

DESERT HARBOR—A 55+ COMMUNITY—APACHE JUNCTION, AZ—MARCH 2021

Time Flies

By Connie Riter

Here it is...March already! It seems like 2021 just began, and it is already 1/6 over. Do you ever want to tell time to "Stop! Let me get off for just a little while and enjoy the present, before it's gone forever." This is a beautiful time in Arizona as we see what is happening in the rest of the country....subzero temps, power outages, high winds, etc. Here the wildflowers are beginning to bloom, the citrus are budding, and the days are cool enough for a gentle hike on a mountain trail.

Arizona as a state is now over 109 years old...and much has changed in those years. The average life expectancy back then was 47 years. Only 6 percent of homes had telephones and there were only 8,000 cars in the entire country (and only 144 miles of paved roads.) The average wage was 22 cents per hour and a good doctor might make \$2500 per year. Most women washed their hair once a month and used borax and egg yolks for shampoo. The remote community of Las Vegas, occupied mostly by ranchers, numbered around 30 people. Antibiotics, plutonium, and insulin hadn't been discovered yet. There was no scotch tape, canned beer, iced tea, Mother's Day or Father's Day.

Coco Cola contained cocaine, not caffeine, and marijuana, heroin, and morphine were all available at the local store. How far we have come in a century! Someone said to me as I was writing this article, "Women were probably washing their clothes in the river and pounding them on rocks nearby."

Years ago, an Alabama grandmother gave her newly married grand-daughter the following recipe for washing clothes. It was found in an old scrapbook and is printed with spelling errors and all.

Warshing Clothes

Build fire in backyard to heat kettle of rain water. Set tubs so smoke won't blow in eyes if wind is pert. Shave one hole cake of lie soap in boilin water. Sort things – make 3 piles—1 pile white, 1 pile colored, 1 pile work britches and rags. To make starch, stir flour in cool water to smooth, then thin down with boiling water. Take white things, rub dirty spots on board, scrub hard, and boil, then rub colored – don't boil just wrench and starch. Take things out of kettle with broom stick handle, then wrench and starch. Hang old rags on fence. Spread tea towels on grass. Pore wrench water in flower bed. Scrub porch with hot soapy water. Turn tubs upside down. Go put on clean dress, smooth hair with hair combs. Brew cup of tea, sit and rock a spell and count your blessings." Yes, time flies....and sometimes I'm glad it does!

harbor lights newsletter

From the President's Desk—Dave Borchardt

Happy St. Patrick's Day!

We will miss our annual St. Patrick's Day pot luck for the second year in a row but we are hoping we will be able to bring it back next year.

It's hard to believe that it's been a year since we were shut down.

Our activities and events are still limited but we will have some entertainment and events. Stay tuned for emails.

The food trucks have been a big success so far and we will continue to bring in more trucks with some variety in the food. If anyone has been to a food truck and you think we might want to have it in our park, please grab a business card for us.

With the warmer months coming up we are hoping to have some entertainment and some type of food events outdoors.

ACTIVITIES ORGANIZATION						
President (term 2020-2022)	Dave Borchardt	Lot #142	612-790-7549			
Vice President (term 2020-2022)	Sandy Baumstark	Lot #60	262-909-3641			
Secretary (term 2019-2021)	Connie Riter	Lot #81	315-657-3078			
Treasurer (term 2019-2021)	Richard Granata	Lot #99	860-922-3642			
Board Member (term 2018-2021)	Bonnie Harrison	Lot #40	480-304-2449			
Board Member (term 2019-2022)	Mike Kereluk	Lot #82	480-560-3027			
Board Member (term 2020-2023)	Pat Hillard	Lot #182	605-520-1999			

Residents Meeting - February 6, 2021

Our residents meeting was called to order at 9 AM with approximately 50 people in attendance. Dave started with the Pledge of Allegiance and then he introduced the board members present - Sandy Baumstark, VP, Richard Granata, Treasurer, Mike Kereluk and Pat Hillard, Members at Large. Dave asked if there were any new members present and there were three: Bill and Oneeta Stevens #89, Anne Grosso #108, and Tom and Carol Ranson #72. All were welcomed to Desert Harbor.

