

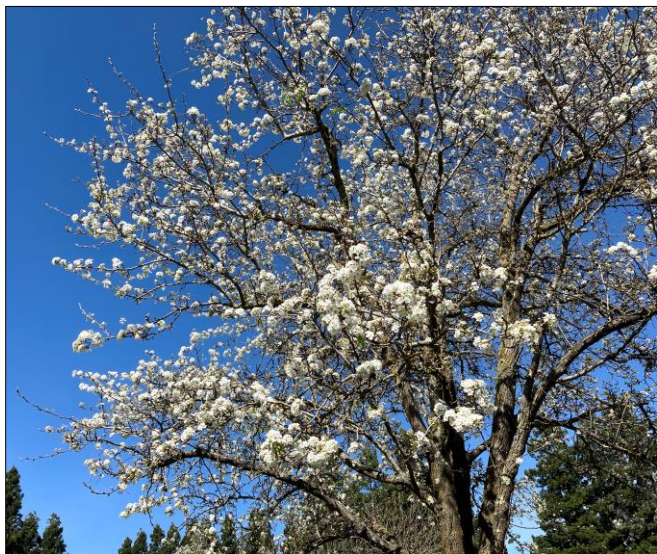


Chantarelle Gazette

Chantarelle Homeowners' Association Newsletter

APRIL 2024 – Issue 35.4

SPRING IS HERE . . .



THE SOUND OF SILENCE

Back in 2007 on a visit to my mom in New York, I discovered that she could no longer hear me well. When I walked toward her house I could hear the sound of her television from the street. All her doors and windows were closed yet I could still hear the blaring TV sound. "Whoa!" I ran up the stairs and lowered the volume immediately. When I asked her about it, she just laughed. During the rest of my visit, I saw that my mother was rarely responding to my questions and was mostly quiet. She had become a recluse and agoraphobic. I tried to encourage her to go to an audiologist and get her hearing tested but she adamantly refused. As a last resort, I bought her a set of headphones that she could plug into her TV to help her hear better. She wore them for a while and then went back to blasting the volume after I left. I was upset when I realized that we could no longer have a meaningful conversation. She lived mostly in silence for the next year and then passed away in 2008.

I discovered my own hearing loss in 2014 while teaching marketing classes to entrepreneurs. I couldn't really hear my students and asked them to repeat what they had just said. When it happened over and over again, in class after class, I realized I had a problem. I went straight into denial. I finally went in for a hearing test and got hearing aids. I was determined not to become my mother. As a music lover, I thought I'd lost some of my hearing because of all the loud music concerts I'd gone to over the years. No, I found out it was hereditary. Over the last ten years I've gotten three sets of hearing aids. With each set the technology has vastly improved. I hear my phone calls through Bluetooth on my iPhone. No more crackling speaker phone.

Last year I went to a Trivia session at the Vintage House. I was on a team where the person taking down our answers kept saying, "What? Can you repeat that?" That's the first clue to hearing loss. Finally, she admitted that she had forgotten to put in her hearing aids! I said to her, "How could you forget to hear?!" I guess when you live alone you can forget. I never forget. I hate the sound of silence. I want to hear my bird talk and sing and my dogs bark and hear the music play! I realized you miss so much when you can't hear. At this stage of my life, I don't want to miss out on anything!

--Valerie Camarda

PRESIDENT'S REMARKS

We had our election for three Board of Directors' seats and I am happy to have been re-elected again. Ron Yamato has also been re-elected, and we are happy to welcome new Board Member Susan Carlisle. I am confident Susan will be a great addition to our Board.

We also selected Leadership roles for another term. I will return as President, Ron Yamato is returning as Treasurer and Cindy Adamson will

be returning as Secretary. Susan Carlisle was selected to be the Vice President. We have a lot of work to do this year and we are prepared to get down to business.

We have some tree work that needs addressing, and we are going to have a special meeting in April devoted to this one topic on April 16 at 2:00 p.m. My goal is to be able to lay out all the work that needs to be done over the next two years. We are in need of some extensive pruning, we are also looking to plant some new trees, and we still have trees that need to be taken down.

--Steve Rogers

TREASURER'S REPORT - THRU JANUARY 31

Unfortunately, I do not have a report for you this month. Strong Management has hired a new bookkeeper who is in the process of becoming familiar with our association and its financial situation. When the break-in period is over, I will resume the HOA financial reports.

--Ron Yamato

LANDSCAPE COMMITTEE REPORT



New activity for the Chantarelle Landscaping Committee. Steve Rogers is scheduling a meeting at 2pm on April 16 to discuss on-going tree pruning and planting. I have lots of information on how we might

proceed on a flexible schedule that would take us multiple years to complete. So please bring your thoughts, questions and requests to the April meeting.

