	8/5
9/26	Walt Disney Museum	8/19
10/10	Wicked	8/5
10/24	Barbary Coast with Craig Smith	9/16

Association Reserves as of June 30, 2024				
Description	MTD	YTD	Annual Plan	Remaining
Monthly Reserve Assessment	639,962	7,679,546	7,679,556	10
Interest Income	45,508	566,398	409,500	
<b>Total Income</b>	<b>685,470</b>	<b>8,245,944</b>	<b>8,089,056</b>	<b>10</b>
Description	MTD	YTD	Annual Plan	Remaining
Roads & Streets	-	-	20,230	20,230
Irrigation System	-	78	303,625	303,547
Roofs	1,205	389,236	1,609,043	1,219,807
Painting	-	286,054	453,924	167,870
Plumbing	46,617	312,262	326,653	14,391
Concrete/Pathways/Driveways	-	17,896	612,697	594,801
Perimeter Fence	-	-	70,618	70,618
Tax Expense	8,191	102,660	-	(102,660)
Miscellaneous	-	74,275	-	(74,275)
Building Repairs	(2,035)	301,228	1,219,376	918,148
Earth/Foundation/Bld Drainage	-	10,581	87,212	76,631
Lake/Water Feature Repairs	-	8,939	591,064	582,125
Deck/Entry Coat	-	15,673	203,339	187,666
Sewer/Storm Drain	7,900	146,319	1,006,556	860,237
Electrical Expense	-	4,085	337,277	333,192
Landscape	17,455	144,201	1,505,279	1,361,079
Allowance Expense	-	-	579,314	579,314
Retaining Walls	-	-	119,700	119,700
Engineering/Design/Project Management	-	8,619	-	(8,619)
Consulting-Landscape/Fire Safety	16,684	112,642	-	(112,642)
<b>Total Before Intra Company Transfer</b>	<b>96,017</b>	<b>1,934,746</b>	<b>9,045,907</b>	<b>7,111,161</b>
Intra Company Transfer	46,695	605,628	557,453	(48,175)
<b>Total</b>	<b>142,712</b>	<b>2,540,374</b>	<b>9,603,360</b>	<b>7,062,986</b>
		PY Funding	17,035,419	
		<b>Estimated Fund Balance</b>	<b>19,575,793</b>	

• In expenses—categories such as roofs, painting, and building repairs showing large remaining balances.  
(Continued on page 24)

## The Villages Sales - Past 10 days

Address	Bd	Ba	DOM	SqFt	\$/SqFt	List Price	Age	Sale Price
7348 Via Laguna	3	2 0	11	2,037	\$597.94	\$1,198,999	41	\$1,218,000
7603 Halladale Court	2	2 0	60	1,509	\$533.47	\$825,000	36	\$805,000
6177 Montgomery Place	2	2 0	9	1,307	\$596.79	\$769,888	51	\$780,000
7730 Kilmarnok Drive	2	2 0	24	1,490	\$496.64	\$738,898	35	\$740,000
6122 Montgomery Court	2	1 0	17	913	\$677.85	\$618,880	51	\$618,880
7102 Via Portada	3	2 0	7	2,681	\$634.65	\$1,698,000	43	\$1,701,500

## The Details

7348 Via Laguna	Undisclosed Offers	All Cash	11 days on market
7603 Halladale Court	2 Offers	All Cash	60 days on market
6177 Montgomery Place	Undisclosed Offers	Conventional Loan	9 days on market
7730 Kilmarnok	Undisclosed Offers	All Cash	24 days on market
6122 Montgomery Court	Undisclosed Offers	Loan	17 days on market
7102 Via Portada	Undisclosed Offers	All Cash	7 days on market



Lucinda Havart-Simkin  
1 408 480 6220  
[Lucinda@EQ1re.com](mailto:Lucinda@EQ1re.com)

Dre # 01960764 Realtor® SRES®

## LUXURY IS A LEVEL OF SERVICE

PREMIER LUXURY REAL ESTATE SERVICE  
CATERING TO THE MOST DISCERNING LIFESTYLES



All Details deemed correct at the time of going to print.

# CALENDAR OF EVENTS



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

## Friday, August 2

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	TTC
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
11:30 a.m.	Villager Online drop-ins	SEQ
12:30 p.m.	Bridge Club	RED
1 p.m.	Bocce Club	VC
2 p.m.	Art Open Studio	AR
2 p.m.	Dog Club Social	MC
3 p.m.	Bocce Bash	GP
6 p.m.	Chinese Line Dance	FC
6:30 p.m.	Mexican Train Dominoes	SEQ

## Saturday, August 3

8:30 a.m.	Tai Chi	P
9 a.m.	Table Tennis	TTC
10 a.m.	CPR Training	VC
10 a.m.	Quilters	PR
10 a.m.	Ukulele Sing Along	SEQ
2 p.m.	Chinese Club Arts/Crafts	MC
3:30 p.m.	Pickleball SWAMP Party	PC

## Sunday, August 4

7:30 a.m.	Catholic Choir	CR
8:15 a.m.	Catholic Mass	A
9 a.m.	Community Chapel Choir	SEQ
9 a.m.	Episcopal Church	MC
9 a.m.	Table Tennis	TTC
10 a.m.	Community Chape	A
10 a.m.	Quilters	PR
2 p.m.	Jewish Community Speaker	FC
4 p.m.	RV Club Summer BBQ	VC

## Monday, August 5

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	TTC
10 a.m.	Art&Craft Member Studio	AR
10 a.m.	Montgomery DAC	MC
10:30 a.m.	Fitness Advisory Cmte.	F
10:30 a.m.	VMA Grief Support	SEQ
10:30 a.m.	VMA Health Program	VC

## EVENT LOCATIONS

<b>A</b>	Auditorium	(Cribari)
<b>AR</b>	Art Room	(Cribari)
<b>BC</b>	Bocce Courts	
<b>CER</b>	Ceramics	(Cribari)
<b>CH</b>	Clubhouse	
<b>CR</b>	Conference Room	(Cribari)
<b>F</b>	Forum Room	(Cribari)
<b>FC</b>	Foothill Center	
<b>FHP</b>	Foothill Pool	
<b>GP</b>	Gazebo	
<b>L</b>	Lobby	(Cribari)
<b>MC</b>	Montgomery Center	
<b>P</b>	Patio	(Cribari)
<b>PC</b>	Pickleball Courts	
<b>PR</b>	Patio Room	(Cribari)
<b>RED</b>	Redwood Room	(Cribari)
<b>SEQ</b>	Sequoia Room	(Cribari)
<b>TR</b>	Terrace Room	(Cribari)
<b>TS</b>	Tennis Stand	
<b>TTC</b>	Table Tennis Center	(Montgomery)
<b>VC</b>	Vineyard Center	
<b>VR</b>	Voyage Room	(Montgomery)

1 p.m.	Stitchery	SEQ
2 p.m.	Open Studio	AR
2 p.m.	VAT Fall Show Rehearsal	A
3 p.m.	18-H Women's Golf Board	PR
3:30 p.m.	Villager Online drop-ins	SEQ
3:45 p.m.	Aqua Zumba	FHP
4 p.m.	Olivas DAC Meeting	FC
5:30 p.m.	Village Dancers 1	A
6 p.m.	Heights DAC	MC
7 p.m.	Duplicate Bridge	RED

## Tuesday, August 6

8:30 a.m.	Men Golf Club Exec Cmte.	MC
8:30 a.m.	Tai Chi	P
9 a.m.	Game Day	RED
9 a.m.	Table Tennis	TTC
10 a.m.	Art Class	AR
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
11:30 a.m.	LSAL Fitness	A
2 p.m.	Art Open Studio	AR
2 p.m.	Villager Online drop-ins	SEQ
2 p.m.	Piano Open Studio	A
2 p.m.	Veterans Club	FC
4 p.m.	Catholic Council	MC
4 p.m.	EVF Flights & Bites	CH
4 p.m.	Olivas Nat'l Night Out	GP
5:30 p.m.	Desi Club Social Hour	SEQ
4 p.m.	Sonata DAC	CR
7 p.m.	Amtr Astronomy/Radio Club	FC

## Wednesday, August 7

8:30 a.m.	Jazzercise	A
9 a.m.	Chinese Morning Exercise	P
9 a.m.	Game Day	RED
9 a.m.	Table Tennis	TTC
10 a.m.	Art Class	AR
10 a.m.	Yoga	A
11:30 a.m.	Dippy Dolphins	MC
12 p.m.	Comcast Appointments	SEQ
2 p.m.	Art Open Studio	AR
2:45 p.m.	Villager Online drop-ins	SEQ
3 p.m.	Club Board Pres/GM Q&A	CH
3 p.m.	VMA Afternoon Bingo	A
5 p.m.	Del Lago/Sonata DACs	GP
5:30 p.m.	Village Dancers 2	FC

6:30 p.m.	Mexican Train Dominoes	MC
7 p.m.	Duplicate Bridge	RED
7 p.m.	Wellness & Spirituality	CR
7 p.m.	Village Dancers 3	VC

## Thursday, August 8

8:30 a.m.	Tai Chi	P
9 a.m.	Game Day	RED
9 a.m.	Pool Advisory Cmte.	VR
9 a.m.	Table Tennis	TTC
9 a.m.	AARP Driver Safety	SEQ
10 a.m.	Art Class	AR
10 a.m.	Comms Advisory Cmte.	F
10 a.m.	Line Dance Club	CR
10 a.m.	LSAL Fitness	A
11:30 a.m.	18-H Women's Golf Lunch	CH
1 p.m.	Villager Online drop-ins	SEQ
1:30 p.m.	Ukulele Club	VC
2 p.m.	Art Open Studio	AR
4 p.m.	EVF Flights & Bites	CH
4 p.m.	Pickleball Club	PR
6 p.m.	Del Lago DAC	FC
6 p.m.	Language Assistance Team	SEQ
6 p.m.	Village Dancers Board	F
7 p.m.	Village Folksters	VC
7 p.m.	VAT Fall Show Rehearsal	A
7:30 p.m.	Chinese Club Leadership	MC

## Friday, August 9

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	TTC
9 a.m.	AARP Driver Safety	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
1:30 p.m.	Villager Online drop-ins	SEQ
2 p.m.	Open Studio	AR
3 p.m.	Bocce Bash	GP
3 p.m.	Handbell Ensemble	CR
4:30 p.m.	Dink and Drink	PC
6 p.m.	Chinese Line Dance	FC
6:30 p.m.	Mexican Train Dominoes	
7 p.m.	World Today	PR

**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

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[resident.thevillagesgcc.com](http://resident.thevillagesgcc.com)

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

Service Coordinator: 408-238-4029



Register online at: [vmavillages.vgcc.club](http://vmavillages.vgcc.club) or call: 408-238-4029

### Upcoming Programs

**Stress Management – How to Move it Out of Your Body** – Lorrie Escobar, a stretch therapist, CEO and founder of Elemental Stretch will help you recognize how and where your body holds stress and provide techniques to calm and center your body and mind. Monday, August 5 at 10:30 a.m. in Vineyard Center. Register on VMA website or call our office.

