



Chantarelle Gazette

Chantarelle Homeowners' Association Newsletter

JULY 2024 – Issue 35.7

GETTING OUT OF YOUR COMFORT ZONE

Mastering your fears

can be a rewarding gift to yourself.

Since moving to Sonoma 4 years ago, I've had a lot of time to think and reflect about my life thus far. I started thinking about all the times I've been uncomfortable in a situation. Moving is uncomfortable, starting a new job is uncomfortable at first, experiencing the loss of a loved one is unbearably uncomfortable, yet we survive these uncomfortable situations and hopefully move forward.

I spoke to a friend who told me she was afraid of heights. She took a rock-climbing course and was frightened every time she climbed. She listened to her instructor who was encouraging her to continue – even when she wanted to quit. When she reached the peak of a particularly difficult climb, she looked down and was amazed that she had made it all the way to the top! She's not afraid of heights anymore because she overcame her fear and has moved on to conquer other things.

When I started my own consulting practice, I saw that I would have to do a lot of public speaking to get known within nonprofit and small business circles. I joined the Chamber of Commerce in San Francisco and the American Marketing Association and took on some leadership roles that required public speaking. At first, public speaking was absolutely painful for me. My voice cracked and my hands shook. I wanted to quit right then and there. One of my clients (City of Oakland) asked me to go to a 2 day "Train the Trainer" class. There, I learned everything I needed to know about public speaking. The key was "know your material". When you do, you can speak naturally and can do the all-important eye contact with your audience. I started teaching marketing to entrepreneurs after that and found out I was a

real ham! I loved teaching and storytelling! In fact, some of my former students still keep in touch with me because they enjoyed my classes so much. I got out of my comfort zone and am a better person for having done so.

What haven't you done because it's out of your comfort zone? Try it. You just may like it!

--Valerie Camarda



Amazing Sunset Shot by Lois Rogers

PRESIDENT'S REMARKS

Pool time is in full swing and I would like to send a little reminder to everyone per the HOA Rules found on our website. The pool is open to children under 18 from Noon to 2:00PM and 4:00PM to 6:00PM on Weekdays, and from Noon to 6:00PM on Weekends. Children must be at least three (3) years old and not be in diapers. There must always be an adult supervising the children.

We need a new Librarian. I would like to thank Kristin Young for her work over the last several years as our Librarian. The lending library in the clubhouse is one of our most used activities and we need someone who can keep the books organized and rotate some books from our storage shed. Please contact me if you

would be interested for more information on this very valuable role.

The Board agreed during our last meeting that we would ask our gardeners to stop using Roundup for the next 6 months. We would like to test keeping up with weed abatement by using alternate solutions.

The Board is also working on procedures and legal agreements that would allow residents to take out trees in your front yards at your own expense. We will have the decision ready for the next meeting in July to finalize this item. The meeting will be conducted on July 18th at 2 p.m. in the Clubhouse.

We also agreed to hold off on replacing the Sound Wall along Arnold and Watmaugh Roads, as the current fence is still holding up. There are a couple of areas that need some work and we will be having a contractor repair those small sections. The Board believes that the current fence should last another 5 years.

I would like to wish you all a Happy 4th of July and hope to see many of you at the Potluck Lunch on the Clubhouse patio that day! (Note: Our pool will be closed temporarily from Noon to the conclusion of the luncheon on the 4th.)

--Steve Rogers

TREASURER'S REPORT AS OF MAY 31, 2024

There were no reserve expenses in May, and the amount in the reserve fund was still in good shape at \$554,110.18. Operating expenses for the first five months of the year were still mostly under budget and really not significant at this time of the year. In total, expenses were under budget by about \$19,574. Our operating cash stands at about \$49,738. Subtracting the current liabilities leaves us with ready cash of about \$17,316, still a decent amount at this time of the year.

