



Chantarelle Gazette

Chantarelle Homeowners' Association Newsletter

January 2024 – Issue 34.12

IS THIS WHY WE'RE CALLED CHANTARELLE?



Don't let your pets nibble on the mushrooms growing on your lawn – they may be poisonous!

EDITOR'S COLUMN HAPPY NEW YEAR!

Hope this holiday season was filled with good cheer with family and friends!

It's hard to believe that it's already 2024! I feel like my life is flashing before my eyes! What happens when it's a new year? We think of what happened in the past year, right? The good and the bad. We also tend to think about what we would have done differently? "I'm going to be better, this year!" So, we make New Year's Resolutions, right? I'm going to lose weight, walk 10,000 steps, learn a new language, read two books a month, call old friends, get better organized, clean out my closets, etc. Sound familiar?

In my work as a marketing consultant, I help my clients set SMART goals. Goals that are Specific, Measurable, Achievable, Relevant and Timely. So why do I let myself slide and not listen to my own advice? I think I like the word Goal better than Resolution. According to the

dictionary, resolution means "a firm decision to do or not to do something." Goal means "an aim or desired result." So, I think I'm going to set personal goals for myself instead of resolutions, which I always wind up never doing by the end of January. I'll let you know how I do with my goal setting. Have you thought about what goals you'd like to achieve in 2024?

--Valerie Camarda

PRESIDENT'S REMARKS

I hope everyone had a wonderful Holiday Season and that Santa treated you well.

I thank all of you who donated to the Thank You Gift Fund for our landscape crew. We raised \$700 this year which is the best year I can remember. I am sure the crew is very grateful to you!

Thanks for a good year and wishing you all the best in 2024!

--Steve Rogers

TREASURER'S REPORT

THROUGH THE END OF NOVEMBER 2023

There was one reserve expense in November for the repair of the pool solar system, but the reserve fund is still in good shape at \$532,564. Like last month, we were under budget in most of our expense categories, but were over budget by about \$8,657 in our landscape budget. For total expenses, we were over budget by about \$5,998 through the end of November, an improvement of about \$1,300 from last month. I'm still hopeful that we have a chance of further reducing the overage somewhat by the end of the year, barring unforeseen circumstances.

Our operating cash stands at about \$33,222. Subtracting the current liabilities leaves us with

ready cash of about \$11,854. This should be enough to tide us over for the year. There were three delinquent accounts at the end of November for a total of \$3,107. Paul Strong provided an update regarding these at the November 21 board meeting. He suggested waiting until January 2024 before placing a lien on one of the properties. The other two properties involved exigent circumstances that hopefully have been resolved, and he is expecting the arrears to be taken care of in the next few weeks.

AND, ONE LAST THING: You should have received the coupon books from our new bank, Heritage Bank of Commerce. The coupons have all the information you need to set up bill pay or ACH transfers, if you decide not to use the coupons themselves. If you haven't received them yet, they are on their way. Don't worry, late fees will be waived until the dust has settled on transferring over to the new bank.

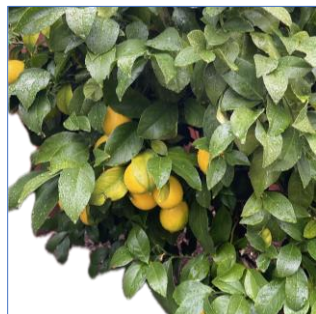
**Alas, it's time to put away
the holiday decorations.**

As a reminder, please remove all holiday decorations by January 15. For more information on rules concerning holiday decorations, please refer to page 9 of the updated March 15, 2022, Chantarelle HOA Rules and Regulations. If you do not have a copy, you can always find it on the Chantarelle.org website.

--Ron Yamato

**LANDSCAPE COMMITTEE REPORT
HAPPY NEW YEAR 2024!**

Even though it's just January, I can see signs of Spring. Like my Meyer Lemon tree. Sunny yellow, peaking out through the rain-drenched leaves. Soon it will be time for



flowers, gardens, growing food and wine grapes. We are lucky to have had rain so far this year, makes me hopeful for 2024.

Lots to do now, planning for dead tree removal and hopefully planting some beautiful native drought tolerant plants this Spring. Preparing the shrubs and lawns for warmer weather minimizing the weeds is all happening now.

I want to thank everyone who responded with their thoughts about hiring a new landscape company. I'd like to hear from everyone so it's not too late to let me know what you think. So far, there are many things to consider. Need more input to hear from everyone.