**Is The Cure Making You Sick?** – Catherine Pham a pharmacist with LifePlus Pharmacy will explain deficiencies caused by multi-medication usage and how to counteract this depletion on **Monday, August 19 at 1 p.m.** in Vineyard Center. Register on VMA website or call our office.

**AARP (Original Certificate course) Driver Safety Class** - This two-day event will be offered on **Tuesday, August 20 and Wednesday, August 21 from 9:30 a.m. – 1:30 p.m.** in the Sequoia Room. This is not a renewal class. Irv Kaplan will be conducting this training which when completed may reduce your car insurance payment! The class is limited to 25. Payment to be made at the start of class and must be in cash or check made out to AARP (no credit cards accepted). Cost: AARP members \$20; non-members \$25; Free to those with United Healthcare Supplemental Ins. Register on VMA website or call our office.

(Continued on page 22)

# CLUBS & EVENTS

## Learn from Lorrie — ‘Breathe, Stretch, De-Stress’

By Barbara Zahner, VMA Health Education



Lorrie Escobar

Learn how to de-stress **Monday, August 5** at Vineyard Center from **10:30 a.m. to 11:30 a.m.** In one interactive hour, learn to let go of your anxiety and to keep your cool.

Lorrie Escobar, CEO and Founder of Elemental Stretch, stays calm—despite working daily with stressed patients, families, and caregivers. Lorrie’s secret? She breathes, stretches, and tunes into the sources of stress in her body and in her mind. According to Lorrie, with degrees in Occupational Therapy and Gerontology, “The key to stress management is to learn how to recognize stress when we are experiencing it. Then identify the stress. Finally, practice easy stretching exercises and simple breathing techniques to move stress out of your body.”

Lorrie says she is passionate about promoting wellness, flexibility, and functional mobility for all, especially for those with physical limitations and for their caregivers. In “Breathe, Stretch and De-Stress,” Lorrie will cover:

- Creating a safe place to express negative emotions.
- Recognizing where you may be holding stress in your body.
- Learning two stretches and breathing techniques to calm your body and center your mind.

In addition to working as a co-administrator of Lorrie Residential Care Homes, Lorrie will visit your home to design personalized stretching routines to enliven your health and well-being. Register today! Go online at [vmavillages.vgcc.club](http://vmavillages.vgcc.club) and click on programs. Or call 408-238-4029.

## SJ Giants’ Linda Pereira to speak at VMFSC luncheon

On **Tuesday, August 6**, the speaker for the Villages Men’s Fun Social Club will be Linda Pereira, a longtime member of the San Jose Giants Baseball Club.



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

Non-member guests are invited to attend the presentation and should arrive at the Clubhouse by **12:15 p.m.**

Linda was the face of the San Jose Giants during her 52 years of service. She handled season ticket holders and also was the director of player personnel, running the host family program, where she would recruit South Bay families to take in players during the season (this program ended after COVID-19 when Major League Baseball started providing accommodations to minor-league players). She was known as the Patron Saint of the Players.

Not too many organizations have one person responsible for the players and all their needs. But Linda, indeed, was that one key person. The Giants’ front office response to most players’ concerns was “See Linda...” so if a player comes to town and needs a hotel room, “See Linda”; a player’s family comes into town, “See Linda”; a player’s girlfriend would come into town, “See Linda” and so on.

At a recent retirement ceremony for Linda, the pre-game ceremony included a video with well-wishes from the many former managers, players, and Giants broadcasters Duane Kuiper and Mike Krukow. At the retirement, Linda was presented a baseball jersey emblazoned with “52”, for the many years served, and a Linda Pereira Scout Bench that was unveiled a few rows below the press box behind home plate that welcomes scouts, players, and all personnel... like Linda did so graciously for 52 years.

We look forward to Linda being our August speaker and encourage you to attend this presentation on our own San Jose Giants.

## Bingo is back with a bang!

VMA sponsored afternoon Bingo is back again on **Wednesday, August 7** at Cribari Auditorium. Admission is free! Players purchase cards for \$1 or six cards for \$5. Complimentary cookies, coffee and tea are available. Doors open at 3 p.m. and the game begins at 3:30! Don’t miss out on the fun!

The next **Night Bingo is Wednesday, August 21**. Reservations through the Clubhouse are required. Doors open at 5:30 p.m., dinner is served at 6 p.m. with Bingo to immediately follow. Cards are \$2 each or three for \$5.

Reminder: All monies collected for cards are returned to winning players!

## Join Doug Canepa’s Watercolor with Mixed Media class

In Doug Canepa’s new class in Watercolor Plus Mixed Media, he will teach traditional watercolor and also simple techniques that will enhance students’ ability to produce their own artwork. Adding mixed media to watercolor may help students develop their own style beyond basic watercolor.



In this class, Doug will explore strategies beyond traditional watercolor painting by adding acrylics to make images pop. Textured paste, colored pencils and charcoal pencils will be used for texture. Burnishing and blending tools will be introduced as will pen and ink. Individual critiques will help students progress along their chosen path.

Join Doug for this daring class, **Wednesdays, August 7 to 28, 10 a.m. – 12 noon** in the Cribari Center Art Room. One Open Studio Day is included. The fee for this class is \$70.

Bring your own materials and Doug will furnish burnishing tools, charcoal, colored pencils, texturing paste, charcoal pencils and ink. A wide range of subject matter will be based on student interest during the class.

Join the fun and explore the possibilities by emailing [barb.gottesman@gmail.com](mailto:barb.gottesman@gmail.com) to register.

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**Verano Ladies Luncheon**  
**Saturday, August 10 at the Clubhouse**  
**11:30 a.m. to 1:30 p.m.**



**Lunch Selections**

**Classic Cobb Salad**—Mixed greens, grilled chicken, tomato, hard-boiled egg, avocado, bacon, and cheese.

**Cobb Salad with Grilled Tofu**—Mixed greens, hard-boiled egg, and avocado or special cobb without egg.

**Shrimp Louie**—Mixed greens, with avocado, tomato, cucumber, and hard-boiled egg with 1,000 Island dressing.

Assorted rolls and butter, dessert, coffee, and tea.  
 No host bar.

\$32 inclusive charged to your house number  
 After lunch, enjoy “Flower Arranging With Tina.”  
 Bring a friend! They do not need to be a  
 Verano or Villages resident!

**RSVP by August 2.** Email or call Marie Colaizzi at  
 mpcolaizzi@gmail.com or 408-866-2576 to  
 reserve your spot. Include names of all attendees,  
 house number for billing, and phone number.  
**Please no cancelations after August 2.**

**Congressman Panetta hosts Q&A  
 with Villagers**



On **Thursday, July 18**, Congressman Jimmy Panetta engaged with a full house at Foothill Center, discussing pressing issues affecting both our district and the nation. The event saw a high turnout, necessitating additional chairs.

Panetta began by reflecting on recent developments within the district and outlined his ongoing work to address these issues.

He shared insights into legislative efforts and local initiatives aimed at improving the quality of life for residents. Transitioning to a national perspective, Panetta highlighted critical happenings in Washington, D.C., and their potential impact on our community.

During the Q&A session, Panetta addressed numerous questions from attendees, as a demonstration of his emphasis on transparency and open dialogue. Topics ranged from former President Trump and the implications of Project 2025 to the potential shifts in the upcoming Presidential race. Panetta’s responses aimed to provide clarity on these complex issues and reassure constituents of his dedication to representing their interests. His response to the last question asked was particularly notable: Panetta predicted that by the end of the upcoming weekend, the calls for President Biden to step down would be resolved.

The event underscored the strong community interest in current political affairs and the importance of staying informed.



**VMA: ‘Is the cure making you ill?’**

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

You faithfully take your pills. Yet, you are feeling worse. Find out a possible “why” at VMA’s presentation on **Monday, August 19** at Vineyard Center from 1 to 2 p.m.: **“Combating Drug-Induced Nutrient Depletion with Herbs and Supplements.”** Research shows that many of the



**Catherine Pham, Pharm.D.**

top 100 drugs prescribed in the United States, may deplete a variety of our body’s nutrients. Presenter Catherine Pham, Pharm.D, a pharmacist at LifePlus Pharmacy, is ardent about improving patient care and health outcomes. She knows first-hand that medications provide relief for many conditions and diseases. She also knows that these lifesavers can deprive your body of needed nutrients. Additionally, you have a higher chance for nutrient depletion based on the number of medications—prescribed and over the counter—that you take.

In a 2013 study funded by the Mayo Clinic and the Institute on Aging, almost 70 percent of us take at least one prescription medication. More than one-half of us take two. While each of these medications may improve your health condition, they can deplete your nutrients. Moreover, most of us may be shortchanging our nutrient needs. Sadly, just by eating our average American diet, we already suffer from inadequate nutrients. This state is before we add stress to our bodies with prescribed and over-the counter medications. Pharmacist Pham says that these stressors and nutrient depletion can be helped.

An expert in the interactions of prescribed and over-the-counter medications, Pham will cover:

1. Categories of drugs that commonly affect nutritional status, including medications for infections, heart conditions, depression, and inflammatory conditions.
2. Over-the-counter drugs that may deplete the body
3. Signs that indicate nutritional deficiencies, such as fatigue, muscle weakness, brittle bones, dry skin, mood changes, and cognitive decline
4. Specific benefits of herbs and supplements, such as probiotics for gut health, to address these deficiencies
5. Practical strategies for patients and their caregivers on integrating dietary adjustments and personalized care plans for overall well-being.

Bring the names and dosages of your medications to the presentation. Pham, who holds a Doctorate of Pharmacy and is a doctoral candidate for Traditional Chinese Medicine, will answer your questions.

To have handouts for all attendees, we ask that you reserve your place now at [vmavillages.vgcc.club](http://vmavillages.vgcc.club) and click on “Register for Programs.” Or call Bonnie Grim, VMA Resident Services Coordinator at 408-238-4029.

