



Chantarelle Gazette

Chantarelle Homeowners' Association Newsletter

SEPTEMBER 2025 – Issue 36.9

SEPTEMBER MUSINGS

Hidden Gems Within Our Community *You never know what you'll find behind those front gates!*

When my husband and I bought our home right before Covid, my husband was thrilled that the backyard was fully landscaped with no maintenance required. The backyard had been paved with flagstone and had bushes planted on the periphery. A little water and occasional trimming was all that was required. After all, what did we know about landscaping – we were city folks from NYC and San Francisco?



Imagine my surprise when I discovered some of the hidden gems in our lovely community. My neighbors, Jackie and Steve O'Neill turned their jungle of a backyard into a beautiful colorful garden.

Peggy and Dave Lindstrom have a gorgeous garden highlighted by Peggy's artistic mosaic birdhouses. Choly Diaz and Martha Mazza have a magnificent English garden replete with a gorgeous flowing fountain. Linda and Hewitt Jackson



have an incredible rose garden. Susan Carlisle



has all varieties of colorful flowers in her garden. Each of these gardens are an oasis of calm.*

Someone mentioned that there was a garden tour of homes a while ago. What a wonderful idea! Should we plan on doing that again? Let me know if you're interested in participating. Why not share your creative green thumb with the rest of the community!

**If I didn't mention your garden, it's because I have yet to see it! (Hint-hint)*

-- Valerie Camarda, Editor

415.370.9396

valerie@marketingsense.net

PRESIDENT'S REMARKS

Happy Labor Day to you all as we celebrate the contributions and achievements of American workers.

With that in mind, I would like to thank David Wildmon for all his work in getting the survey to you about recreational activities and compiling the results which are in this newsletter in David's report. Thank you, David! And, thank you to everyone one who responded. Your voice counts.

We are still in good shape financially. Ron makes it look easy but it takes diligence and foresight. Thank you, Ron.

A suggestion received with the Survey results was we use the Reserve Account to fund recreational activities. Please read Ron's explanation of the use of the Reserve Account.

On behalf of all the people in the neighborhood who asked me to tell Art Ferretti thank you for how beautiful the neighborhood looks, THANK YOU, ART! Great job!

Save September 28th for the Chantarelle Annual BBQ. The Social Committee has a fun time planned. Hope to see you there.

See you on the 28th. Enjoy the beauty as the leaves are already changing color.

--Susan Carlisle, President

TREASURER'S REPORT AS OF JULY 31, 2025

Reserve Accounts

There were two reserve expenses in July. One was for the repair of a common area fence which, after sharing the cost with the affected homeowner, cost the HOA \$1,816. The other was for the removal of two trees for a total of \$4,500. The reserve fund remains in good shape at \$595,164.02 at the end of the month.

Operating Expenses

We were still under budget by about \$21,763 at the end of July. The pool utilities bills are starting to affect that category as the cost slowly erodes the surplus we have. However, that is expected as the summer progresses and the gas bill catches up with us. Our operating cash stands at about \$22,953.

Delinquent Accounts

The number of homeowners who are more than one month behind in payments remained the same at 3 as of last month. The amount in arrears, however, is a bit higher, but Strong Management is keeping an eye on this.

Why We Have A Reserve Fund

The HOA Activities Survey that went out earlier in August generated an inquiry or two about why we can't just spend some of the reserve to, as an example, build an assessment-free bocce ball court. It's a valid question, and here is how I would answer that. First, here's a definition of HOA reserves in California: "In California HOAs, 'reserve expenses' refer to the costs associated with repairing, replacing, or restoring common area components within the community. These expenses are typically

funded through a dedicated reserve fund, which is a savings account for the HOA. Examples of reserve expenses include roof replacements, pool repairs, repaving roads, and major landscaping projects." This definition does not mention catastrophes, emergencies or other "surprise" expenses that might not be covered by our insurance. Also, since I've been treasurer, those expenses as they have come due have tended to be much more than the estimates that were put in place when those calculations were first drawn up. So, it's my opinion that it's always good to have more in reserve than less, especially nowadays when the cost of everything has been going up.