The Treasurer's report was on each table. Rich Nienkark motioned to accept it and Cami Weiss seconded the motion and it was passed.

Pat Hillard spoke about the Dutton's Show on Thursday, February 18th with a ticket price of \$25. If you are interested contact Pat in #182. There is also a Dancercise class held Tuesday and Thursday at 9 AM. It's 30 minutes and you can go at your own pace so you can feel comfortable with whatever that pace may be.

Carol Rysavy reminded us about our library bursting with books, newer magazines and lots of movies. Take out, bring in and share. It's there for your enjoyment.

Tom Dike thanked us for cleaning our cans before putting them in our bin. He has not taken any cans in lately - he says drink more - so he did not have any \$\$\$ to report.

Janey Tarpein #43 spoke briefly about self protection for women. At some point in the future when her schedule permits she may put on a class for those of us who are interested.

Dave mentioned that we need two people to do an audit on our books. Paula Barker and Jane Boudreau volunteered for the job. Thanks you two!

Bits & Bytes, a computer business in Mesa, would like to have a class in Desert Harbor. Dave will check it out and report back with the details.

Dave asked for more people for the newsletter committee and also for people to seek out advertisers for our newsletter. Dave has our new Telephone Directory ready and he will be sure that every household gets a copy. He asked that the residents please clean out their "mail cubbies" in the mail room - it's at the back of the club house on the left hand side.

Pat Hillard said that we have a Mexican Food Truck lined up for Thursday, February 25th and a comedian lined up for March 17th. His name is Chris and he is definitely family entertainment. The Coyote Coupon Books are \$20 and if we sell 50 books they will donate \$500 to our activity committee.

Elections are coming up for Secretary, Treasurer and 1 Member at Large and the following residents have volunteered to run:

Secretary - Barb Nienkark #192, Missy Durbin #133, Jenn Galvan #79

Treasurer - Oneeta Stevens #89, Denise Haws, #201

Member at Large - Rhonda Smaldino #155, Gen Horne #19, Judy Charboneau #5

Jane Boudreau won the 50/50 drawing and the resident drawing was #205 but they were not pesent so next month the drawing will be \$40. We had a motion and a second to adjourn and we did so at 10:00 AM.

Respectfully submitted, Barb Nienkark

Thank you to Janey Tarpein for this information -

BBB Scam Alert: Phony Amazon callers are phishing for your info By Better Business Bureau. February 3, 2021.

The COVID-19 pandemic has people shopping online and ordering from Amazon. Naturally, scammers are finding ways to cash in. Better Business Bureau is receiving reports that con artists are posing as Amazon employees, calling people, and claiming to need information about their account or that something is wrong with an order.

BBB warns to be on the lookout for suspicious calls and emails because in some cases, it looks like the call is coming from BBB.

How the Scam Works:

The phone rings and when answered, it is a recorded message claiming to be from Amazon stating there is a problem with your Amazon account. The messages range from a fraudulent charge on your Prime card to a lost or damaged package to an unfulfilled order for an iPhone. But no matter what the recording is, these scammers have the same goal: getting your personal information. The con artists will either outright ask for credit card and account login details. Or, they will request remote access to your computer under the guise of "helping" to solve the issue.

The Federal Trade Commission published examples of these scam calls.

There is a confusing twist on this scam. The con artists are spoofing other organizations' phone numbers to help disguise their calls and lend them credibility - including BBB's number! That means they probably using other phone numbers too, so watch out.

How to Spot this Scam:

- **Be skeptical of email and unsolicited calls**. Some departments at Amazon will call customers, but Amazon will never ask you to disclose or verify sensitive personal information or offer you a refund you do not expect. Amazon will never ask you to make a payment outside of their website and will never ask you for remote access to your device.
- Ignore unsolicited messages that ask for personal information. Amazon will also never send you an unsolicited message that asks you to provide sensitive personal information, such as your tax ID, bank account number or credit card information.
- **Ignore calls for immediate action.** Scammers try to get you to act before you think by creating a sense of urgency. Don't fall for it.
- Beware of requests to pay via wire transfer, prepaid debit card or CashApp (such as MoneyPak, iTunes or similar cards). These are almost always a sign of fraud. Report it to Amazon. Any customer that receives a questionable email or call from a person impersonating an Amazon employee report them to Amazon customer service. Amazon investigates these complaints and will takes action, if warranted.