**Calling collectible car owners**

Corvettes, Thunderbirds, Camaros, Mustangs, Chevelles, Porsches, Caddies, European cars, hot rods and convertibles, put them all together and you have a car show. But first we have to find these vintage cars. If you have a car and are interested in participating in a car show, text Ron MacInnes at 408-306-5936.



**Home Studio Art Tour—  
 Free event—August 17**

The Arts & Crafts Association is proud to bring back our very popular Home Studio Art Tour on Saturday, August 17 from 10 a.m. to 3 p.m. This free event is open to all Villagers and their friends.



Here’s what you do: Pick up a free map locating 13 artists throughout The Villages. The map will have the artists’ names and what they are showing or selling. Pick and choose your favorite artist or try to visit them all! Maps are available the morning of August 17 in the Patio Room and the Ceramics Room in Cribari Center.

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More CLUBS

## Embrace the heat with 'Summer in the City'

By B. Brown

The Lovin' Spoonfuls were among the first American groups to challenge the British Invasion bands in the mid-'60s. The song "Summer in the City" spent 10 straight weeks on the Billboard Hot 100 chart in 1966 and is #2 in our musical series.

For the month of August, we will dance and groove to "Summer in the City" and we can't wait for you to join the fun!

Dance, socialize and exercise with us **every Monday night at 5:30 p.m.** in Cribari Auditorium. No partner needed. All are welcome. Each month brings a new dance style and new dance 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: <https://villagesmusicsociety.org/about-us-3>

The Village Dancers charge an annual \$20 membership fee to participants. All monies go toward support of the club.



### Donate used shoes at pickleball courts

Repurpose your used athletic shoes! Look for the bin next to the shed at the hvvvvball courts. VMA Volunteer and Resident, Peter Miron-Conk, will pick them up and personally deliver to the homeless camps in San Jose. Every pair counts.

### Villages Macintosh Users Group (VMUG) to meet August 21

The Macintosh Users Group will have a hybrid meeting on Wednesday, August 21 at 3 p.m. in the Cribari Conference Room and via Zoom.

Contact Larry Roben, club treasurer, if you wish to be sent email notices or the link to join our Zoom meetings. Give Larry your address, phone number and email address. His phone number is 408-218-0851 and his email is [larryroben@gmail.com](mailto:larryroben@gmail.com)



### VMA Bingo & Dinner Wednesday, August 21, 2024



Reservations Begin Thursday, August 1 at 9 a.m.

No Host Cocktails at 5:30 p.m.  
Two-Course Served Dinner:  
Assorted Rolls & Butter  
Pot Roast with Gravy  
Mashed Potatoes & Seasonal Vegetables  
Dessert:  
Apple Pie  
(Veg Option: Pasta Primavera)

\$24.94 Plus Service Charge & Tax per guest  
An Additional \$1 is Then Added for VMA

Come join us for Bingo & Dinner at the Clubhouse on Wednesday, August 21. Reservations can be made by calling The Clubhouse Special Event Line at 408-754-1337 or e-mail at [theclubhouse@the-villages.com](mailto:theclubhouse@the-villages.com). Reservations for all size parties are accepted with a maximum of 8 guests per table. If you wish to organize a table of friends, only one person needs to call but must furnish the guest names and house numbers for all players. Bingo cards will be sold (three for \$5 or \$2 each) in the reception area starting at 5:30 p.m.

### Business Card Ads

Call 408-223-4657



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# 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.

Here at The Villages we can rely on our very own library. New books arrive monthly in regular and large print, chosen from among the bestsellers. There's also a wall of mystery, fiction and non-fiction large print editions in the backroom. While you're there, take a look through the biography section.

Our devoted library volunteers are available to assist you. We're open Monday through Friday from 9 a.m. to 3 p.m. and Saturday from 9 a.m. to 1 p.m.

### Our latest recommendations:

**"Long Island Compromise" by Taffy Brodesser-Akner.** Publisher's description: "In 1980, a wealthy businessman named Carl Fletcher is kidnapped from his driveway, brutalized, and held for ransom. He is returned to his wife and kids less than a week later, only slightly the worse, and the family moves on with their lives, resuming their prized places in the saga of the American dream, comforted in the realization that though their money may have been what endangered them, it is also what assured them their safety. But now, nearly 40 years later, it's clear that perhaps nobody ever got over anything, after all. Carl has spent the ensuing years secretly seeking closure to the matter of his kidnapping, while his wife, Ruth, has spent her potential protecting her husband's emotional health. Their three grown children aren't doing much better: Nathan's chronic fear won't allow him to advance at his law firm; Beamer, a Hollywood screenwriter, will consume anything—substance, foodstuff, women—in order to numb his own perpetual terror; and Jenny has spent her life so bent on proving that she's not a product of her family's pathology that she has come to define it. As they hover at the delicate precipice of a different kind of survival, they learn that the family fortune has dwindled to just about nothing, and they must face desperate questions about how much their wealth has played a part in both their lives' successes and failures."

# WHAT'S HAPPENING IN ARTS AND CRAFTS?

All Villagers are invited to participate in Arts and Crafts Activities. More details at [villagesart-sandcrafts.org](http://villagesart-sandcrafts.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!

**Saturday, August 17:** Home Studio Art Tour, 10 a.m. – 3 p.m. Contact Diane Finley for contract at [dianefinley1@gmail.com](mailto:dianefinley1@gmail.com)

**Thursday, August 29:** Advisory Board Meeting, 4 p.m. in the Art Room

**Tuesday, October 15:** Annual Members Juried Show. Contact Michael Sunzeri for contract at [twosunzeris@comcast.net](mailto:twosunzeris@comcast.net)

**Art Classes—Register by emailing [barb.gottesman@gmail.com](mailto:barb.gottesman@gmail.com)**

**Wednesdays, August 7 – 28:** Watercolor plus Mixed Media with Doug Canepa. 10 a.m. – 12 noon. \$70.

**Wednesdays, September 4 to October 2:** Watercolor plus Mixed Media with Doug Canepa. 10 a.m. – 12 noon. \$70.

**Ceramics Room** has open studio days for approved members only. For Open Studio hours and classes, go to [villagesceramics.com](http://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](http://villagesartsandcrafts.org). Learn knitting here.

# RV CLUB SCHEDULE

More information and photos from recent outings can be found on [villagesrvclub.org](http://villagesrvclub.org)

**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 a.m., leave at 8:30.

**Rambler-Lite Hike, Wednesday, August 7:** Katy Peretti (408-531-0917) will lead a hike along the southern perimeter of Olivas and down through the lakes and gnomes. Meet at Vineyard at 9 a.m.

**Rambler-Lite Hike, Wednesday, August 14:** Katy Peretti (408-531-0917) will lead a hike to the three Montgomery ponds and steps.

Meet at the Clubhouse at 9 a.m.

**Rambler Hike, Wednesday, August 21:** Guy Hoover (408-667-9935) will lead a 3.3-mile round trip rambler hike along the Devil's Slide trail 2.6 miles north of Montara State Beach on Hwy 1. The trail is paved and offers spectacular ocean views with great opportunities for viewing birds and marine mammals. The hike has approximately 300 feet of elevation change and should provide a nice break from the South Bay heat. Round trip driving distance is 110 miles. There are restrooms at both ends of the hiking trail and many benches along the way. We will park at the southern parking lot. Bringing a jacket is advisable. We can stop for lunch afterward at one of the many restaurants in Half Moon Bay or Pacifica. We will meet at Cribari Center at 9 a.m. and depart at 9:15.

**Rambler-Lite, Wednesday, August 21:** Katy Peretti (408-531-0917) will lead a hike through south and north Verano and into Highland. Meet at Vineyard at 9 a.m.

**Rambler Hike, Wednesday, August 28:** Sandy and John Petrin will lead a 4-mile rambler hike from the parking lot on Silver Creek Valley Rd (on the right just before HWY 101). We will hike north to the picnic area by Cottonwood Lake and take a break. Bring water and a snack. The roundtrip hike is about 4 miles and is mostly shaded. There are restrooms at the parking lot and by the picnic tables near Cottonwood Lake where we take a break. We will meet at Cribari Center at 8:30 a.m. and depart at 8:45. Roundtrip mileage is 9 miles. For those interested, we can stop for coffee on the way back at the coffee shop by the old New Seasons on Silver Creek Rd.

**Rambler-Lite Hike, Wednesday, August 28:** Katy Peretti (408-531-0917) will lead a hike to Valle Vista and the lower Joe Marsh Trail. We'll walk around the Village View Loop and up to the end of the circle to the shorter lower Joe Marsh Trail. The trail has a gradual hill which some of us may walk a bit slower than others. We'll end up at the garden and then walk back to our cars. Drive up the hill to Valle Vista and turn right on the first street "Village View Loop" and park. Meet at 9 a.m. Use of insect repellent and poles advised.

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# RELIGION

## Villages Religious Services

### Weekly:

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

### Regularly Scheduled:

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

Everyone is welcome! Please call for more information!

## CATHOLIC COMMUNITY



### ‘Fueled by the Bread of Life: Mental Health Ministry’

“For the bread of God is that which comes down from heaven and gives life to the world.” - John 6:33.

The National Eucharistic Revival in Indianapolis calls each of us to be a Eucharistic Missionary. This means “any Catholic inspired by an encounter with Christ in the Eucharist and fueled by the Bread of Life, (who) allows God to use them as an instrument of God’s grace for the life of the world.”

Instrument of Grace—sounds lofty. How? Simply, pray daily and in silence to be open, to Listen with the Ear of the Heart, as St. Benedict counseled. *Listen with the Ear of the Heart* is also the name of the formation to serve as a parish-based Mental Health Minister.

St. Francis of Assisi Parish is blessed with a team of Mental Health Ministers, including residents Louise Connors, Jean Gilette, Marilyn Rodman, and Alice Sullivan.

Parish-based Mental Health Ministers envision themselves as “Listening with the Ear of the Heart; Stepping Alongside in Faith.” Fueled by the Bread of Life and Members of the Body of Christ, we seek: To Be Christ’s Light in the Lives of those Suffering Mental and Emotional Distress.

Our goals are: 1) Stop the stigma. 2) Start welcoming all. 3) Step alongside another with prayer, kindness, and community resources. For our theological and pastoral care foundation, we draw upon *Hope and Healing: A Pastoral Letter from the Bishops of California on Caring for Those Who Suffer from Mental Illness, Addressed to All Catholics and People of Goodwill*. In serving as a mental health minister, we live five core practices: Welcome the Stranger, Holy Listening, Companion on the Journey, Self-Care, and Attentiveness to self, the other, and the Divine. Our shortest guidance comes from a Methodist Bishop, “Just by listening, you have already helped.”