But for now, much like CBS Sunday Morning, I leave you with a little bit of nature from my Chantarelle backyard.

--Tom Flinn

415-621-7572 thomasflinn@gmail.com

CHANTARELLE SOCIAL NEWS

Our Holiday Party was a wonderful success, with 48 people attending! (See photos page 8).

There were many great helpers for this event, and I would like to acknowledge them. My thanks to Gail Dodgshon for keeping track of the reservations and money for me. Huge thanks to Cindy Adamson for helping me to get the tree up and decorate the Clubhouse! Cindy and Ruthie Lucas were awesome help getting the room set up the morning of the party, which is a big job, and very appreciated.

I also want to thank our bartenders during the party, Art and Trudy Dollosso! Finally, I think ALL of us would like to thank those of you that brought such wonderful desserts!! Our super bakers were Cindy A., Trudy D., Pauline R., Ruthie L., Jackie R., Martha V., Sharon P., Mimi H., Janice I., Sharon F., Sigrid Mc. (Our brand-new resident!) Thank you all!

Steve and I just finished hosting a sit-down dinner for 80 at St. Leo's Church this past week, and quite frankly, we need a break. Therefore, I am going to forego putting on First

Friday for this coming January. (No First Friday January 5th). I am guessing many of us need some relaxing down time after the Holidays. Thank you for your understanding. We will see you on February 2nd for our next First Friday. Happy Holidays!

--Lois Rogers, Social Chair

OUR NEW CHANTARELLE NEIGHBORS

Our new neighbors, Sigrid and Brian McDonough, really had a very busy Holiday season. They moved into 132 South Temelec Circle, my next door neighbors, just before Christmas. They were so gracious to share their information for our directory and community safety network.

Sigrid - 201-669-2813 - sigridruth@hotmail.com

Brian - 201-995-37551 - bmcd100@gmail.com

In addition to this information the Welcome Committee is asking our new neighbors to write a short article to introduce themselves to our community. Sigrid and Brian do so below. We hope you will all enjoy this addition to the Chantelle Gazette.

Our warmest welcome to Sigrid and Brian McDonough and a Happy, Healthy 2024 to ALL our neighbors in Chantarelle.

--Russelle Johnson - 707-935-8658

rxrjohnson@yahoo.com

--Peggy Owens - 707-343-7087

powens2@juno.com

--Shelley Lawrence - 951-202-0459

pashelaw@gmail.com

--Debby Bonamassa - 315-725-8047

debbonamassa@yahoo.com

MEET BRIAN AND SIGRID MCDONOUGH

We both grew up in northern NJ and met in a computer science class at the local community college. I was a technical writer and later a stay-at-home mom. Brian was a programmer, and then an IT executive in Manhattan. My hobbies include knitting and family history.



Brian's interests include robotics and bird watching. A self-described "tinkerer," he designed and built a robot to mow our lawn in

NJ, which was a bit of a neighborhood attraction.

Our daughter lives in Campbell, CA with her husband and 3-year-old son, Jay. We wanted to be closer to them and are very happy to have picked Sonoma and Chanterelle. We feel very lucky to live in such a beautiful place and look forward to doing some exploring.

ART CLUB – JANUARY EXHIBITION

January's Clubhouse display is inspired by *New Year Aspirations...and more*.

Art Club Member Heather Dahlberg has painted *Sunflower for Ukraine 1 and 2*. Member June Debusk created *Fuju Persimmons*. Mike Hashii depicted *Good Hike* (at Suttonfield Lake). Shelley Lawrence showcases *Poinsettias*. John Dodgshon will also have a painting on display yet to be determined.

Since so many of us love to walk through our community, the Art Club has created a home Window Gallery where we can view members' art displayed in their front windows.

View Artist Shelley Lawrence's work at 121 S Temelec, and May Hashii has two paintings on display in her window at 141 S. Temelec entitled, *Flower of the Month* (Snow Drops) and *More fish!* (Spanish Mackerel). Both artists' works are easy to view since they are both on the same block. Be sure to take a look!

--Mike Hashii

BOOK CLUB NEWS

Because of all the fun holiday activities, the Book Club did not meet in December. We will

resume our regular meeting on Tuesday, January 16, from 4-5:30 at our monthly host's home. We will be discussing our latest book choice, **Winter Garden by Kristen Hannah**.