For More Information

Read BBB's tips on phishing scams and tips for online shopping safely. Learn how to identify whether a call or message is really from Amazon.

If you've gotten a phony call or been the victim of another scam, make others aware by filing a report on BBB Scam Tracker.

WELCOME NEW RESIDENTS



STEVE & DODI HAUGEN

Steve & Dodi recently moved into lot #9 from Minnesota and will be part time residents.

Steve enjoys golf, fishing, hiking and hunting while Dodi enjoys walking, water aerobics, biking, reading and quilting. They have 2 children and 6 grandchildren.

Please welcome Steve & Dodi to Desert Harbor.



RON & JAN PASSAGE

Ron & Jan recently moved into lot #80 from Washington and will be full time residents.

They both enjoy swimming, hiking and golfing. They have 2 children and 9 grandchildren.

Please welcome Ron & Jan to Desert Harbor.



GARY HARRIS & SUE MERSHON

Gary & Sue recently moved into lot #200 from Montana and will be part time residents.

They enjoy gardening, cooking, cards, golf & swimming...

They have 6 children and 8 grandchildren.

Please welcome Gary & Sue to Desert Harbor.

WELCOME NEW RESIDENTS



JANE STAAEL

Jane recently moved into lot #73 from North Dakota and will be a full time resident.

Jane enjoys cake decorating and walking. She has 2 daughters, 4 grandchildren and 2 great grandchildren.

Please welcome Jane to Desert Harbor.



JAMES & JILL GENSO

James & Jill recently moved into lot #57 from here in Arizona and will be full time residents.

They both enjoy hiking and 4-Wheelng.

Please welcome James & Jill to Desert Harbor.

NO PHOTO AVAILABLE

JOHN & LAURIE STENBECK

John & Laurie recently moved into lot #196 from Montana will be full time residents.

Please welcome John & Laurie to Desert Harbor.

harbor lights newsletter

LADIES LUNCHEON OUT

By Bea Goudeseune



Hello Ladies of Desert Harbor !!! Hoping you all had a fun Valentine Day and now we are onto St Patrick's Day !!!

How about a Luncheon out !! R.T. O'Sullivan's Irish Sports Grill on Superstition Springs Blvd on Tuesday March 16th ...Hopefully they will be serving Corn Beef and Cabbage a day early for all the Irishmen out there !!

Please Please mark your calendar for Tuesday March 16th... Meeting in the Clubhouse at 11:00, we will car pool as needed...

There will be a sign up sheet in the Clubhouse, if you forget to sign up please call me and I will put your name on the list BEA 602-703-0220

Please come!! March 16th. 11:00 we will leave the Clubhouse!!

Hazardous Waste Disposal by Carol Rysavy

The city of Apache Junction will hold a collection event for household hazardous waste, white goods, electronic recycling and document shredding on Saturday, March 6. The collection is for items that typically cannot be placed in regular trash.

The event is held at 575 E. Baseline and is open to Apache Junction residents. There is an article in the clubhouse library as to the particulars of this event.

I have taken items to this event in the past years. Sometimes the line is very long and sometimes I drive right in. In both cases, it is well run.

BINGO!

Between 20 and 30 people play Bingo every Monday evening at 6:30 pm in the Clubhouse. It costs \$5 to play three cards and we have a 50/50 raffle also and refreshments for purchase at half-time. The talk of the evening is who might win the last game cover-all and win the big prize of a \$100 gift card. If it isn't won on a given night, another number is added each week until it is won.



Come out and join us, it's a lot of entertainment for \$5.00.

We are also looking for Bingo volunteers to help with setup, taking money, counting people, handing out money and taking in 50-50 money.

OPPORTUNITIES FOR CASH REWARD! By Jane Boudreau

ATTENDANCE PRIZE!