Interested in learning more about Mental Health Awareness and the Church? Read *Hope and Healing*: <https://catholicmhm.org/news/hope-and-healing>. Click on these websites: Association of Catholic Mental Health Ministers: <https://catholicmhm.org>. St. Francis of Assisi Church: <https://sfoasjhm.com>. Or contact: [barbarazahner1@mac.com](mailto:barbarazahner1@mac.com).

**Mental Health Ministry**  
St. Francis of Assisi Parish | DIOCESE OF SAN JOSE

## COMMUNITY CHAPEL

### ‘Having a Willing Heart’

By Pastor Bill Hayden

Ten years ago, I thought that I would no longer be actively involved in ministry due to a history of congestive heart failure. The condition caused me to receive a new pacemaker and defibrillator nearly every four to five years. People looking at me from the outside viewed me as in excellent health, never realizing my critical ongoing condition.

I could not see myself leading in any church, and when I received a call to serve in my community in The Villages, I was even more reluctant. After several months of giving the Lord all the reasons I felt I couldn’t serve, I said, “If you help me... I will.”

Well, nine years later and with a new heart in 2019, who says God can’t use broken people to glorify Him and be a blessing to others?

When I think about our Villages Community Chapel and what it offers to the community, it brings a warm smile to me. I never thought I would want to be a part of many different Christian groups. There were Presbyterians, Methodists, Former Catholics, Baptists, Calvinists, Lutherans, and Pentecostals worshipping together, and the list goes on. Today, I’m so glad I said yes to the Lord because I could not have asked for a more welcoming, loving, and encouraging group of people to be around.

I was concerned about fitting in with such a diverse group because I envisioned many fundamental faith issues. I’m sure many people were apprehensive when they observed the dynamics of all the people with different religious views worshipping in one place seamlessly. It is fantastic because everybody wants to experience the same things (God’s presence, love, acceptance, forgiveness, and encouragement from His word).

Regardless of how and where people came to faith in Christ, caring for and loving one another is never an issue or a challenge. We all have different life experiences, but faith alone in God’s infallible word in Christ Jesus is enough.

The Villages Chapel is the ‘perfect church for imperfect people’ to experience God’s amazing grace, His word, praise songs, care, and love for one another.

Matthew 19:26 NIV *Jesus looked at them and said, “With man, this is impossible, but with God, all things are possible.”*

Please 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 at [villagescommunitychapel.vgcc.club](https://villagescommunitychapel.vgcc.club)

## 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 pm., August 12 at Vineyard Center.**

## EPISCOPAL

### ‘A Priesthood of All’

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

It’s been just over 10 years since I was ordained a priest in Christ’s One Holy and Apostolic Church. A weighty calling indeed, regardless of how we understand priesthood. Liturgically—that is, in terms of our Episcopal (and Catholic and Orthodox) worship—the priest is an intermediary: bringing the people to God and God to the people. But the Apostle Peter was abundantly clear about the priesthood of all: “you are a chosen race, a royal priesthood, a holy nation, God’s own people, in order that you may proclaim the mighty acts of him who called you out of darkness into his marvelous light.” (1 Peter 2:9)

This too is an intermediary role. That is, accepting the authority of our chosen-ness, and being willing to share the love of the one who created and chose all of us. As a person who actually dislikes attention, it’s taken me a while to grow into the priestly calling. Because I was reluctant to stand up and speak up in worship, I completely understand those of you who are shy to give voice to your faith. But here’s what I’ve learned about priesthood (in the church sense) that I would share with my fellow priests (in the believer and baptized sense). It’s not about me. And nor is it about you. It’s about the God we love, who first loved us! That’s a priestly proclamation that we can all make, in all walks of life.

Please join us Sundays at 9 a.m. at Montgomery Center for worship and fellowship.

(More RELIGION on page 22)

# SPORTS NEWS

## TENNIS TALK

### Updates from Tennis Court Manager

By Marty Funcell

The Villages is fortunate to have six championship tennis courts and wonderful viewing stands. Each year the Villages Tennis Club Board elects a Tennis Court Manager to be court liaison. Since 2023, Marty Funcell has been the Court Manager.

**Court Manager:** The Court Manager's role is to monitor the physical conditions of the courts, viewing stands, tennis shack and storage units, recommend upgrades to management and coordinate maintenance and upgrades with the Villages Golf and Country Club staff.

**Court Projects:** One of the major projects this year was to seal the cracks on Courts #1 through #4. Villages Maintenance used internal resources to complete this task which they estimated saved thousands of dollars. Although both blue and green crack sealant was applied, the color mismatches the original paint resulting in spider patterns. There is a plan underway to touch up the cracks with matching paint to improve the court appearance.

**Court Enhancements:** A large digital clock for easier viewing will be installed later this summer. Tennis shed proposed improvements for easier tennis ball machine access are pending review. A new barbecue was purchased for our various club and USTA events.

**Recent Upgrades:** New clocks were purchased for Court #1 and also for the Viewing Stands. Clock repaired on Court #6. Umbrella repairs were done by Jayme Dickson and Helen Varenkamp in order to delay purchasing new ones. Thank you, Jayme and Helen! Water leakage issues adjacent to Court #6 that created water puddles have been resolved.

**Ball Machine:** The Villages Tennis Club is fortunate to have a Tennis Ball Machine that Tennis Club members Tim Keys and Gil Ong volunteer to oversee the maintenance, training and managing the plethora of used tennis balls. Used balls are first repurposed for the ball machine, some balls are collected and donated to Silver Creek High School and the unplayable ones are simply trashed. Thank you, Tim and Gil!

**Next Tennis Club Event:** Come enjoy our beautiful tennis courts at the Men's and Women Doubles Tournament on September 7 and 8. Mark your calendars!

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## 18-HOLE WOMEN

By Karen Davidsen

Our Saturday tee time event was a sell-out again. On Saturday, July 20, forty women participated in a foursome team event with a yellow Devil ball, distributed to each player in turn, to be used as a net score for one of the two best balls of the foursome. Please check out the results in the Scoreboard section. Afterward, winners and losers alike were treated to a wonderful lunch at the home of one of our very gracious members. Do we know how to play and party, or what? Even if you are a little late signing up for the next Saturday event and don't get in at first, there are always cancellations, so be sure to put your name on the waiting list.

Captain's Trophy returns on **August 1**. Also on August 1, Diana Hallock and Mazie Rice will accept donations to the Silver Creek High School Girl's Golf Team, our sponsored youth golf recipient. Because of The Villager Publication date, this article will probably be read after August 1, so please check out the flyer accompanying this article in the Sports section. Diana and Mazie will be collecting funds and donations of equipment, including new golf balls, after August 1. Donations are tax deductible.

The Member/Member Tournament is fast approaching. It's a two-day contest, **August 8 and 15**, with the very forgiving Eclectic format. If at first you don't succeed (on August 8), there is always August 15.

Captain's Trophy Day in September is now scheduled for **September 5**.

A big change has been made to the Club Championship Tournament. It's now to be held on two days, **September 12 and 19**, rather than three days. As usual, the Champion will be the player with the lowest gross score of the field over the two days of competition. However, in a change from last year, in which only low gross awards were given, one low gross score will be awarded in each flight, and low nets, one third of each flight, will be awarded as well.

### The Villages 18 Hole Women Golf Association Supporting Girl's Golf Education

Our club has selected Silver Creek HS as our sponsored youth golf group.

Young players are the future of our sport that gives us such pleasure, exercise, and social connections. Students involved in clubs, music & sports are more likely to graduate and to pursue further education.

Due to state and local budget cuts, student athletes must supply all their own uniforms, equipment, greens fees, etc.

**Funds are needed for:**

- Uniforms (\$85 ea)
- Golf clubs & equipment
- Greens fees (\$55 ea)
- Transportation (\$35 ea)

**You can help by:**

- Donating to the Girl's Golf fund on August 1. (Please make checks to Silver Creek HS Girls Golf)
- Donating golf clubs (Less than 5 years old please - Drop at Diana's house with your name clearly marked for your tax letter - 7352 Via Laguna)

• Donating new golf balls

Donations are tax deductible.

For more information contact Diana Hallock dianahallock@yahoo.com or Mazie Rice Mazie.Rice@gmail.com



## SHONIS

By Betty Hall

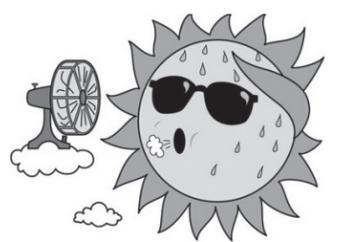
It was a birdie twosome today.

It was hot out there this morning for the 12 Shonis who braved the heat. I think we all left puddles on every hole as we melted.

We did have our Putting for Pesos contest before we ventured out. There were some good putters out there today. Kathy Tanaka and Jonna Robinson had a 3-putt playoff with Kathy emerging the victor. And Schinae Ogihara and Leslie Ingham were both declared winners after their 4-putt playoff and the clock ran out. So an extra dollar in all three envelopes for them.

It was a birdie twosome today. Golfing together, Marty Blinde and Jonna Robinson both had birdies. Marty's was first on #5 and then Jonna dropped hers on # 2. Congratulations, ladies, on splitting a very nice birdie pot.

With only 12 golfers today, we consolidated the flights into two: 11-16 and 17-24. It's getting tighter in these flights as the middle flight is getting pretty heavy on 18s and 19s.



# MEN'S GOLF CLUB



By Kurt Pagnini, [kmpagnini@gmail.com](mailto:kmpagnini@gmail.com)

## Senior Net Individual Match Play Championship - Saturday, August 10

Individual Low Net Competition - Flighted by Age. Please have the **ages** of each player to sign up. 8 a.m. Shotgun. Catered BBQ Pork Rib Lunch at the Gazebo - BYOB - If possible, use aluminum cans since the VMA will collect them. MGC Tournament Players *only*. No guest/spouse.

### 2024 Club Championship - Match Play

We want to make sure that all of you that are planning to participate in this year's event. Play will be conducted over two consecutive weekends.

September 14-15 Club Championship - 1st and 2nd Rounds

September 21-22 Club Championship - 3rd Rd & 4th Finals Championship Flight

Tee times will be assigned by the Pro Shop. Rescheduling tee times will not be permitted.

This is always considered to be an "MGC Major." See you there!