--Tom Flinn

415-621-7572 thomasflinn@gmail.com

CHANTARELLE SOCIAL NEWS

One of my special days to celebrate each year happens on April 22nd. It is called Earth Day and was first celebrated on April 22, 1970! A U.S. Senator from Wisconsin organized a national demonstration to raise awareness

about environmental issues. Today people around the globe work together in various ways on this day, picking up litter, planting trees, anything that helps to make our world a happier, healthier place to live. Our First Friday get together will be on **April 5th** where we'll be celebrating Earth Day! I hope you will be able to join us at our usual time of 5:30p.m. in the Clubhouse. Bring an appetizer to share and your favorite beverage.

Hope to see you there!

--Lois Rogers, Social Chair

OUR NEW CHANTARELLE NEIGHBORS

No new neighbors this month.

--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

SUNSHINE COMMITTEE

We have some neighbors recovering from surgeries. Get Well cards have been sent.

If you know of anyone who needs some cheering up, just let us know. We're here to show we care and are thinking of them.

--Jackie O'Neill - 707-292-0261

HAVE YOU SEEN THIS?



Imagine how many hours it took to glue those buttons on . . .

Pretty cool, huh?

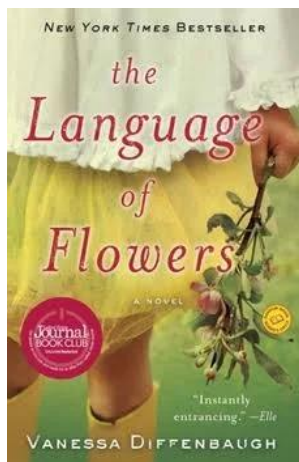
HAVE YOU SEEN THIS ALSO?



Seen on the pathway going to the pool right off of Saint James and South Temelec.
What kind of mushroom is this?

BOOK CLUB NEWS

Last month we read ***The Frozen River*, by Ariel Lawhon**. Wow, what a great read, with well-developed characters and lots of twists and turns!



In April we will be turning the pages on ***The Language of Flowers*, by Vanessa Diffenbaugh**.

The novel highlights a flower arranger who, by age 18, had lived in 32 foster homes. Weaving in a variety of flowers and their symbolism throughout the novel, the author has received rave reviews for her work.

We will meet at the Clubhouse on **April 16** from 4-5:30. As always, we welcome any interested neighbors to attend or, if you prefer, just read the book for your own pleasure.

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

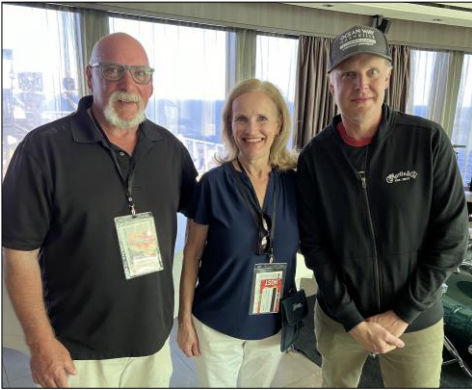
Barbara White - 415-377-8712.

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.

--Linda Jackson

OUT AND ABOUT



In March, Debby and Len Bonamassa took a Blues cruise from Miami to Cozumel with their son, Joe. Joe is a

world renown Blues guitarist and has a huge fan base. He sponsors this cruise and books several Blues bands that perform during the cruise. Sounds like a great way to travel! (That's Len, Debbie and Joe in the photo.)

--Valerie Camarda

BOARD OF DIRECTORS

Steve Rogers, President

707-771-9290

Susan Carlisle, Vice-President

415-302-8935

Ron Yamato, Treasurer

415-305-1400

Cindy Adamson, Secretary

707-931-8832

Pat Chace, Director

707-935-7301

MANAGEMENT COMPANY

Strong Property Management

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Paul Strong 707-933-9151

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24 hour Emergency Number:

1-800-359-2362

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Proofreader – Linda Jackson

Art Director – Tom McKean

YES, SPRING IS HERE INDEED . . .



ART CLUB – FEBRUARY EXHIBITS AND MARCH THEME

March's Clubhouse Exhibit

Hope our community residents enjoyed this colorful and cheerful exhibit in March.



John's March Hare, though whimsical, looks dignified and ready for tea time. Mike's Daffodils are arranged with contrasting Mexican Sage blossoms. June's vineyard shows a cheery springtime scene with sheep far off munching the grass. Heather's March Hare looks blue and thoughtful. Shelly's painting is full of springtime color and happy bunnies.

April's Clubhouse Exhibit

The theme for April is "Flowers and More."



Shelley: Flying kites, and people fishing in streams, flowers in bouquets, flowers on trees. Clouds in the sky, rainy, and fluffy.



May's celebration of spring includes daffodils, a rabbit and a pot of gold with leprechaun. The Kanzan cherry tree is a glorious manifestation of spring enjoyed by her mom.



