

DESERT HARBOR—A 55+ COMMUNITY—APACHE JUNCTION, AZ—MAT 2017

Cinco de Mayo by Connie Riter

Literally "the Fifth of May," <u>Cinco de Mayo</u> is a Mexican Holiday celebrating the <u>Battle of Puebla</u>, which took place on May 5, 1862. In 1861, France sent a massive army to invade Mexico, as they wanted to collect on some war debts.

The French army was much larger, (6,000 to 4,500) better trained and equipped than the Mexicans struggling to defend the road to Mexico City. It rolled through Mexico until it reached Puebla, where the Mexicans made a valiant stand, and, against all logic, won a huge victory. France had better guns and were better trained. No one expected Mexico to win the battle, except the Mexicans! It was short-lived, as the French army regrouped and continued, eventually taking Mexico City. But the euphoria of an unlikely victory against overwhelming odds is remembered every May fifth. It is not Mexico's Independence Day. Mexico celebrates its independence on September 16, because it was on that day in 1810 that <u>Father Miguel Hidalgo</u> took to his pulpit in the village church of the town of Dolores and <u>invited his flock to take up arms and join him</u> in overthrowing Spanish tyranny. Independence Day is a very important holiday in Mexico and not to be confused with Cinco de Mayo.

Cinco de Mayo is a big deal in Puebla, where the famous battle took place but it really isn't as important as most people think. September 16, Independence Day, is a much more important holiday in Mexico. For some reason, Cinco de Mayo is celebrated more in the United States of America, by Mexicans and Americans alike, than it is in Mexico. One theory for why it is more popular in the USA is that at one time, it was celebrated in all of Mexico and by Mexicans living in former Mexican territories such as Texas, Arizona, and California. It was ignored in Mexico after a while but still celebrated north of the border, which never got out of the habit of remembering the famous battle. In Puebla and in many USA cities with large Mexican populations, there are parades, dancing, and festivals. Traditional Mexican food is served or sold. Mariachi bands fill town squares, and a lot of Dos Equis and Corona beers are served. It's a fun holiday, really more about celebrating the Mexican way of life than about remembering a battle which happened 150 years ago. It is sometimes referred to as a "Mexican St. Patrick's Day." We will be having a salsa contest and margaritas will be served – in the clubhouse. Hope you will plan to attend!

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From the President's Desk—Bob Hert



Well, April is almost gone and with it our cool weather. Many of our friends in the park have gone or are preparing to leave for their summer homes and we wish them all a safe trip home and we'll be looking forward to seeing all of them back in the fall!!!

Thank you Jerry & Dianna Stai and Linda Stephens for hosting our April potluck…as usual good food and great fun was enjoyed by all.

In May we've planned a salsa contest for Cinco de Mayo on May 5th; Memorial Day picnic and bar b que on the 29th and our monthly potluck is May 20th.

For those of you here year-round the board has planned some fun activities for the summer so keep an eye on the calendar and you won't miss out on the great activities to come.

I would also like to thank Sherry Weinert (Desert Harbor's Easter Bunny) for a great Easter Egg Hunt.

I would also like to say thank you to all who keep our activities and events happening.

Remember we live in a very close community, take the time to say hello to your neighbors and keep an eye out for each other. Please be respectful of each other and have fun....life is too short.

The Easter Bunny hopped into Desert Harbor

by Barb Nienkark

What a surprise on Easter Sunday to see all of the colorful eggs left by the Easter Bunny around many of the homes in Desert Harbor. There were a number of grandchildren visiting and it was great fun watching them hunt for the eggs, scoop them up and laugh as they ran from house to house. I believe the Easter Bunny left close to 100 eggs. Most of them contained jelly



beans but I heard from a reliable source that a few of them contained some money. Once it became known that some of the eggs might contain money a few adults actually joined in the hunt and were seen shaking those eggs.

In any event a great big thank you to the Easter Bunny...a.k.a. Sherry Weinert and crew for a fun and lively Easter Sunday morning in Desert Harbor.