Remember if you record a **Hole In One, an Eagle, or if you Shoot Your Age**, please notify Donald Chaisson at [dachaisson@comcast.net](mailto:dachaisson@comcast.net). We want to make sure to get you posted in The Villager and on the Men's Club website.

**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 **August 6**. MGC Members are always welcome to attend.

Also, remember to visit our website at [villagesgolfers.com](http://villagesgolfers.com) for the latest Men's Club information.

## 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

## Men's 18 Hole Golf Club Senior Net Championship

Individual Low Net

**When:** Saturday, August 10, 2024  
**What:** Individual Low Net Tournament  
Catered BBQ Pork Rib Lunch at the Gazebo - **BYOB**  
**MGC Tournament players only.**  
**No guest/spouses**

**Format:** Individual Low Net Competition  
**Signup:** July 27 through August 8 - Sign up with the Pro Shop either as a team, or individually, and the pro shop will pair you with other players.

**Handicaps:** 100% of August 8 Handicap  
**Flights:** Flighted by AGE, depending on the number of players  
**Tees:** TBD  
**Tee Times:** 8 a.m. Shotgun.  
**Cost:** **\$50** - This includes green fees and sweeps  
Coffee and Donuts from 6:45 to 8 a.m.



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**Thanks, Residents of The Villages.**  
I love being here to help in a community where people are making a difference every day.  
Thank you for all you do.



## More SPORTS 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.

Thursday, July 25, 2024, was another sunny and warm morning; another great day on the links. Eleven Ironmen played.

Walter Lucas and Sang Nam shared Third Place with net 27s; Victor Hong won Second Place with a net 26; and Bob Pritchard won First Place with a net 25!

There was one **Birdie** by Victor Hong on hole 6.

Victor Hong won **Closest to the Flag** on hole 6 at 1 foot, 1 inch!

Victor Hong also won **Low Gross** with a 29.

Victor Hong won **Golfer of the Day** honors with low gross, a second place finish, a birdie, and closest to the hole. Way to go!

**A reminder:** If every Ironman at every game would take the time to fill in all divots and green damage during each week's game, we would make 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](http://ironmen.vgcc.club)

### Deep Thoughts:

"Golf is played with a number of striking elements more intricate in shape than those used in any form of recreation except dentistry." - E.V. Knox, poet and satirist

## AC NOTICE

Association applications for Owner Alteration Requests for the month of September are due to the Architectural Committee on or before August 23, 2024. Call Elissa at the Corporation Yard office to obtain an application. The meeting date is scheduled for **Thursday September 5, 2024 at 9 a.m. in Montgomery Center.**

Association AC Landscape meeting deadline date is **August 23, 2024.**



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## FROM THE PRO



By Scott Steele, PGA Head Golf Professional

### Upcoming Golf Schedule

**Saturday, August 10** – Men's Club 8 a.m. Shotgun – Open Play Shotgun 1 p.m. – *course closed*

**Sunday, August 11** – 8 a.m. Open Shotgun – 1 p.m. Shotgun Couples Invitational – *course closed*

**Saturday, August 17** – Italian Club Annual Golf Classico 12 p.m. Tee Times – Front-9 *closed*

**Friday, August 23** – Twilight Mixer 4:30 p.m. Shotgun – Last Tee Time 18-Hole Course at 11:45 a.m.

**Monday, August 26** – Charity Tournament Shotgun 12 p.m. – *course closed all day*

**Wednesday, August 28** – Wednesday Casual Nine & Dine 4 p.m. Shotgun – Front-9 *closed 2 p.m.*

**Taylor Made Fitting Day – Friday, August 16 – 10 a.m.-2 p.m.** Come out and try the new Taylor Made Qi10 drivers and woods! The new Qi10 features their carbon face technology as well as the speed slot and movable weight ports to control left to right or right to left ball flights. To sign up for a fitting from a Taylor Made professional club fitter, call the Pro Shop at 408-274-3220 ext 1.



**Villages Golf Committee** – The August VGC Meeting will be held on Tuesday, August 20. Time and venue are to be determined. All Villages Residents are welcome to attend.

**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 – Your Basic Pitch

Pitching in golf is a skill that requires imagination, feel, touch and proper technique. Therefore, it is one of the more taxing shots to master. The statistics show that the 30-yard pitch is one of the most difficult shots in golf...why? Because it is not a one lever motion like putting and chipping; and it is also not a multi-lever swing like your full swing; the pitch is an in-between shot, which makes it tough. First, let's define a pitch. A pitch is a shot played from 10-40 yards from the putting surface...a pitch requires more air time than ground time. The premise is to pitch your ball in the air carrying it over the rough or sand, landing it softly on the edge of the green and rolling it to the hole. As far as technique, the pitch is more like a mini-swing than a long chip. There is a bit of wrist hinge and body shift, but not as much as a full swing.

### Here are some tips to better your pitching technique...

- Use your eyes and imagination to envision the shot before you hit it
  - Use a high-lofted club (pitching wedge or sand wedge)
  - Use a narrow stance and play the ball in the middle or forward in your stance
  - Keep the club shaft neutral (butt end even with you belt buckle)...not leaning forward too much (this maintains the loft and bounce)
  - Keep your hands **soft** on the grip handle
  - Keep your weight in your left leg
  - Swing the club back with your hands and arms...the backswing must equal the shot
  - The wrists will naturally hinge a bit on the backswing (do not impede this slight hinge)
  - Deliver the club to the ball with an accelerating motion but NOT an explosive motion
  - Pitching is a finesse shot so we want to be smooth and relaxed
  - The club must brush the ground at the ball in order for the ball to get airborne
  - Stay in posture and do not lift or fold the arms up through impact
  - Allow your body to rotate and your weight to pivot to your front foot on the follow through
  - Finish the pitch with the club at waist level and you should be facing the target
- Practice these techniques and let us know how you fare...we have two wonderful practice pitching greens here at The Villages...one adjacent to the driving range and other adjacent to hole #13 tee, remember that practice will help performance! To sign up for a lesson with me, email [sssteel@the-villages.com](mailto:sssteel@the-villages.com)**

# PINSEEKERS

By Jim White

Friday, July 26 – Today was our turn on the back nine. Comfortable weather and clear skies greeted us as we began our morning on the tenth tee. Eleven members played and competed for the top of the leaderboard and to be crowned as the best putter for the week.



Play was great, but the rough was a bit longer than normal summertime rough and we were challenged, at times, to find a ball that had come to rest less than five feet off the fairway. With the last foursome coming into the Bistro at 10:45, I'm happy to say that we all finished in fewer than two hours and ten minutes.

Our Low Net scorer for the day was Dick Henderson. Dick finished at Net 35; Dick also was the top putter with only 15 putts. Finishing in the second spot with Net 39 was a tie between Ron Speer and newbie, Jeff Rose. Filling out the top of the leaderboard, Walter Lucas and Jim White finished in a tie for fourth at Net 40.

Again, I remind you to reserve a tee slot if you suspect you will be able to join us on any given Friday. Make that reservation as soon as possible, preferably a week before the play date. If plans change, you can cancel right up to your tee time. Also, if you'd rather play eighteen holes on any of our Fridays, just tell the Pro Shop before you begin playing.

As an aside, several of our members joined the group of over 100 Villagers playing in the July 26 Twilight Mixer, "Malt Shoppe," hosted by the 18 Hole Women's Golf Club. It was a fun time for all. Dinner was topped off with a root beer float for dessert. There will be a couple more Twilight events, one in August and one in September. Check with the Pro Shop for time, date, and sign up information.

In closing, I want to share a comment that I may have mentioned before: "There's rarely any such thing as a bad three putt. Three putts are most often caused by a bad first putt." I am reminding myself of that way more than I like. Have fun, that's why we play.

(More SPORTS on page 22)

# SCOREBOARD

## MEXICAN TRAIN BRIDGE DOMINOES

**Wednesday, July 24**  
 Sylvia Rozewicz 218  
 Suzanne Fazzio 231  
 Judy Cianci 311  
 Remy Pessah 313

**Friday, July 26**  
 Kit Hultquist 209  
 Sylvia Rozewicz 225  
 Dennis Webb 282

## SHONIS

**Tuesday, July 23 - All Nets**  
**Flight One:**  
 1. Marty Blinde 23  
 2. Tied Betty Hall, Teddy Morse, Judy Rogers. 25  
 3. Kathy Tanaka 29

**Flight Two:**  
 1. Jonna Robinson 25  
 2. Sabrina Malcolmson 26  
 3. Julianna Wahlgren 28

**Monday, July 22**  
 1. Roy Tsai—George Welch  
 2. Mary LeGrand —Jonna Robinson  
 3. Jane Michaels—Guest

**Wednesday, July 24**  
 1. Mary LeGrand—Guest  
 2. Jan Kiernan —Sumi Minami  
 3. Jonna Robinson —Roy Tsai

**Friday, July 26**  
 1. Mary LeGrand—Guest  
 2. Jan Kiernan —Sumi Minami  
 3. Hank Koransky —Roy Tsai



## VILLAGES GOLF & COUNTRY CLUB EXPERT SINCE 2005

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# LANDSCAPE & MAINTENANCE

## MAINTENANCE SCHEDULE

### Landscape Maintenance

Weekly Landscaping Maintenance, hand, and mechanical weed control.

#### Cribari

5320-5363, 5400-5432 and 5489-5499—In progress.

5500-5576—8/5-8/9.

#### Verano

7314-7394—In progress.

7200-7251 and 7300-7313—8/5-8/9.

#### Sonata

2025-2031 and 2065-2101—In progress.

#### Del Lago

3301-3315—In progress.

3316-3366 and 3401-3431—8/5-8/9.

#### Olivas

8713-8738 and 8753-8768—In progress.

8646-8650 and 8665-871—8/5-8/9.

#### Valle Vista

9015-9033—In progress.

9048-9066—8/5-8/9.

Fire Fuel weed clearing in designated areas—In progress:

Olivas, Glen Arden and Valle Vista.

Olivas—McCarty Ranch and Lomas Azules—Creekside.

Hermosa—Colombard Ct.—Creekside.

Pro chip jet mulching Cribari Court and Del Lago 3224-3239, 3304-3341—In progress.

Turf selective herbicide weed spraying throughout the district:

(Turflon Ester Ultra- EPA Reg. No. 62719-566)

Cribari scheduled for the week of 8/5

General herbicide weed spraying at shrubs beds, street cracks throughout the district, Prosecutor-

Non-Selective Herbicide

Cribari scheduled for the week of 8/5

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 – 8/5.

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.