--Ron Yamato, Treasurer

CHANTARELLE SOCIAL NEWS

First Friday – 5:30 on September 5th

We'll continue with our casual First Friday outside by the pool area. Bring some food to share and a beverage of your choice. And don't forget a jacket!

Annual Chantarelle BBQ – September 28th

The committee has met several times to plan our annual barbeque. This year, we're planning to have the event catered. We got quotes from three different caterers and Lombardi's was the most favorable cost-wise and menu-wise. You should have received a yellow flyer in the circular section of your mailbox. If not, let Marybeth or Debby know. If you're a baker, we would welcome your contribution of cookies or cupcakes to share. As in the past, bring your own beverages (BYOB). Come early to enjoy Happy Hour at 4:00. We'll also have lots of games for you and your friends to play while imbibing including Cornhole, lawn bowling and croquet. Dinner will be served at 5:00 p.m. Be sure to get your reservation and check or cash to Marybeth no later than September 18.

Annual Holiday Party – December 13th

Mark your calendars: Our annual Holiday Party will be held at the Clubhouse on Saturday, **December 13th**.

--Marybeth Jacobsen & Debby Bonamassa,
Social Chairs

LANDSCAPE COMMITTEE REPORT

Hello neighbors. Landscaping is looking better; with a little more tender loving care it should look pretty good by next month. We are working on some hot spots (dry spots in some of the lawns).

I received tree trimming proposals to trim all the trees in our neighborhood. We should start that project within the next couple months.


I'm working on some new ideas and updates for a few of our common landscape areas. Stay tuned.

--Art Ferretti


anferretti@comcast.net

REMINDER - SHREDDING EVENT

 **Date:** Saturday, September 20, 2025

 **Time:** 10:30 AM – 12:00 PM (Temelec and Chantarelle residents)

 **Location:** Temelec Hall Parking Lot

 Light refreshments will be provided
Realtor Christine Benson has hired Integrity Shred for the event. They will be serving Creekside from **9:00 to 10:30 am**, followed by **Temelec and Chantarelle from 10:30 am to 12:00 pm**.

To ensure everyone can participate, we kindly ask each household to limit shredding to one standard file box (approximately 12" x 18" x 12", or one cubic foot). **Papers may include staples and paperclips**—no need to remove them.

WELCOME COMMITTEE

Our new neighbors are keeping the Welcome Committee very busy. Time to update your directory.

We have extended a very warm (should say HOT) welcome to:

159 Saint James Drive

Michelle Morin-Machi and Mario Machi

415-307-2577

stellamorin@gmail.com

148 South Temelec Circle

Carol Peterson

650-483-6046

Email to follow

175 Saint James Drive

Glen and Gina Moll

707-225-1934

Ginamoll3@gmail.com

Listed for several years as unoccupied in our directory:

133 South Temelec Circle

Lance Campbell

415-302-8033

wendyandlance@yahoo.com

Homes awaiting future neighbors:

31, 209, 229, and 272 South Temelec Circle.
Help us keep an eye on any new action in the neighborhood.

If you are interested in helping with this Chantarelle Welcome Committee, please contact Russelle Johnson - 707-935-8658 or rxrjohnson@yahoo.com. Thank you.

--Russelle Johnson - 707-935-8658

rxrjohnson@yahoo.com

--Peggy Owens - 707-343-7087

powens2@juno.com

--Shelley Lawrence - 951-202-0459

pashelaw@gmail.com

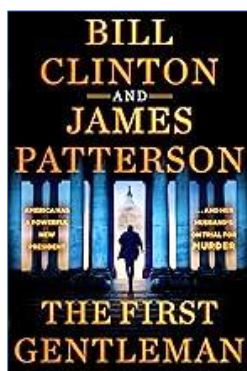
SUNSHINE COMMITTEE

If you know of a neighbor who is feeling under the weather or needs a little cheering up, please let us know. We would like to show that our lovely community cares.