SAFETY AND WELFARE

Thinking about Moving to Another Bank?

Consider these tips before making a switch.

There is plenty to consider before you switch to another financial institution. If you are thinking about leaving the bank where you currently have a checking or savings account, you should understand your options. To make sure you get the right account for your needs, and perhaps avoid some stress, take a moment to review these tips.

Should you stay or go?

Figure out what you want most from a bank, and then compare the benefits and costs of doing business at different institutions. Do not let short-term promotional offers be the only factor in your decision making. Discuss matters with your bank before switching. For example, if you are considering closing an account because the institution is charging a new fee, ask if you can avoid that cost by signing up for direct deposit. If you notice a better offer or rate from a competitor, ask if your institution can match it.

If you decide to go, there are things to consider.

After considering your options, perhaps you find that the benefits of changing institutions are worth more than the benefits of staying.

Here are steps that may help ensure a smooth move.

Set up future direct deposits to go to your account at the new bank.

The process may take several weeks, so plan ahead. If you automatically transferred money from checking to savings at your old bank, start making those transfers at your new bank as well. This also might be a good time to increase your savings commitment. FDIC Consumer News: Starting Small Can Lead to Big Savings (<https://www.fdic.gov/resources/consumers/consumer-news/2024-01.html>) has ideas on maximizing your savings.

Consider starting small.

If you can, open your new checking account at or slightly above any minimum balance to avoid fees if you do not expect to begin using it right away. Consider keeping enough money in your old account long enough to pay remaining bills. If you are moving a certificate of deposit, visit [FDIC Consumer News: Shopping for a Certificate of Deposit?](https://www.fdic.gov/resources/consumers/consumer-news/2023-11.html) (<https://www.fdic.gov/resources/consumers/consumer-news/2023-11.html>) for things to think about.

Decide if you want to write checks and, if so, where to buy them.

Many people choose to conduct transactions using a debit card instead of writing checks. If you do want to order checks, remember that you are not required to purchase them from your bank and you may be able to find a better deal from a check printing company. If you choose to get checks, consider starting the numbers close to where your current supply ends in the event a business associates checks with low numbers with those that might be newly banked.

Have bills that are automatically paid out of your old account transferred to your new account.

If you authorized a utility or another company to withdraw funds from your checking account, you may need to go back to that company to make the necessary changes. If you are using your bank's online bill-pay feature to automatically handle these incoming bills, cancel the bill payments on your old bank's website and enroll at the new bank's site. Be aware that process can take a few days to finalize, so be sure to make any changes well before payment due dates.

Guard against overdrafts or late fees during your transition period

Carefully monitor each account at your old bank that is connected to direct deposits or automatic bill payments in case you need to pay a bill another way, such as in person or by check, to avoid being charged a fee. Make sure all withdrawals have posted to your old checking account before you close it. Prematurely closing the account before all checks, debit card payments, ATM withdrawals or other transactions have been paid from the account could trigger fees or other problems.

Securely dispose of all your old checks and debit/ATM cards after your account is closed

Do not assume that just because your account is closed that checks or debit cards associated with the old account cannot be used by a thief or cause hassles for you. If you are closing a credit card account, pay attention to the tips above, particularly ensuring that automatic payments or pending purchases will be handled without incident. For additional guidance on how to avoid hassles or unnecessary fees, speak with customer service representatives at your old and new bank.

Beware of impostor scams and fake banks

When searching for a new institution, be aware that there may be scammers and fake banks that often pretend to be from an organization you might know and trust (such as an FDIC-insured bank) to try and get your personal information. FDIC can help you verify whether a website is a fraudulent entity pretending to be an FDIC-insured bank or the legitimate website of an FDIC-insured bank. You can confirm the status of a bank by checking on FDIC's BankFind (<https://banks.data.fdic.gov/bankfind-suite/bankfind>). Read more about avoiding Scammers and Fake Banks (<https://www.fdic.gov/resources/consumers/consumer-news/2023-10.html>). Understand your options and choose the best institution and account(s) for your needs before you move your money.

Important Dates this Month

Mother's Day is Sunday, May 12th.

Memorial Day will be celebrated on May 27th this year. Take a moment to remember and honor the men and women who gave their lives while serving in the U.S. military.

--Peggy Owens, Coordinator

SAFETY/WELFARE Committee

powens2@juno.com

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

APRIL 2024

SUN	MON	TUE	WED	THU	FRI	SAT
	1	2 Bunco 1:00-4:00	3	4	5 First Friday 5:30	6
7	8	9 Mexican Train Dominoes 12:30-4:00	10	11	12	13
14	15	16 Book Club 4:00-5:30	17 Poker Night 6:30	18	19	20
21	22 Earth Day	30 Mexican Train Dominoes 12:30-4:00	24	25 Art Club 1:00-3:30	26 Arbor Day	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.