ACTIVITIES ORGANIZATION						
President (term 2016-2018)	Bob Hert	Lot #43	480-322-5533			
Vice President (term 2016-2018)	Cami Weiss	Lot #188	480-234-5074			
Secretary (term 2017-2019)	Connie Riter	Lot #81	315-657-3078			
Treasurer (term 2017-2019)	Kathy Gabel	Lot #150	480-264-8354			
Board Member (term 2015-2018)	Mike Kereluk	Lot #82	480-987-8587			
Board Member (term 2016-2019)	Richard Lewis	Lot #23	480-983-0085			
Board Member (term 2017-2020)	April Doud	Lot #31	509-881-1130			

DESERT HARBOR ACTIVITIES COORDINATORS						
<u>ACTIVITY</u>	COORDINATOR	<u>TELEPHONE</u>				
BEAN BAG	DON-JUDY CHILDERS	480-982-3664				
BINGO	ANN MARIE BUSH PAT PETERSON	225-788-2607 623-313-8543				
BUNCO	BECKY GARDNER	480-288-9068				
CASINO TRIPS	CONNIE RITER	315-657-3078				
CLOSET QUILTERS	CAROLE HOBSON	480-288-6270				
CLUBHOUSE DECORATING	SUSAN HOOPES SUE BEHRENS	505-280-5049 920-254-2005				
GENEALOGY	ESTHER LOUGH	480-288-8579				
GOLF	TBA					
LADIES SOUP & SALAD IN PARK	CONNIE RITER	315-657-3078				
MAHJONGG	ESTHER LOUGH	480-288-8579				
PING PONG	DON-JUDY CHILDERS	480-982-3664				
POKER	DAVE DROUIN	602-459-9039				
SHUFFLEBOARD	BOB HERT	480-322-5533				
TAI CHI	MIDGE DROUIN	602-459-9039				
WELCOME	BILL & SHARI HAUCKE	928-978-4457				
SUNSHINE	BEV HERT	208-550-1572				

WEB MASTER, DICK SMITH, 480-983-5819

DESERT HARBOR MANAGER, 480-288-8876

NEWSLETTER COMMITTEE
Co-Editors: Connie Riter & Dave Borchardt
Writers: Midge Drouin, Jane Boudreau, Barb Nienkark, Cami Weiss

BIRTHDAYS - ANNIVERSARIES

MAY BIRTHDAYS

MAY ANNIVERSARIES

<u>DAY</u>	<u>NAME</u>	<u>LOT</u>	<u>DAY</u>	<u>NAME</u>
2	Naomi Howard	16	5	Tony & Rose Tenaglia
3	Bonnie Miller	161	13	Peter & Elvira Jackson
5	Alan Goodwin	200	13	John & Janie Kalmakoff
9	Matt Bailey	117	26	Bill & Jane Boudreau
10	Karstina Boelen	79		
10	Bill Boudreau	179		
11	Kathy Leach	148		
11	Jerry Miller	170		
12	Agnes Miller	152		
13	Bertha Harris	180		
14	Patricia Murphy	205		
17	Les Allan	136		
19	Joanna Hankison	178		
19	Hans Nikolaas	79		
20	Connie Riter	81	0 1 10	
23	Sharon McCall	114		_
28	Justine Hilliard	101		<u>)</u>
30	Barbara Nienkark	192		
31	Ken Camp	178	1	If you will
			Correct	If you wis

If you wish to add your birthday and/or anniversary or make any corrections to the list, please call Dick Smith at 480-983-5819

ITEMS FOR SALE OR ITEMS WANTED

Please let us know if you have something for sale or if you need something

.



PHONE BOOK UPDATES

NEW RESIDENTS

Larry-Jill Heming

136

If you have had a phone number change, please let Dick Smith know. Dick is in lot #74, phone 480-983-5819



Something New in the Clubhouse!!

An Electric Dartboard !!!!

Come and play anytime. There are instructions inside the doors for all the different games.

UPCOMING EVENTS

JUNE (no resident meetings June-July-August)

17th Saturday Pot Luck 4:30 HH 5:00 Food 21st Wednesday Ice Cream Social 4:00—5:00 pm

JULY

4th Tuesday Bar-B-Q 4:00-6:00 pm

15th Saturday Pot Luck 4:30 HH 5:00 Food

AUGUST

19th Saturday Potato Bake in place of Pot Luck

SEPTEMBER

2nd Saturday Resident Meeting 9:00 am 4th Monday Bar-B-Q 4:00-6:00 pm 16th Saturday Luau with entertainment

ALL EVENTS, DATES AND TIMES ARE SUBJECT TO CHANGE

DESERT HARBOR SPRING 2017 TEXAS HOLD 'EM TOURNAMENT



The winners for the 2017 Desert Harbor Spring Texas Hold 'Em Tournament were from left to right: 1st Place Jerry Murphy, 2nd Place Dave Borchardt, 3rd Place Bev Borchardt and 4th Place Terry Watts.