--Jackie O'Neill – 707-292-0261

BOOK CLUB NEWS

The September book selection chosen by Kris Young is *The First Gentleman* by James Patterson in collaboration with Bill Clinton. It's



a real page turner with lots of twists and turns. What seems obvious - isn't. Join us for what is sure to be a lively discussion at the Clubhouse on Thursday, September 11th starting at 2:00.

--Barbara White - (415-377-8712)

WHAT YOU NEED TO KNOW TO RENT THE CLUBHOUSE



Need a larger space for gatherings of family and friends? Our Chanterelle Clubhouse is available as a perk of being a resident in our community. It's easy and inexpensive!

Here's what you need to do to reserve the clubhouse:

1. Call Marianne Sullivan at (530) 575-9386 to check the date and secure a reservation.
2. Marianne will meet with you at the Clubhouse to acquaint you with the kitchen, review the "*Rules and Regulations*" and answer any questions you may have.
3. After confirmation of the date, Marianne will provide you with a "Clubhouse Reservation Form"; a copy of the *Chanterelle Clubhouse Rules and Regulations* and discuss the process for obtaining a one-day Insurance Rider for the clubhouse rental.
4. A "use fee" will be charged coinciding with the number of guests you will be hosting at the following rate: 10-25 guests - \$60; 26 to 40 guests - \$80; 41-60 guests - \$100.
5. A \$150 refundable deposit is required and will be returned to you after the event to ensure the Clubhouse is properly cleaned and returned to its pre-event status.

As a Chanterelle resident you will be allowed access to the use of the kitchen, plates and utensils. You may use outside caterers as well. The pool area may be used – but not exclusively to your guests. Chanterelle residents will have open access to the pool during your event.

The Clubhouse use is for non-profit activities only (no sales promotions or admission fees allowed). Our beautiful clubhouse has been used for birthdays, anniversaries, bridal and baby showers or memorial services. One family has rented it for Christmas Day this year!

Checking availability is easy. Rent is reasonable, location is so convenient and there's plenty of parking. So why not consider having an event at the Clubhouse? Rent proceeds go to the Chantarelle Activities fund and we all benefit from that!

--Marianne Sullivan, Coordinator

CLUBHOUSE NOTES

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 our new

Clubhouse coordinator, Marianne Sullivan, at
msullivan101010@gmail.com or 530-575-9386
--Marianne Sullivan, Coordinator

BOARD OF DIRECTORS

Susan Carlisle, President
707-934-8631
Debby Bonamassa, Vice-President
315-725-8047
Ron Yamato, Treasurer
415-305-1400
David Wildmon, Secretary
415-320-4795
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
Creative Director - Tom McKean



From the August 2025 FDIC Bulletin **Preparing Your Finances for an Unanticipated Disaster**

Suggestions for having a plan

Many people think of disaster preparedness as having a stockpile of water, canned food, and flashlights, but you also need access to cash and financial services. That's why it is important to include financial preparedness in your disaster plans. Here is a summary of financial-related suggestions to consider including in your disaster preparedness plan.

Periodically review your hazard or renters' insurance coverage

Determine if you have enough insurance coverage to replace or repair your home, car and other valuable property, as well as temporary housing if you are displaced from your home. Those who do not own a home may want to consider renters insurance. Also, make sure that you have the right kind of coverage for the types of disasters likely to occur in your area. For example, homeowner's insurance does not typically cover events such as flooding or earthquakes, so you may want to consider whether you need additional coverage.

Build and maintain an emergency savings fund

While your personal hazard insurance should cover most or all of the damage to your home and property, an emergency savings fund can provide for immediate expenses and help fill the gaps. FDIC's How Money Smart Are You? can help you create an emergency savings plan.

Bank availability during a natural disaster

Banks may need to temporarily limit operations because of a natural disaster's impact on a physical bank branch. This might include closing a lobby, converting to drive-thru only services, or encouraging customers to use ATMs or digital channels to access their services. Consider your digital banking options by reading Banking with Third-Party Apps, which was an article in the June 2024 edition of FDIC Consumer News. Also, taking care of simple things like receiving and depositing a check can be overwhelming during a natural disaster. Direct deposit will help you avoid missing out on important income during a disaster. Regardless of the operating conditions, deposits in an account at an FDIC-insured bank or savings institution will continue to be insured in the unlikely event of a bank failure, to at least \$250,000 per depositor, per FDIC-insured bank, per ownership category. Please see additional information regarding FDIC deposit insurance.