The delinquency report still shows quite a few delinquent homeowners, but the new bookkeeper is in the process of contacting them and hopefully this should help resolve the situation. However, there is still one delinquent account that is over \$1,500 despite repeated

contacts by Strong Management. More punitive action is being considered.

--Ron Yamato



LANDSCAPE COMMITTEE REPORT

Waldron has finished going through every sprinkler head, pipe and spray pattern. One by one. They found many broken or mis-adjusted sprinklers and they fixed them. They set the sprinkler valves and timers so every house will receive the same amount of water. After a month, I will look at the lawns to see if some need more water because of their sun exposure and make adjustments accordingly. Please let me know if you believe your yard is not being watered, I can only know if you tell me.

Waldron also stopped using *Round Up* to kill weeds for a 6-month trial. This past week they hand weeded the areas around the water back flow bags. Now, the weeded areas look great, in my opinion. I also mixed up a batch of non-toxic weed killer to try. It's strong vinegar, salt and dish soap. I'm testing it in my yard, around the dirt by the back flow and the dirt around my grass to see if I can kill the weeds with it. Unfortunately, it will kill grass too, so you can't spray it on the lawns. Lawns require hand weeding or a strong weed killer that we are trying to avoid. I read articles that recommend removing weeds in a lawn, then plant new grass and then try to get the new grass to keep the old weeds from coming back.

Natural Weed Killer Recipe from *House and Garden Magazine*

- 1 gallon 45% concentrated white vinegar
- 1 cup salt
- 1 tablespoon liquid dish detergent

Combine ingredients and put liquid in a spray bottle. Treat weeds at the sunniest time of day for best results. When looking for a natural alternative to herbicides, a cocktail of vinegar, salt and liquid dish soap has all of the ingredients needed to quickly kill weeds.

I am testing this myself and will let you know what I find. You need concentrated vinegar; 30% strength is sold at Friedman's. Other places have 45% strength vinegar.

From my initial test, it seems to take two or three applications to kill the weeds. One application did not work for me.

Here's the link to find out more information:

<https://www.hgtv.com/outdoors/gardens/planting-and-maintenance/make-your-own-natural-weed-killer>

This work is all trial and error, try it, if it doesn't work, try something else. It takes time, at least we are going in the right direction.

Thank you and Happy Gardening!

--Tom Flinn

415-621-7572 thomasflinn@gmail.com



CHANTARELLE SOCIAL NEWS

After receiving several requests to repeat our hugely successful 4th of July Luncheon Potluck that we had last year, I caved! I'm late getting notice out, but hopefully many of you have not made specific holiday plans for the 4th of July yet. We had a great time last year and the weather was beautiful. I'm ordering the

same for this year. Hopefully, you all got your flyers about this event from your mail tube before it flew away in the wind. If not, let me know. The luncheon is an adult Chantarelle residents only party, and a "bring your favorite lunch dish" to share, plus your favorite drink. The party will begin at 12:30 p.m. on the Clubhouse patio. (Unless the weather doesn't cooperate.)

We will also be shutting down the pool temporarily from 12 Noon until the luncheon concludes.

It should be lots of fun, so I hope to see many of you there! Happy 4th to all!!!

--Lois Rogers, Social Chair

OUR NEW CHANTARELLE NEIGHBORS

No new neighbors this month but soon there will be as there are three houses for sale in our community. So, stay tuned. We'll let you know as soon as they settle in.

--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

Please keep us informed of any neighbors who are under the weather and need a Get Well wish to speed their recovery.

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

BOOK CLUB NEWS

Last month we read *The Heaven and Earth Grocery Store* by James McBride. Wow! This book really got the group talking about the author, the many diverse characters, and all the racial and religious undertones. It was a fantastic discussion!

For July, our host has selected ***The Spoon Stealer* by Lesley Crewe**. This novel takes readers from WWI England to 1960s Nova Scotia. Described as an 'off-kilter Mary Poppins', the main character is not well received in her new location. Will she stay? Will she adjust? Please turn the pages with us to find out!