#### Association Maintenance

Glen Arden roof replacement 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.**

## More SPORTS

### PICKLEBALL

#### By Anahid Gregg

The Pickleball Club has a lot of member activities coming up! You can always see the latest information on our website at <https://villagespickleball.vgcc.club/>. We have upcoming events displayed on our website.

The July 28th Gazebo/Bocce party had to be cancelled due to work being performed at the Bocce Courts. So, our Social Director Michelle scheduled some new fun events!

On Saturday, August 3, we have a Members only Men's event—The Big Dills! Guys, come sign up at on YourCourts or <https://rebrand.ly/bigdills>. You'll play from 3:30 to 6:30 p.m. You'll enjoy a BBQ dinner with beverages provided served by the Dinkin' Dolls, all for the low cost of \$10 per person.

On Friday, August 9, we'll have our Members' monthly Dink & Drink at 4:30 p.m.!

Not to be outdone... on Saturday, August 24, we have a Members only Women's event - The Dinkin' Dolls! Ladies - stay tuned, the signups will open in a couple of weeks! You'll play from 3:30 to 6:30 p.m. You'll enjoy a BBQ dinner with beverages provided served by the Big Dills, all for the low cost of \$10 per person.

On Friday, September 6, we'll have our Members monthly Dink & Drink at 3 p.m.

On Saturday, September 14 we have the first part of our Club Championships, with the second part held Sunday, September 15. At the conclusion of the event is our annual Taco Party!

You won't want to miss any of these great events! To join the club, visit <https://villagespickleball.vgcc.club>. To upgrade your membership, email [pickleballvgcc@gmail.com](mailto:pickleballvgcc@gmail.com)

## More RELIGION

(Continued from page 17)

### JEWISH COMMUNITY

#### Rabbi Kunin presents 'Jewish Communities Around the World'

The Villages Jewish Community is delighted to welcome Rabbi David Kunin on Sunday August 4, from 2 to 4 p.m. in Foothill Center for a talk on Jewish communities in Indonesia and around the world.

Rabbi Kunin currently serves as Senior Rabbi of Congregation Beth David in Saratoga. He was formerly the Rabbi of the Jewish Community of Japan and a past chair of the Assembly of Rabbis and Cantors for Australia, New Zealand, and Asia. Rabbi Kunin has been working with the emerging Jewish Community of Indonesia for ten years and has spent more than three months in the Archipelago. He will have just returned from Indonesia at the time of this talk. He has a strong commitment to interfaith relations, exemplified by the book he wrote, "Beyond the Golden Rule: A Jewish Approach to Dialogue and Discourse."

Please join us as he discusses and shares pictures of diverse Jewish communities that he has served around the world.

Sponsored by the Villages Jewish Community

#### VMA schedule of events...

(Continued from page 12)

##### 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. Next meeting is **Monday, August 5 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, August 15 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](mailto: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 **August 15 at 10 a.m.** in the Forum Room. No need to register, all welcome.

### WOMEN'S 9-HOLE

#### By Vicki Krattli

The heat returned this week but the ladies playing in the club challenge came out for their second round. The finals will be played on Tuesday, July 30. Good luck to all the participants and I know those following the field will be there to celebrate the winners.

Remember to sign up for Captain's Trophy on **Tuesday, August 6** and our regular play days on August 13 and August 20.

This is an exciting time in sports with the 2024 Olympics underway and athletes all over the world competing in their chosen sport. Some will win, some will not but all will try their hardest and show the world tremendous heart and sportsmanship. We can all learn from watching them and realize how lucky we are to play a game we love, amongst friends and neighbors finding moments of brilliance and a few moments of frustration. Life through sport is very exciting.

##### Here are a few Olympic trivia questions.

What was the first US city to host the Olympics? St Louis, Missouri.

When did Paris last host the Olympics? 1924.

What year were women first permitted to compete in the Olympic Games? 1900.

Now that we are there we are winning often. Watch Simone Biles go for the Gold.

# Proposed Changes to Club Board Policy CPO 305 Investments

At the July 30, 2024, monthly meeting, the Board approved to publish for 21-Day Notice proposed changes to VGCC Policy CPO 305 Investment Policy prior to formal approval consideration at the August 27, 2024, monthly meeting.

The purpose of the proposed policy revisions is to allow flexibility in the management of our investments, adapt to changing economic conditions and protect the purchasing power of our capital accounts. In recent years, the Club lost considerable purchasing power due to the difference between the return on our investment and the inflation rate. The intent is also to separate policy from procedure. By simplifying the policy, we allow the General Manager to create investment procedures based on this policy's limitations with frequent Board oversight of financial advisors and performance.

Response to the proposed policy changes may be made by one or more of the following methods: 1) Participation in the discussion of the changes at the August 27, 2024, board meeting, 2) via e-mail (jmeadows@the-villages.com) with comments sent to the General Manager's office at least seven days prior to the board meeting, or 3) via written comments to the General Manager's office (Business Administration Building A) delivered at least seven days prior to the aforementioned board meeting.

Following is the proposed draft policy and a "redline" comparison of the current policy and the proposed changes.

## CPO 305 Investment Policy

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

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

**POLICY** The portfolio shall be invested with the objective of long-term growth of assets and protection of capital. With this long-term objective in mind, the portfolio shall be invested to provide safety through diversification in a portfolio, including common stocks, bonds, cash equivalents, and diversified investments, all of which may reflect varying rates of return. The investments shall also be diversified within asset classes (e.g., equities shall be diversified by economic sector, industry, quality, and size). Portfolio diversification provides protection against a single security or class of securities having a disproportionate impact on aggregate performance. Through appropriate cash flow modeling partnered with capital improvement planning, there will be liquid assets at the beginning of each fiscal year and throughout to fund the planned Capital Improvement and Capital Replacement fund expenditures.

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

**INVESTMENT CONSULTANT** The Board of Directors has the option to commit to an Investment Consultant to manage the day-to-day investment program. The Consultant will perform the following:

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

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

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

**SEGREGATION OF INVESTMENT ACCOUNTS** Separate Investment accounts will be maintained for the VGCC Corporations as follows:

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

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

As needed the Investment Consultant and/or General Manager or the designated senior staff member, will request review and agreement from the appropriate Board members or Committee for specific investment actions contrary to the approved Investment Policy Statements.

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

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

### **A. United States Government Securities**

Treasury Bills, Notes, and Bonds.

### **B. Other Investments**

Certificates of Deposit insured by the FDIC.

### **C. Diversified Conservative Investments**

Include high-quality corporate bonds, Money Market Funds, Preferred Stocks, Dividend-Paying Stocks, municipal bonds, and diversified mutual funds with a conservative risk profile.

## **"Redline" Comparison of current policy and the proposed changes**

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

**GOVERNING DOCUMENTS / LEGAL REQUIREMENTS:** Club Bylaws.

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

**LIMITATIONS:**

~~Outlined in the Finance and Reserves Portfolio Advisory Committee Investment Policy: FINANCE AND RESERVES PORTFOLIO ADVISORY COMMITTEE INVESTMENT POLICY~~

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- I. Preface
- II. Investment Objectives
- III. Tax Considerations
- IV. Authorized Investments
- V. Investment strategy
- VI. Management
- VII. Accounting
- VIII. checks and Controls.
- I. PREFACE

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

**II. INVESTMENT OBJECTIVES**

**A. Scheduling**

~~Investment scheduling is an ongoing process. Cash flow projections are an integral part of the investment process. These projections are to be prepared on a continuing basis to deal with the trade-off between investment return and liquidity being primary in investment selection. Short term needs are the primary factor to consider in the investment process, but remembering that there is a Fiduciary Responsibility for long term replacement of the primary Villages facilities. The portfolio shall be invested with the objective of long-term growth of assets and protection of capital. With this long-term objective in mind, the portfolio shall be invested to provide safety through diversification in a portfolio, including common stocks, bonds, cash equivalents, and diversified investments, all of which may reflect varying rates of return. The investments shall also be diversified within asset classes (e.g., equities shall be diversified by economic sector, industry, quality, and size). Portfolio diversification provides protection against a single security or class of securities having a disproportionate impact on aggregate performance. Through appropriate cash flow modeling partnered with capital improvement planning, there will be liquid assets at the beginning of each fiscal year and throughout to fund the planned Capital Improvement and Capital Replacement fund expenditures.~~

**FIDUCIARY RESPONSIBILITY**

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

**B. Liquidity**

~~Investments will be acquired with the expectation of being held to maturity. Short term securities should be highly rated and liquid. Long term The target for return on portfolio investments will be accounted for at least equal to actual and/or forecasted inflation as being held to maturity.~~

**C. Income Return**

~~measured by the California Construction Price Index (CCPI). If possible, after giving consideration to safety, liquidity, and purchasing power, the funds should secure additional (real) income after considering safety, liquidity, and purchasing power.~~

**III. TAX CONSIDERATIONS**

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

**IV. AUTHORIZED INVESTMENTS**

**A. United States Government Securities**

Treasury Bills, Notes, and Bonds.

**B. Other Investments**

Certificates of Deposit Insured by the FDIC.

**C. Distribution of Investments**

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

**V. INVESTMENT STRATEGY CONSULTANT**

~~The Board of Directors has the option to commit to an Investment Consultant to manage the day-to-day investment program.~~

**The**

**A. Scheduling**

~~Investment scheduling is an ongoing process. Cash flow projections are an integral part of the investment process. These projections are to be prepared on a continuing basis to deal with the trade-off between investment return and liquidity and to recognize the limitations inherent in accurately forecasting future costs and the need for cash ahead of schedule.~~

**B. Forecasting Rates of Return**

(Continued on page 24)

**Proposed Changes to Club Board Policy...**

(Continued from page 23)

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

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

D. Short-term Investments  
A sufficient amount is to be maintained in this account to meet scheduled demand and for contingencies.

E. Special Conditions  
There will be no margin purchases.

VI. Consultant will perform the following:  
5. Create Investment Policy Statements for CBOD approval.  
6. Perform Asset Allocation Modeling  
7. Portfolio Implementation and Monitoring  
8. Maintain a VGCC Investment Portfolio Dashboard with comparison to like organizations.

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

**INVESTMENT ACCOUNTS**  
**Investment accounts MANAGEMENT**

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

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

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

VII. ACCOUNTING  
A. Segregation of Accounts  
**SEGREGATION OF INVESTMENT ACCOUNTS**

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

- 4. The Villages Golf and Country Club Reserve Capital Funds Account.
- 5. The Villages Association Replacement Reserve Funds Account (covered by under APo 205)
- 1. The Villages Homeowners' Corporation (Estates Reserve Funds) Account.