The tournament was played over a two day period on April 1st & 2nd with a total of 14 players entered and then came down to the top four finishers pictured above. A great time was had by all and we look forward to the Fall Tournament which will be sometime in October or November.

APRIL POT LUCK

Our April Pot Luck was held on Saturday April 15th and was attended by about 50 people. As usual there was a nice assortment of entrees and side dishes as well as some very delicious desserts. There were some door prizes of Coyote Coupon books and gift cards.

Everyone seemed to have a great time. We are in need of future hosts and hostesses so if you can possibly help out, please sign up.

Resident's Meeting Summary for April

About 65 people were in attendance at our April meeting, held at 9 am on April 1st. All board members were present. The minutes from March and the treasurer's report were approved as written. Mike Kereluk began a discussion about the removal of the fridge in the clubhouse. He said we could use the one in the "card room" although it has been locked to store ice cream and soda for Bingo. The one in the kitchen can be used as long as we label everything we put in it with the date it was stored there.

Bob brought up the monthly expense account Angi has for our park. She said we receive \$200 to \$250 per month and all items she buys for us – gift cards, ping pong paddles, etc. comes out of that money. That is why the pancake breakfast was canceled. Carol Rysavy mentioned that the used book store is open in the mall next to Penny's home store. Mention her account and you can save money on used books purchased there. Donna Belfour indicated that 34 pounds of food were collected for the needy in March.

Jane reported on the fun days \$6,395.61 was collected and after expenses we had \$5,133.12. Bob thanked the men who helped pick up items for our sale and Nancy agreed to let us store items in her patio for next year's sale. Bonnie Harrison reported on the Canadian Party, indicating that about 100 people were in attendance. She presented Bob with \$530 from the party. She also wanted to emphasize that the Canadian Party is NOT just for Canadians – Dave suggested re-naming it the can/am party. There will be a change in Bingo. Arlene and Bruce and Bev and Bob are "retiring." Pat Peterson and Ann Marie Bush will be taking over. Bob went through the calendar of coming events. These are available in the longer version of the minutes. Arlene won the 50/50 for \$50. We adjourned at 10:10 am.

STRAWBERRY SHORTCAKE FOR ALL by Jane Boudreau

On a lovely Tuesday afternoon, approximately sixty-five residents gathered in the clubhouse to enjoy strawberry shortcake and conversation. The group slowly gathered in the clubhouse starting at 2:00 pm and by 3:00 pm the shortcake, whipped cream and 32 pints of strawberries were devoured. Hosting the event were the Desert Harbor Activities Organization Officers and Board Members. Connie Riter and her crew of Judy, Pat and Bob cleaned the berries in just one hour Tuesday morning. This was the second year for Connie and her crew cleaning berries. She felt more organized this year and the task was accomplished in record time. Kathy Gabel bought the Sarah Lee pound cake to serve with the strawberries. Other members of the board –Mike and Richard helped serve.

For those of you who missed this opportunity for dessert before dinner remember to check the monthly calendar for coming events. I met a resident whom I'd seen at other events but had not had the opportunity to speak. I'm looking forward to chatting with her and other newer residents at our next event.

Enjoy what's left of spring as those double digits are on the way.

Water, water, everywhere.... By Connie Riter

Where does our water come from? The Apache Junction Water District supplies well water (groundwater) pumped from the Eastern Salt River Sub-Basin Aquifer which flows southwesterly under Apache Junction and its surrounding areas. The groundwater is treated for arsenic removal where necessary, disinfected with chlorine, pumped into storage tanks and blended with Colorado River (surface) water. The surface water is transported through the Central Arizona Project (CAP) canal system and filtered and purified at the Superstition Area Water Plant before being introduced into the distribution system. AJWD can also receive CAP water from the City of Mesa's Brown Road Treatment Plant and delivered through an interconnect for a backup supply of water, if needed. With the addition of the Superstition Area Water Plant, a new study of our water will be conducted sometime in 2017. Results of this new study can be found by contacting webmailwater@ajcity.net. What Could be in Drinking Water Sources? The sources of drinking water (both tap and bottled water) include rivers, lakes, streams, ponds, reservoirs, springs and wells. As water travels over the surface of the land or through the ground, it dissolves naturally occurring minerals and, in some cases, radioactive material, and can pick up substances resulting from the presence of animals or from human activity. Drinking water, including bottled water, may reasonably be expected to contain at least small amounts of some contaminants. The presence of contaminants does not necessarily indicate that water poses a health risk.