We will meet at the Clubhouse on July 16, from 4-5:30 to discuss. As always, we welcome any interested neighbors to attend or, if you prefer, just read the book for your own pleasure. We were so happy to welcome another neighbor to the group last month! The more the merrier!!

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

--Mbj

Jacobsenmarybeth@gmail.com

HOUSE AND PET SITTER AVAILABLE

One of our neighbors introduced a friend from her church who is looking to do house and pet sitting. Isabel is 23, loves animals and is quite responsible and reasonably priced. If interested, please contact Valerie Camarda at 415-370-9396 for Isabelle's contact information. References will be available upon request.

--Valerie Camarda

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



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
PO Box 1368, Sonoma, 95476
Paul Strong 707-933-9151
Email: paul@strongmgt.com
24 hour Emergency Number:
1-800-359-2362

CHANTARELLE GAZETTE STAFF

Editor - Valerie Camarda
Proofreader – Linda Jackson
Art Director – Tom McKean



ART CLUB – MAY EXHIBITS AND FUTURE EXHIBIT THEMES

THE JUNE ART EXHIBITION showed 5 paintings at the clubhouse and 2 paintings each at those home windows.

The Smokies, pastel (HEATHER DAHLBERG),



Branches In Bloom, acrylic (JOHN DODGSHON)



Reflection of a Lake, soft pastel (JUNE DEBUSK)



Last light, watercolor (MIKE HASHII)



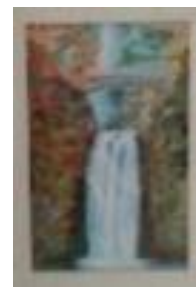
Sunset with Sandpipers, acrylic (SHELLEY LAWRENCE), and



Two Untitled, acrylic (SHELLEY LAWRENCE, 121 S Temelec)



Two Water Views, acrylic (MAY HASHII, 141 S Temelec)



Future exhibit themes: Summer and more (July), River, Mountain and more (August)

More Artists welcomed! If you're interested in showing your art piece for future exhibit(s), please contact Mike Hashii (mhashii@gmail.com) !

--Mike Hashii

SAFETY AND WELFARE

From FDIC Consumer News:

What to know about fintech, banking relationships, and deposit insurance

Technology has continued to transform the business of banking in recent years. Traditionally, consumers opened deposit accounts directly with banks (whether in-person, on the bank's website, or through the bank's mobile app). The easiest way for most consumers to have confidence that their money is safe continues to be opening an account directly with insured depository institutions, like FDIC-insured banks and savings associations.

Increasingly, some consumers are choosing to open accounts through nonbank companies (typically online or through mobile apps), such as technology companies providing financial services (often referred to as fintech companies), that may or may not have business relationships with banks. If and how a bank is involved is key to understanding whether or not your money is protected by deposit insurance. However, in some cases, it is not always clear to consumers if they are dealing directly with an FDIC-insured bank or with a nonbank company.

FDIC deposit insurance coverage

If you open a deposit account directly with an FDIC-insured bank, you are insured for up to at least \$250,000 by the FDIC, which is backed by the full faith and credit of the United States government. Most banks offer online and mobile banking options, in addition to having branches, giving you the ability to conduct your banking at a branch or while you are at home or on the go. Online or in person, bank customers with deposits at FDIC-insured banks benefit from deposit insurance coverage.

Nonbank companies

But what if you open an account with a nonbank company that says it will deposit your money in an FDIC-insured bank? Will you be eligible for FDIC deposit insurance coverage? The short answer is: it depends.

It is important to be aware that nonbank companies themselves are never FDIC-insured. Even if they claim to work with FDIC-insured banks, funds you send to a nonbank company are not eligible for FDIC insurance until the company deposits them in an FDIC-insured bank and after other conditions are met. If the nonbank company deposited your funds in a bank, then, in the unlikely event of the bank's failure, you may be eligible for what is referred to as "pass-through" FDIC-deposit insurance coverage. However, the nonbank company must take certain actions for your funds to be eligible for FDIC insurance.