2. Operating Funds Account.  
B. Financial Reports  
Financial Reports should include the following for all accounts:  
6. Scheduling of funds

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

- As Actual investments owned and date of purchase
- Maturities—classified
- Yields
- Income
- Realized gains and losses
- Average maturities
- G. Frequency of Reports
- Monthly
- Quarterly summaries
- VIII. CHECKS AND CONTROLS
- A. Layers of Security
- 1. Custodial account
- 2. Annual independent audit with notification to the General Manager and the Board of Directors.
- 3. "Two-person Rule": Transactions increasing or decreasing the investment portfolio require the approval of two persons authorized by the Board of Directors. The corporate controller is authorized to reinvest securities up to the limit of the FDIC insured securities.
- 4. Quarterly Review by the Finance and Reserve Portfolio Advisory Committee.
- B. Communications
- Finance and Reserve Portfolio Advisory Committee members shall be kept informed on at least a quarterly basis.
- C. Documentation

Any document signed by the authorized persons is to be retained, and it becomes part of the records available for review. needed the Investment Consultant and/or General Manager or the designated senior staff member, will request review and agreement from the appropriate Board members or Committee for specific investment actions contrary to the approved Investment Policy Statements.

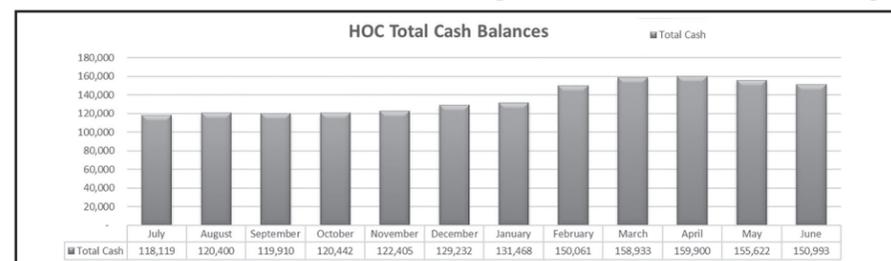
The Chief Financial Officer will administer cash management and investment transactions.

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

- D. United States Government Securities**  
Treasury Bills, Notes, and Bonds.
- E. Other Investments**  
Certificates of Deposit insured by the FDIC.
- F. Diversified Conservative Investments**  
Include high-quality corporate bonds, Money Market Funds, Preferred Stocks, Dividend-Paying Stocks, municipal bonds, and diversified mutual funds with a conservative risk profile.

**Operating Financial Commentary... (Continued from page 11)**

**JUNE 2024 (FY 2024) The Villages Homeowners' Corp.**



**Balance Sheet: Operating Cash Balance and Restricted Cash Balances**

Total Operating Cash Balance:	\$ 52,000
Total Restricted Homeowners' Reserves:	\$ 98,000
<b>Total Cash Balance of The Villages Homeowners' Corporation:</b>	<b>\$150,000</b>

Average interest rate for CDs is 3.11%

**JUNE 2024 (FY 2024) VGCC-Homeowners Corporation (Non-Estates)**

Non-Estates Operating				
Non-Estates Total Revenue				
	MTD	YTD	BUDGET YTD	Variance
<b>Total Revenue</b>	<b>\$4,745</b>	<b>\$56,470</b>	<b>\$56,225</b>	<b>\$ 245</b>
Non-Estates Operating Expense				
	MTD	YTD	BUDGET YTD	Variance
<b>Total Operating Expense</b>	<b>\$4,772</b>	<b>\$54,554</b>	<b>\$58,129</b>	<b>\$3,575</b>
Operating Surplus/(Deficit)				
	MTD	YTD	BUDGET YTD	Variance
<b>Net Surplus</b>	<b>\$ -27</b>	<b>\$ 1,916</b>	<b>\$ -1,904</b>	<b>\$ 3,820</b>
Prior Year Surplus		<b>\$ 1,904</b>		<b>\$ 1,904</b>
<b>Adjusted Balance</b>		<b>\$ 3,820</b>	<b>\$ -1,904</b>	<b>\$ 5,724</b>

- Operating Cash is now in a Federated Trust Sweep Account earning interest and boosting the favorable revenue variance.
  - Legal Expenses YTD \$5,400 favorable variance to budget.
- There are no other significant variances to report.  
**The YTD net favorable operating budget variance as of June 2024 was \$3,800.**

**June 2024 (FY 2024) VGCC—Homeowners Operating (Estates)**

Estates Total Revenue				
	MTD	YTD	BUDGET YTD	Variance
<b>Total Revenue</b>	<b>\$16,973</b>	<b>\$202,444</b>	<b>\$201,757</b>	<b>\$ 687</b>
Estates Operating Expense				
	MTD	YTD	BUDGET YTD	Variance
<b>Total Operating Expense</b>	<b>\$21,838</b>	<b>\$192,713</b>	<b>\$206,062</b>	<b>\$13,349</b>
Operating Surplus/(Deficit)				
	MTD	YTD	BUDGET YTD	Variance
<b>Net Surplus</b>	<b>\$-4,865</b>	<b>\$ 9,731</b>	<b>\$ -4,305</b>	<b>\$14,036</b>
Prior Year Surplus		<b>\$ 4,305</b>		<b>\$ 4,305</b>
<b>Adjusted Balance</b>		<b>\$14,036</b>	<b>\$ -4,305</b>	<b>\$18,341</b>

- Operating Cash is now in a Federated Trust Sweep Account, earning interest and boosting the favorable variance in revenue.
  - Legal Expenses YTD \$812 favorable variance to budget.
  - Utilities Expenses YTD \$20,700 favorable variance to budget.
    - Water Expenses YTD \$22,700 favorable variance to budget.
    - Electricity Expenses YTD -\$2,000 unfavorable variance to budget.
- There are no other significant variances to report.  
**The YTD net favorable operating budget variance as of June 2024 was \$14,000.**

Homeowners Estates Reserves as of June 30, 2024				
Description	MTD	YTD	Annual Plan	Remaining
Monthly Reserve Assessment	375	4,500	4,500	-
Interest Income	1	2,450	1,800	650
<b>Total Income</b>	<b>376</b>	<b>6,950</b>	<b>6,300</b>	<b>650</b>
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	33	573	-	(573)
Lake/Water Feature Repairs	-	-	17,350	17,350
Electrical Expense	-	-	10,000	10,000
Landscape	-	480	37,500	37,020
<b>Total Reserve Expense</b>	<b>33</b>	<b>1,053</b>	<b>72,050</b>	<b>70,997</b>
<b>Total</b>	<b>409</b>	<b>1,053</b>	<b>72,050</b>	<b>70,997</b>
PY Funding		91,703		
<b>Estimated Fund Balance</b>		<b>92,756</b>		

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

# CLASSIFIED ADVERTISING

## To Place a Classified Ad

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

Ad copy is due Monday at 4 p.m.

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

## REAL ESTATE

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

**Property Management  
Real Estate Sales**  
Century 21 Alliance  
Tracy Valentine  
408-592-0729  
Valentinesellshomes.com  
License#01178530

## Housing Wanted

**8-year Villages female resident seeks rental** of room with bath or condo share.  
669-301-0933

## SERVICES

## Appliances

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

## Appliances

**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

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

## CARPET CLEANING

**SUP-R-KLEEN Carpet Cleaning**  
Tile & Grout  
Furniture  
Wood Floors  
Carpet Stretching  
Licensed - Insured  
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## Computers

**COMPUTER SERVICE**  
All Problems Solved  
GUARANTEED  
Villages References  
Raj: 408-644-5016

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**Need a professional? Hire the best - not just any IT**  
We Fix PC's / Macs & Networks  
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In business since 1988  
Computerexpertscorp.com

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

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**West Coast Mechanical Master Maintenance**  
Air Conditioning / Heating / Water Heaters  
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Preventative Maintenance  
Phone 408-242-3082  
Lic.#1010946

## House Cleaning

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

## Jewelry & Coins

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

## Massage

**Certified massage therapist** with 30 years of expertise offering personalized therapeutic massage and stretching techniques to alleviate sciatica pain. Services include in-home massages with a professional table and oils. 90 minutes sessions - \$160  
To schedule please text: 510-828-3435.

## Moving/Storage

**Mike's Moving Transport Svcs. 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

## Plumbing

**A.L. Plumbing Honest, reliable & friendly service.**  
Bonded & Insured  
We also unclog drains.  
Lic#1038274  
408-724-1531  
10% senior discounts on labor

## Plumbing (continued)

**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

**ALVCO & SONS PLUMBING**  
**One Year Guarantee**  
Serving the Villages for 20+ years  
Call for a FREE ESTIMATE  
#B585720,C-36  
408-767-1298

## 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

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

**Senior In-Home Care**

**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

**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  
12/29

**Caregiver  
24/7 or Hourly**  
Driving, Cooking,  
Errands, etc  
408-509-6385  
408-380-9358

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

**AFFORDABLE CAREGIVER  
AVAILABLE**  
MANAGED BY VILLAGES  
RESIDENTS  
LICENSED  
EXPERIENCED  
HONEST  
HARDWORKING  
INSURED  
REFERENCES  
(408) 835-7355  
(650) 207-2442

**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**

**Experienced Caregiver  
Affordable, Honest &  
Dependable**  
Villager References Available  
408-981-2851

**Certified Private Caregiver.  
Drives, Cooks**  
Compassionate, Reliable.  
18 yrs working in Villages.  
Live-in/hourly.  
Mila: 408-660-6459

**EssentialCare  
Quality, Affordable In-home  
Care**  
Licensed, bonded, insured.  
Honest, reliable, certified.  
Hourly/Live-in  
A+ ratings  
CALIC# 434700088  
Free consult.  
408-368-6918

**Villages Resident  
Experienced Certified  
Caregiver.**  
Hard-working with  
References.  
408-590-6630

**Shoe Repair**

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

**Transportation**

**SMART RIDE SERVICE  
AIRPORT  
ERRANDS**  
LICENSED  
GENEMUNE@YAHOO.COM  
GENE 408-966-7703

**Transportation to doctor  
appointments.**  
Rosie 408-375-9252

**NANCY: 408-396-6603**  
Villages Resident  
Airport,  
Appointments, Errands.

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

**Window Cleaning**

**Gabe's Window Cleaning  
Inside & Out Tracks**  
Screens \$225  
408-393-3177

**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

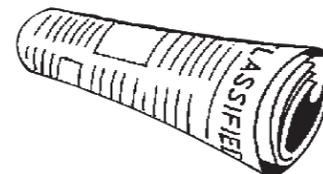
**CARS, RVs,  
GOLF CARTS**

**2017 Club Car  
Large Motor, USB,  
Winter Cover  
and more. Excellent Condition**  
\$6,500.00  
408-221-2115

**2011 Mercedes E350  
Excellent Condition**  
Sand Beige Metallic  
Very Low Mileage  
\$12,000  
(408) 568-8030

**2005 Club Car President  
Very Good Condition**  
\$3,500  
818-201-8497

**2018 Club Car  
New 48V Trojan batteries**  
(2022)  
New tires (2022)  
\$5000  
510-757-7558



**Planning an estate or garage sale?**

*Residents, or those working on the behalf of residents, are advised to call the Public Safety Administration office at 239-5246 before planning or opening a sale at the Villages. All sales on Villages property are subject to Association Rule 2.02 Residence Use and Occupancy Restrictions.*

Homeowner Rule 3.2.10, Estate and Garage Sales states:  
3.2.10 Estate and garage sales are permitted subject to the following:

A. A permit for the sale shall be obtained from the Public Safety Office prior to holding the sale and placement of advertising.