Four times per year, at regular intervals, the AJWD conducts tests on our water to see if it meets federal standards. The results indicate that our water is still safe to drink. Should they ever find a problem, we will be notified by local television and radio stations. Let's hope this never happens!

RECYCLED GREETING CARDS WANTED

Do you have used greeting cards? There is a basket in the clubhouse that you can put them in. Only the fronts are used. Connie Riter will be sure the cards are sent to St. Jude's in Nevada. Thank you.



Hi! I'm Karen Majur, Co-Owner and Agent of Sunshine Home Sales. I've been serving home sale and listing needs of Desert Harbor residents and the East Valley for nearly a decade. As your Desert Harbor neighbor at Lot 173, I have your best interest at heart. Please feel free to call me anytime with questions or concerns regarding the listing and sale of your home. With over 29 years of combined experience in the industry, we know the local market and will find you a new home, or sell your present home at the best possible market price. We offer free consultations!

Karen Majur Cell: (480) 250-2219 to_karen@aol.com Hagit (Heidi) Francis Cell: (602) 309-9678 tohagit@aol.com

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Bunco Results by Becky Gardner

Hello all, here are the lucky winners for Bunco on March 30th: Don Childers for Most Buncos AND 3rd Most Wins. Karen Parker had the Most Wins. Kathy Gabel took home 2nd Most Wins AND Last Bunco. That left Cheryl Sunderman winning for Most Losses!

April 6th winners were Nancy Pavkov for Most Buncos and Jean Myers for Most Wins. Arlene Wicken took 2nd Most Wins. No 3rd place winner since we were one player short. Wanda Tucker went home with Most Loses AND Last Bunco.

April 20th winners are Charlene Hudson for Most Buncos. Nancy Pavkov for Most Wins. Jean Myers places 2nd and Kathy Speese came in 3rd. Arlene Wicken had Most Losses and Ann Bush for Last Bunco.

Thank you everyone for all your help and let's continue on this summer!

Next Bunco dates are May 4th and May 18th! Hope to see you there!





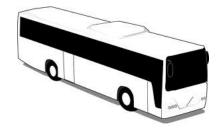
Les Koel - by Barb Nienkark

The not so "Solitary Man"...at least not when he performed on April 19th in the Desert Harbor Club House.

A nice crowd sat back, relaxed, and thoroughly enjoyed the smooth, versatile, easy listening voice of Les Koel as he traveled down memory lane with his large collection of Neil Diamond songs. From the well-known hits like "Sweet Caroline" and "Cracklin Rosie" to the obscure "Soolaimon" and "Be" he had them all on his hit list. Les has been to Desert Harbor in the past and we certainly hope he comes again as this talented and versatile musician will always be welcomed.

SOME SUMMER TRIPS

by Connie Riter



April 30 – May 6 Charleston and Savannah \$1999 pp dbl. Includes roundtrip airfare from Phoenix. See 3 belles of the South – Charleston, Jekyll Island, and Savannah. Visit Coastal Islands.

May 6 - Verde Valley Wine Trail and Lunch \$125 pp

May 9 – Out of Africa and Pioneer Living History \$99 pp

June 9 – Classic Homes Tour with lunch. \$99 pp Tour Saguaro Ranch, Manistee Ranch, and Heritage Square. Go back in time and discover Arizona's rich history.

June 9-15 – Oregon Wine and Roses \$2195 pp/double. Includes air. See the world-famous Portland Rose Festival and the famous Oregon wines. The parade is second only to Pasadena. Also visit Grants Pass, Coos Bay and Newport.

June 17 – Verde Canyon Railroad. \$129 pp (coach) \$179 pp (first class) Go on a 4 hour diesel train journey to places accessible only by rail. See eagle nests, white water rapids, and abandoned gold mines.

July 1-2 – An Evening with the Stars and the 83rd Annual Hopi Festival in Flagstaff. \$240 pp/dbl. See the stars at the Lowell Observatory in Flagstaff and experience the 83rd Annual Hopi Festival of Arts and Culture.