As always, we welcome any other neighbors who are interested in joining the club or, if you would like, just read the book for your own pleasure. It's a good one!

If you have any questions, please call or text Marybeth (940-290-4757) or Barbara (415-377-8712).

--Marybeth Jacobsen

Jacobsenmarybeth@gmail.com

CLUBHOUSE NOTES

All Chantarelle HOA members are welcome to join in fun activities with your neighbors. If you have an interest in joining a Clubhouse activity, please contact the club coordinators for the groups with scheduled activities:

Water Aerobics/Flex Exercise

Peggy Owens – 707-343-7087

Bunco Babes

Russelle Johnson – 707-935-8658

Mexican Train Dominoes

Peggy Owens – 707-343-7087

Art Club

Mike Hashii – 415-686-5512

Poker Night

Ron Yamato – 415-305-1400

Book Club

Marybeth Jacobsen - 949-290-4757

Barbara White - 415-377-8712.

The days and times for those groups with scheduled activities are located on the calendar at the back of this newsletter.

If you are interested in knowing more about starting a new club activity or renting the Clubhouse facility for your next family and friends' event, please contact Linda Jackson 415-987-0021 for more details.

OUT AND ABOUT

On December 3, the Sonoma Valley Jazz Society had a concert at Vintage House. Serving wine were resident Terri Barnett and Valerie's nephew, Jason Buro.



Also in attendance were Heather Dahlberg and her son, Mattheus and his husband.

Jackie Fraize and friends went to the Sonoma Valley Museum of Art and saw the beautiful Richard Mayhew exhibit. The exhibit ends on January 7th, so don't miss it!



Coming up on January 4th is Sonoma Art Walk from 5-7:30 p.m. All the art galleries around the Plaza will be open for your viewing pleasure. The SV Museum will be offering wine and featuring pianist Dick Conti for your listening pleasure.

--Valerie Camarda

DRIVING IN THE DARK

One of the things I've noticed as I've gotten older is that I can't see as well at night while driving. I've missed out on a couple of events hosted by friends in San Francisco and Marin because I don't want to drive at night on these unlit curvy roads here in Sonoma.

I saw an article in *AARP Magazine's* October/November 2023 issue I think might be of interest. It offers some helpful hints on *How to Stay Safe Driving at Night – 6 Ways to See Better in the Dark* by Tom Vanderbilt. Here are some of the highlights I gleaned from the article.

- Use your brights at night in almost all cases except when there are oncoming cars.
- Don't economize when buying a new or used car, look for models with top-rated headlights.
- If your car is several years old, consider getting your headlights and casings replaced.
- Keep your windshield and headlights cleaned.
- Reset the illumination levels of your dashboard lights and any in-car screens to low. Bright lights inside make it harder to see outside.
- Don't skip the after-dinner coffee.

If you get *AARP Magazine*, I encourage you to read the full article on page 64.

–Valerie Camarda

BOARD OF DIRECTORS

Steve Rogers, President

707-771-9290

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415-621-7572

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SAFETY & WELFARE

(GOING FORWARD PEGGY'S INFORMATIVE COLUMN WILL HAVE ITS OWN PAGE)

SHOPPING FOR A CERTIFICATE OF DEPOSIT?

Consider these tips for choosing wisely, including ways to avoid scams.

A bank certificate of deposit (CD) typically offers a higher rate of interest than a regular savings account, in exchange for you keeping the money for a specified term on deposit, usually from three months to five years or more. Whether you are considering buying a simple, fixed-rate CD or one with more complex features, here are tips for selecting the right CD for your financial needs and goals.

Make sure you are purchasing a “deposit” product issued by an FDIC-insured bank.

Not all companies with bank-sounding names are actually banks that are insured by the FDIC. To verify that an institution is FDIC-insured, go to BankFind (<https://banks.data.fdic.gov/bankfind-suite/bankfind>) or contact the FDIC's toll-free Call Center at 1-877-ASK-FDIC. Also, get more information by reading *The Importance of Deposit Insurance and Understanding Your Coverage* (<https://www.fdic.gov/resources/consumers/consumer-news/2022-08.html>).