Collect and organize important documents

Consider collecting the following types of important documents to store in a safe place:

- Originals and copies of your identification such as a driver's license, passport, Social Security card, and birth certificate. These are helpful if you must prove your identity. It is best to have originals, but copies are also useful if the originals are lost or destroyed.
- Contact information (including phone numbers and websites) for your banks, brokerage firms, and insurance companies.
- Copies of your financial information such as credit and debit cards (front and back) and checks (front). During a disaster, you may need this information to authorize payments.
- Current insurance policy information for homeowner/renter, auto, and life insurance coverages.
- Originals and copies of medical information, such as insurance cards and health records.
- An inventory of valuable personal property. Document the value of the items by keeping receipts and/or written appraisals, and perhaps photos.

Suggestion on ways to store your information

Emergency evacuation bag: Along with personal safety items in your bag, you should include copies of some of the important documents listed earlier. Large amounts of cash may be deposited at an

FDIC-insured bank; however, you might consider keeping a small amount of cash to purchase food or supplies, in case ATMs and credit cards are not working. Make sure to keep your evacuation bag in a secure and accessible place for a quick exit.

Digital storage: Most documents can be kept electronically. When deciding which documents to keep digitally, consider how to access the documents using your smartphone or a computer. Encrypt sensitive documents and set your electronic device security to require a password, your thumbprint, or facial recognition for additional safety.

Safe deposit box at your bank: This may be an appropriate location for documents that are difficult or impossible to replace, and that you do not need to access frequently. Because most safe deposit boxes are not waterproof, you might also seal these items in waterproof bags or containers in case of a flood or other water damage.

Financial difficulty

If you do not think you can make your loan payments on time due to a natural disaster, immediately contact your lender. Paying your debts late or missing a payment can result in penalties, interest charges, and damage to your credit score. It is important to contact your lender as soon as possible to explain your situation. Your lender should be able to work with you on a solution.

Beware of scams during a natural disaster

Dealing with a natural disaster is difficult enough. Fraudsters can make matters even worse by trying to take advantage of these situations to steal money and valuable information. If you are a disaster victim, be careful about accepting unsolicited offers to make repairs or provide assistance. It is especially important to avoid offers that pressure you to act quickly.

Sometimes fraudsters pretend to be representing a charitable organization, so be sure to only deal with charities you are familiar with or have researched thoroughly. Some fraudsters attempt to use the name of a reputable charity and then attempt to direct you to a fake website to steal money and financial information. Do not release your personal or financial information unless you are certain that the lender, entity, or person with whom you are dealing is legitimate.

Always good to be prepared. Hope we never have to implement this emergency plan.

Enjoy this beautiful weather. Happy Labor Day!

Pets in Chantarelle



There seems to be some confusion about owner responsibility regarding pets in Chantarelle. Here are the pertinent rules, directly from our HOA Rules and Regulations, updated in 2022.

1. Whenever they are not in their own yard, dogs must be on a leash and accompanied by their owner or another responsible person.
2. Pet owners or attendants are responsible for removal and disposal of any waste produced in a common area or on a neighbor's property by animals under their control.
3. Pets are not allowed in the clubhouse or pool area, which includes all of the common area within the gates around the pool.

– 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

SEPTEMBER 2025

SUN	MON	TUE	WED	THU	FRI	SAT
	1 Labor Day Holiday1	2 Bunco 1:00-4:00	3	4 Private Event	5 1st Friday 5:30 Poolside	6
7	8	9 Mexican Train Dominos 12:30-4:00	10	11 Book Club 2:00-3:30	12	13
14	15	16 HOA Board Meeting 2:00	17 Poker 6:30 Call Ron To Confirm	18	19	20
21	22	23 Mexican Train Dominos 12:30-4:00	24	25	26	27
28 HOA BBQ 4:00	29	30				

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.