July 9 -- \$99 Flagstaff Summer Picnic..Travel to Flagstaff and enjoy the chairlift to the top of Mt. Agassiz (25 min.) Then listen to the Snowbowl Ranger talks program. Also tour the Riordan homes which together contain almost 13,000 sq. ft. of floor space.

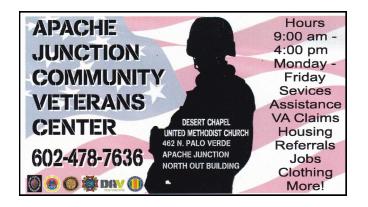
July 17 – 19 – Camp Free Spirit \$495 pp dbl. This is a camp for the 55+ group and is in Christopher Creek near Payson. Choose from hiking, fishing, campfire, social hours, photography, outdoor cooking classes and MORE. Or, you can just relax in the cool mountain air.

July 29 – Sedona Hummingbird Festival \$99 pp. There will be presentations, garden tours, and more.

August 9 – Williams and Bearizona \$99 pp Travel to the historic Route 66 town of Williams. Enjoy the wide variety of wildlife at Bearizona – bison, big horn sheep, stealthy wolves, and adorable bear cubs.

August 18 – Phoenix Cardinals Training Camp Practice, \$99 pp. Watch the Cardinals prepare for the 2017-2018 football season at the University of Phoenix Stadium. Includes lunch.

This is a new company for us....Free Spirit Vacations. They advertise that if you want to travel and don't have a partner, they will find you one. If they can't, they will give you the trip at the price of a double. Also Free Spirit Travel has a trip on the 9th of every month, for \$99. If you book 9 such trips (between you and your partner) she will give you a 10th one free. Call me if you want to book any of these trips. Sue Sinclair Travel doesn't have any trips during the summer, but we will return to them in the fall.









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CHIT CHAT AROUND THE PARK

LADIES LUNCHEON by Cami Weiss



The ladies luncheon for Desert Harbor was held April 18th Tuesday at 11:30 a.m. at Serrano's Mexican Restaurant on Power Road in Mesa. A good menu and many just enjoyed all the good company. We had 18 ladies and a lot of laughs and a great time was had by all. The next Ladies Luncheon will be held on Tuesday May 16th at Fat Willy's. Please try to attend for a great time, laughs and getting to meet more ladies In your community.

Ladies Soup 'n' Salad Luncheon by Barb Nienkark

Our ladies soup 'n' salad luncheon was held on Tuesday, April 4th and approximately 18 ladies were in attendance. There was a wonderful variety of soups, salads, and desserts with anything chocolate always being a big hit. Bev Norman won the 50/50 and she took home \$15.00. These luncheons are always fun and those attending can leave with a full stomach and lots of new recipes. There are lots of new people moving into Desert Harbor and this is a great way to meet your new neighbors and make some new friends. Our next luncheon will be on May 2nd at Noon. A sign up sheet will be available and you can indicate what you'd prefer to bring. Please join the ladies of Desert Harbor in this most enjoyable get together.

AEROBIC EXERCISE CLASS

Don't forget we have our Aerobic Exercise classes every Monday, Wednesday and Friday mornings at 8:00 am in the clubhouse. It is a 45 minute to one hour work-out and is a very good program to follow. We use the "Walking with Leslie" DVD's and usually will do a 3 mile exercise walk.



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The Desert Harbor activities Organization Will hold its annual salsa making contest on Friday - May 5, 2017 from 4 pm to 6 pm.

Submit your favorite salsa recipe and you may win a prize!

First prize - \$30.00

Second prize - \$20.00

Third prize - \$10.00

Chips, Extra salsa and margaritas will be supplied by the board.

Sign up sheets inside.





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INFORMATION

GARBAGE Picked up every Monday and Thursday morning (please don't put your food

garbage out the night before because the Coyotes love to rip it open).

If one of the following holidays falls on a Monday or Thursday, the garbage will

be picked up one day later:

Independence Day, Thanksgiving Day, Christmas Day, New Year's Day

RECYCLE We have dumpsters located on the west side of the clubhouse. There is one

yellow color container for paper and cardboard. We get money for the paper and cardboard so PLEASE use it as it helps the Activity Club's treasury. The two blue recycle dumpsters are for plastic, glass and all other recycle items. We do not get any money for these two containers, but please recycle as much as

you can.