If you purchase a CD from a third-party broker instead of directly from an FDIC-insured bank, you will have to rely on the broker to make your deposit and acquire the CD on your behalf. The FDIC does not license or register deposit brokers and an unscrupulous broker could mislead or defraud its customers. If the broker fails to place your funds into a CD at an FDIC-insured bank, your money will not be insured by the FDIC. Also, be sure to review the account agreement and other supporting documentation to confirm you are in fact purchasing a CD and not a financial product that is not insured by the FDIC. To learn more, visit: *Is my money insured by the FDIC? What to consider about using a nonbank* (<https://www.fdic.gov/resources/consumers/consumer-news/2023-07.html>).

If you purchase a CD issued by an FDIC-insured bank where you already have deposits, make sure that all of your funds are insured.

If the new CD combined with your existing deposits at the same FDIC-insured bank would put your total bank deposits above the \$250,000 FDIC standard maximum deposit insurance amount, you may need to take steps to make sure all of your deposits are fully protected. Remember, the \$250,000 insurance limit includes the principal and accrued interest. If you have more than \$250,000 on deposit at a FDIC-insured bank, you can call the FDIC toll-free at 1-877-275-3342 and speak to a deposit insurance specialist who will help to make sure you are fully insured. You can also use the FDIC Electronic Deposit Insurance Estimator or “EDIE” (<https://edie.fdic.gov/>) to verify your deposit insurance coverage. Find more information at *Are My Deposit Accounts Insured by the FDIC?* (<https://www.fdic.gov/resources/deposit-insurance/financial-products-insured/index.html>).

Know what your deposit agreement says about your interest payments.

Some banks are offering CDs with variable interest rates based on a pre-set schedule or tied to the performance of a basket of market indices (such as the S&P 500, bonds or foreign currency). Many market-linked CDs accrue interest only when the CD matures, not every day or every month. More information on deposit disclosures is provided in the *January 2021 FDIC Consumer News Article* (<https://www.fdic.gov/resources/consumers/consumer-news/2021-01.html>).

Be suspicious if the advertised CD rate is far above the competition.

CDs or other products may be offered by a company that is not federally insured, in which case any money invested could be lost if the company goes bankrupt. There is also a common marketing ploy to lure customers with a temporary high CD rate with the goal of eventually selling them something else. A very high interest rate advertised on an FDIC-insured bank CD could be a scheme created

when a finance company or an insurance agent adds a small bonus to the CD to lure people in the door and, eventually, tries to sell the customers uninsured, long-term investments that may not be in their best interest.

Find out if the CD would automatically renew at the maturity date if you do not withdraw the money.

If that is the case, check to see if the automatic renewal will be at the “old” interest rate or the current rate at the time of the renewal. If market rates have risen, it may not be to your benefit to renew at the old rate. Determine whether you can terminate the CD early. The terms of most fixed-rate CDs will allow the depositor to pay a fee to redeem the deposit prior to maturity. However, most market-linked CDs do not allow for an early redemption. Also be aware that market-linked and other long-term, high-yield CDs typically have “call” features that give the bank the right to close the account early. A callable, fixed-rate CD could undermine your ability to lock in an attractive, long-term interest rate. Why? If interest rates fall, the issuing bank may decide to call the CD and give you back your money (plus accrued interest) because it can issue new CDs at the lower interest rates.

By making sure you read your deposit agreement closely, you will better understand the terms of the CD you are purchasing. These CD shopping tips will help you choose wisely and avoid scams, too.

The SAFETY/WELFARE Committee wishes you and yours a happy, healthy new year.

--Peggy Owens, Coordinator

SAFETY/WELFARE Committee

powens2@juno.com

2023 HOLIDAY PARTY



POOL IS CLOSED

If you are at the Clubhouse/pool and have children who are minors using the bathroom,
please supervise them so that the bathroom remains clean.

CHANTARELLE WEEKLY CALENDAR

Monday	Tuesday	Wednesday	Thursday	Friday
Flex 4:00-5:00		Flex 4:00-5:00		Flex 4:00-5:00

JANUARY 2024

SUN	MON	TUE	WED	THU	FRI	SAT
	1 New Year's Day	2 Bunco 1:00-4:00	3	4	5	6
7	8	9 Mexican Train Dominoes 12:30-4:00	10 Poker 6:30	11	12	13
14	15 Martin Luther King Day	16 Board Meeting 2:00	17	18 Art Club 1:00-3:30	19	20
21	22	23 Mexican Train Dominoes 12:30-4:00	24	25	26	27
28	29	30	31			

Waldron Landscaping is now here on Monday 8:00-4:00 and Tuesday 8:00-4:00.
Garbage, recycling & garden trash pickup is on Monday.