For example, after the nonbank places your funds on deposit at a bank, records must be kept to identify who owns the money and the specific amount that each person owns. Ownership of the money is important and is typically determined by the applicable deposit account agreements and state law. There are other requirements as well. It is important to make sure you read the disclosures and terms of service carefully to understand if the account may be eligible for FDIC insurance.

However, FDIC deposit insurance does not protect against the insolvency or bankruptcy of a nonbank company. In such cases, while consumers may be able to recover some or all of their funds through an insolvency or bankruptcy proceeding, often handled by a court, such recovery may take some time. As a result, you may want to be particularly careful about where you place your funds, especially money that you rely on to meet your regular day-to-day living expenses.

Nonbank companies, including fintechs, may offer a variety of financial products and services. They may or may not offer access to deposit products at banks that are FDIC-insured. If a nonbank company claims to offer access to products that it states are FDIC-insured, you should identify the specific FDIC-insured bank or banks where they say they will deposit your funds. You can confirm that

the bank they claim to be working with is FDIC-insured using [BankFind](#). If technology glitches happen with the services provided by a nonbank company, such as at its app or website, you may experience error messages, slow response times, or site crashes that temporarily impede access to your accounts or other mobile banking services. Be sure to contact the nonbank company's customer service as soon as possible to help resolve the issue.

How can I avoid fake banks and apps?

You should be aware of the potential for scams and be vigilant about protecting your money. Scammers often create fake websites that are so similar to bank websites, they can easily trick consumers into providing personal information or money. Scammers have also developed fake apps that contain malware. When you download the app, the malware steals personal information from your device or locks it, holding it for ransom until you pay the scammers. Be careful of apps or websites that ask for suspicious permissions, such as granting access to your contacts, text messages, stored passwords, or credit card information.

To determine whether you are dealing with an FDIC-insured bank and check whether the URL is in the FDIC's records, you can use our [BankFind](https://banks.data.fdic.gov/bankfind-suite/bankfind) tool (<https://banks.data.fdic.gov/bankfind-suite/bankfind>). Because many FDIC-insured banks have provided URLs for their websites, if a website is listed in the FDIC's records then you can be more confident that it is run by a bank. You can also contact the FDIC at 877-ASK-FDIC (877-275-3342) from 8:00 am to 6:00 pm ET Monday through Friday, or 8:00 am to 1:00 pm ET Saturday, to report a suspected scam.

In addition, you can call an FDIC deposit insurance expert at 1-877-ASK-FDIC or email the FDIC through our website, ask.fdic.gov. FDIC deposit insurance experts are happy to help confirm whether or not you are dealing with an FDIC-insured bank and assist you with any deposit insurance-related questions.

It is important to understand who you are dealing with before turning your money over or sharing personal information. If you send money to a scammer or fraudster, it may be difficult or impossible to recover your money. Knowing the characteristics of impostor scams and fake bank websites and apps can help you avoid becoming a victim.

Have a happy and safe July 4th!

--Peggy Owens, Coordinator

SAFETY/WELFARE Committee

powens2@juno.com

POOL OPEN

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
Pool Aerobics 11:30		Pool Aerobics 11:30		Pool Aerobics 11:30

JULY 2024

SUN	MON	TUE	WED	THU	FRI	SAT
	1	2 Bunco 1:00-4:00	3	4 <b style="color: red;">July 4th Potluck Poolside 12:30 (Pool closed 12:30-3:00)	5	6
7	8	9 Mexican Train Dominos 12:30-4:00	10	11	12	13
14	15	16 Book Club 4:00-5:30	17 Poker Night 6:30	18 HOA Meeting 2:00	19	20
21	22	23 Mexican Train Dominos 12:30-4:00	24	25 Art Club 1:00-3:30	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.