Also, effective July 1, 2012, all estate and garage sales in the Association will require a permit. The owner of the property must request the permit from Public Safety Administration in Building C.

The Villages Association Rule 2.02. 5., Residence Use and Occupancy Restrictions applies:

5. Estate and garage sales are permitted subject to the following:

A. Public Safety will not allow entry to anyone who is not authorized by name in advance (Club Rule 1.01, Access to the Villages).

B. All sales activity and sale items must be contained within the residence or garage.

C. Sales maybe held only between 9 a.m. and 4 p.m.

D. Sales period may not exceed two days.

E. Only one sale per resident household per year will be permitted. In the event of the death of a resident of the unit, a subsequent estate sale will be permitted. A permit is required and can be obtained from Public Safety.

F. Residents may not use public media to invite members of the general public to attend estate or garage sales at The Villages.

In this context, "public media" includes the internet, social media such as Facebook and Twitter which will be seen by non-residents, and publications which circulate outside The Villages such as the Evergreen Times and Spotlight. Residents may post activities and notices on Next Door but must use the "Choose Neighbors: The Villages [only]" option.

**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.



## 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.

## OBITUARY

### Robert "Bob" Marchant July 20, 2024

Robert "Bob" Marchant, a native of Santa Clara County, peacefully passed away on July 20, 2024. He was both a travel agent and real estate developer in the area.

He is survived by his wife Dianna and his three children, Michelle, Cherene and John. Bob enjoyed spending time with his seven grandchildren Michael, Lauren, Maile, Jake, Nathan, Eric and Jason. Bob lived his life the best he knew, which included meticulously planning events and trips with family and friends both locally and around the world.



A celebration of Life is scheduled for Tuesday, August 6 at 10:30 a.m. at Saint Francis of Assisi Church located at 5111 San Felipe Road, San Jose, CA 95135. A reception will follow immediately after the services at The Vineyard Center located within The Villages Golf and Country Club at 9100 Villages Fairway Drive.

In lieu of flowers or gifts, the family requests that donations be made to the Pulmonary Fibrosis Foundation: Pulmonary Fibrosis Foundation

In spirit of his fondness for the Hawaiian Islands, feel free to don Hawaiian attire or casual clothing. Mahalo.

## OBITUARY

### Frank Anthony Fiala May 1, 1939 – July 18, 2024

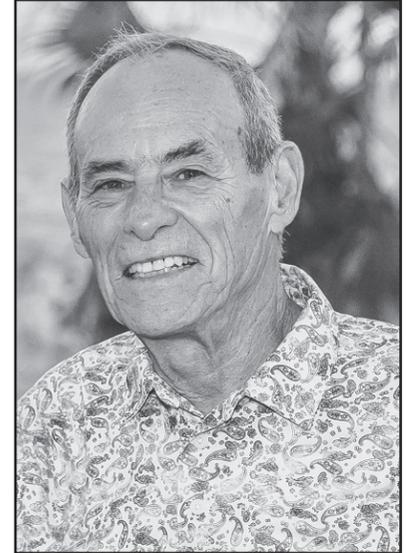
Frank Anthony Fiala peacefully passed away early Thursday evening on July 18, 2024. He was surrounded by his loved ones.

Frank was a father (5), grandfather (12) and great grandfather (7), father-in-law, brother, uncle and great uncle.

He was born May 1, 1939 in Biloxi, MS and was a resident of The Villages for over a decade. He served in the Air Force and then the Palo Alto Fire Department for over three decades.

Throughout his life his passions have included traveling, golfing, duck hunting and skeet shooting, having received state and world championship awards. Frank loved spending time with his children, his adored grandchildren and great grandchildren.

Frank will be dearly missed every day. His memory will live on in the hearts of all those who loved him.



## More BOARDS & COMMITTEES

(Continued from page 5)

### Club Board Voting Record for July 30, 2024

July 30, 2024 Monthly Meeting									
	AGENDA ITEMS	RZ	JO	LK	AA	LV	DH	MB	COSTS
1	Consent Agenda Item #3 - Acknowledge Project Requirements Forms Submitted	Y	Y	Y	A	Y	Y	Y	Through the Consent Agenda, the Board acknowledged receipt of Villagers Brian Dombrowski and Gene Mariani's request for a Vineyard adjacent to the Pickleball Courts \$0
2	Consent Agenda Item #4 - Sunset (remove) VGCC Policies <u>CPo 304 Replacement Reserve Policy</u> and <u>CPo 313 Capital Improvement Fund Policy</u>	Y	Y	Y	A	Y	Y	Y	The Board approved to Sunset (remove) VGCC Policies <u>CPo 304 Replacement Reserve Policy</u> and <u>CPo 313 Capital Improvement Fund Policy</u> due to the redundancy of these two policies being combined into new VGCC Policy <u>CPo 314 Capital Program</u> . \$0
3	Consent Agenda Item #5 - Approve Appointments to the Communications Advisory Committee	Y	Y	Y	A	Y	Y	Y	The Board approved re-appointing current Associate Committee Members Morton Cordell, Sherle Frost, and Gary Holmquist as Voting Members. \$0
4	Approval Consideration of Proposed Changes to <u>Rule 1.18 Table Tennis</u>	Y	Y	Y	A	Y	Y	Y	The Board approved the proposed changes to <u>Rule 1.18 Table Tennis</u> . The purposes of the 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 \$0
5	Approval Consideration of VGCC Policy <u>CPo 314 Capital Program</u>	Y	Y	Y	A	Y	Y	Y	The Board approved the proposed new VGCC Policy <u>CPo 314 Capital Program</u> . The purpose of this important new policy establishes an annual plan to coordinate and forecast capital expenses including capital replacement and new capital improvement projects. The results will be improved forecasting of capital funds needed and more detailed plans to evaluate each project including routine, major refurbishment, and new projects. \$0
6	Discussion - Create an Amenity Advisory Committee Serving All Athletic Activities	N/A	N/A	N/A	A	N/A	N/A	N/A	The Board discussed combining the Swimming Pools and Fitness Center Advisory Committees and possibly including other athletic activities (Bocce, Pickleball) into one Recreation Committee. Secretary Liz Kung and AGM Golf and Recreation Services Clay Curtin to work on a draft charter for the Board's review. \$0
7	Approval Consideration to Publish for 21-Day Notice Proposed Changes to VGCC Policies <u>CPo 305 Investment Policy</u>	Y	Y	Y	A	Y	Y	Y	The Board approved publishing for 21-day notice, proposed changes to VGCC Policies <u>CPo 305 Investment Policy</u> . The purpose of the proposed policy revisions is to allow flexibility in the management of our investments, adapt to changing economic conditions and protect the purchasing power of our capital accounts. By simplifying the policy, we allow the General Manager to create investment procedures based on this policy's limitations with frequent Board oversight of financial advisors and performance. \$0
8	Review and Discuss Executive Committee Powers and Limitations; Appoint Committee	Y	Y	Y	A	Y	N	Y	The Board reviewed and discussed the Executive Committee Powers and Limitations, and appointed President Richard Zahner, Vice President Judy Owen, and Treasurer Andy Altman to serve on the committee through June 2025. \$0
9	Club Architectural Committee - Invitation to Serve on the Committee; Appointments	Y	Y	Y	A	Y	Y	Y	The Board appointed Melinda Dobbs, Penny Barcellos, Susan Bacigalupi, Roger McLean and Janet Mize to the Club Architectural Committee. \$0
10	Review and Approval Consideration of Agreement for Verizon Cell Tower on the Golf Course	Y	Y	Y	A	Y	Y	Y	The Board approved to move forward with approving the lease agreement and the subsequent construction of the new cell site on the golf course; approval included the acceptance of the hammerhead turnaround design for the specified fire truck access requirements and the variance provided by the City of San Jose to include the use of geobloc material in place of a 20' concrete cart path. \$0
11	Review and Discuss Changes to Current VGCC Bylaws; Consideration to Approve Membership Vote	Y	Y	Y	A	Y	Y	Y	The Board approved draft of updated proposed bylaws changes and the schedule to proceed with a vote of the members. \$0
12	Review Quarterly Review of Accounts	Y	Y	Y	A	Y	Y	Y	The Board approved to accept the quarterly review of accounts as presented. \$0
<b>Total APPROVED Expenditures this meeting</b>									<b>\$0</b>

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 |



DAILY TOURS OFFERED

Suzanne Rodda  
408-659-0001

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



COMING SOON

VILLAGE OLIVAS

Home being prepared for market.

FOR SALE - RODDA REALTY TEAM



JUST LISTED

VILLAGE VERANO \$749,888

2 Bd | 2 Ba | 1442 sf

Gorgeous Panoramic Views from this upstairs end unit located above a pond! Must See!!

FOR SALE - RODDA REALTY TEAM



JUST LISTED

SOLD

SOLD IN 7 DAYS OVER LIST!!

VILLAGE VERANO \$1,701,500

3 Bd | 2 Ba | 2681 sf

Single Family Home on a 8712 s.f. lot. Beautifully re-modeled inside and outside patios! 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



JUST LISTED

SOLD

SOLD IN 9 DAYS OVER LIST!!

VILLAGE MONTGOMERY \$780,000

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



SOLD

VILLAGE OLIVAS \$1,235,000

SOLD!!!

Please give a warm welcome to our NEW Villagers!

REPRESENTED SELLER - 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

#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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