MAIL The mail person that delivers our mail will put the "red flag" up when he/she is

done. If you have outgoing mail, just put it in the outgoing mail slots and it will

be picked up. Please do not put the red flag up, let the mail person do it.

WEB SITE www.desertharboraz.net

You can find lots of information there including updates to our calendar

NAME BADGES Custom made name badge with your name & lot number

Contact Connie Riter, Lot #81, 315-657-3078

FOOD BANK There is a cardboard box in the clubhouse marked "Food Bank". Please

bring non-perishable items to put in the box. Please do not bring outdated

or expired items, we just have to throw them away.

MEDICINE You can drop off your old prescription medications at the Apache Junction

DISPOSAL Police Dept., 1001 N Idaho Rd., Monday through Thursday from

9:00 am to 5:00 pm

DRIVERS LICENSE & TITLE-REGISTRATION

575 N Idaho Rd Ste 600 Apache Junction 85119 www.azdot.gov

APACHE JUNCTION CHAMBER OF COMMERCE

567 Apache Trail Apache Junction 85120 www.ajchamber.com

DESERT HARBOR RESIDENTS OFFER SERVICES

<u>NAME</u>	<u>LOT</u>	SERVICE	<u>PHONE</u>
Midge Drouin	203	Haircuts, Styling, Blow Drying	602-459-9039
Esther Lough	123	Puppy Sitting	480-288-8579
Connie Riter	81	Bus Trips	315-657-3078
Jean Myers	44	Pet & House Sitting, Drive to Store, Doctor's Office, Airport, House Cleaning	480-671-4481
Bob Myers	44	Yard work, odd jobs	480-671-4481
John Williams	162	Handyman	602-561-4562
Liz Pawlowski	6	Odd jobs, anything you can't do yourself	623-385-5429
Karen Majur	173	Sunshine Home Sales	480-250-2219
Barry Dalton	145	http://www.abcliveit.com	801-616-2643
Joyce Hoopes	141	Pet Sitting	505-250-6613
Jim Gabel	150	Roof shingle repair, Painting, Handyman	480-264-8354
Richard Nienkark	192	Painting, light landscaping, irrigation	480-288-0568
Karen Ayo	175	House cleaning, Elder care	480-383-9071
Jim Jackson	57	Computer help	480-625-1364
Pat Pederson-Ed Kell	y 69	Hummingbird Homes, Inc.	480-832-6241
Elaine Granata	99	Hairdresser	860-922-3681
Bill Hightower	8	Handyman / Painting	480-372-7530
Wayne Miller	161	Tree & Bush Trimming, Yard Maintenance	480-688-6903

MAY 2017

	SUN	MON	TUE	WED	THU	FRI	SAT
AM	10:30 Church	7:15 Water Aerobics 8:00 Exercise 9:00 Tai Chi 10:00 Ping Pong	7:15 Water Aerobics 10:00 Ping Pong	7:15 Water Aerobics 8:00 Exercise	7:15 Water Aerobics 9:00 Tai Chi	7:15 Water Aerobics 8:00 Exercise 10:00 Ping Pong	7:00 Coffee Donuts
PM	12:30 Poker	1:00 Mahjongg 6:30 Bingo 6:30 Billiards	6:00 NDQ Poker 6:30 Bean Bag 6:30 Bible Study 6:30 Cards	1:00 Mexican Train 6:30 Shuffleboard	12:00 Golf 1:00 Cards 1-3 Quilting 6:30 Billiards	1:30-3:30 Genealogy 4:00 Happy Hour 6:30 Cards	5:30 Poker
		1	2 12pm Ladies In Park Soup-Salad Luncheon	3	4 10am BUNCO 6pm Poker	5 Cinco de Mayo Salsa Contest Margaritas 4:00-6:00 pm	6 9 am Resident Meeting
	7	8	9	10	11	12	13
	14	15	16 11am Ladies Out of Park Luncheon	17	18 9am Casino 10am BUNCO	19 5:30pm Poker	Pot luck 4:30 HH 5:00 Food
	21	22	23	24	25	26	27
	28	29 Memorial Day Bar B Q 4:00-6:00 pm	30	31			

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Additional Living Expenses	8,000	10,000	12,000	16,000
Personal Contents	20,000	25,000	30,000	40,000
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This is a briefillustration of current rates that are subject to revision. The insurance company reserves the right to accept or reject applications for insurance upon review of all underwriting information. Rates may vary due to age of customer, age or location of home.