Each month at the Activities Organization meeting a lot number is drawn for the attendance prize. If the resident of that lot is present, they receive the attendance prize of at least \$10.00. The \$10.00 rolls over to the next month if the resident is not present. The prize amount continues to grow. You must be present to win. Your participation is important to success of the Activities Organization. Join us on March 6th for the next meeting. CDC guidelines are followed at the meetings.

FOOD BANK DONATIONS!

To increase our donations to the Apache Junction Food Bank, two additional 50/50 tickets ets will be given to all those who purchase \$5.00 worth of 50/50 tickets and bring at least two canned goods to the monthly Activities Organization meeting as well as Bingo on Monday nights. Coincidently, I won the 50/50 drawing in February and I did make the donation. Good luck to all of you.



Our Spring Texas Hold Em Tournament is scheduled for Saturday & Sunday, March 6th and 7th, 2021.

This will be a \$25.00 buy in tournament and usually covers two days but if we need a third day we will finish up on Tuesday March 9th at 5:30 pm. All money taken in is paid out. There will be four places:

1st 40% 2nd 30% 3rd 20% 4th 10%

The Spring and Fall Tournaments were cancelled last year due to the Virus Pandemic so we are looking forward to holding both tournaments this year.

The date for the Fall Tournament has not been determined yet.

DESERT HARBOR ACTIVITIES COORDINATORS ACTIVITY COORDINATOR **TELEPHONE BEAN BAG WAYNE MILLER** 480-688-6903 **BINGO WAYNE MILLER** 480-688-6903 BUNCO **BECKY GARDNER** 480-288-9068 **CAROLE HOBSON** CLOSET QUILTERS 480-288-6270 DANCERCISE **PAT HILLARD** 605-520-1999 **LETTY MEEROIAN** 928-308-9090 GENEALOGY **ESTHER LOUGH** 480-288-8579 GOLF LEAGUE **DON BAUMSTARK** 262-909-3244 LADIES LUNCHEON OUT OF PARK BEA GOUDESEUNE 602-703-0220 MEXICAN TRAIN **CLIF EDWARDS** 360-772-3856 **PING PONG SHANT MEEROIAN** 928-642-7418 POKER TBA SHUFFLEBOARD **WAYNE MILLER** 480-688-6903 WATER VOLLEYBALL CORALEE DIKE 920-740-4867 WATER WORK-OUT PAULA BARKER 712-490-7118 WELCOME **BILL & SHARI HAUCKE** 928-978-4457 Wii BOWLING **PAUL BARKER**

WEB MASTER, DICK SMITH, 480-983-5819

ELAINE GRANATA

860-922-3681

SUNSHINE

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

MARCH BIRTHDAYS

DAY	<u>NAME</u>	<u>LOT</u>
2	Bruce Wicken	37
2	Sandy Eberling	180
3	Rosemarie Williams	162
7	Anne Grosso	108
10	Margo Crawford	104
16	Leslye Mack	126
17	Pat Hillard	182
19	Ron Fisher	78
19	Janie Kalmakoff	165
19	Patricia Steinke	33
22	Hank Hilliard	101
24	Cyndi Smith	74
29	Carol Brassell	30
29	Paul Barker	106
31	Charlynn Browning	190

MARCH ANNIVERSARIES

DAY	NAME	<u>LOT</u>
16	Terry & JoAnn Peterson	34



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

DESERT HARBOR CRIBBAGE TOURNAMENT



There were two Cribbage tournaments held in February.

The first one was held on Tuesday Feb. 9th with 6 people with Scott Hudson having the high card with 4 wins and 8 points. Clif Edwards has the high hand with a 22 and the prestigious string of pearls went to Dave Borchardt.

The second one was held on Tuesday Feb.. 23rd with 9 people and Mina Ternus won both the high card (8 points, 3 wins, 2 skunks) and the high hand of the day with a 24.

We are planning two tournaments in March on the 9th and 23rd. Please come out and join us it's a lot of fun. Very relaxed atmosphere.

A big Thank You to our hosts Scott and Char Hudson

Our advertisers are very important to us as they help to offset the cost of printing this newsletter.

Please let them know where you saw their ad whenever you use their products or services.

Thank You!



BUNCO RESULTS by Becky Gardner

Bunco Report

February is just about over and we have had some winners at Bunco.

Feb. 4th winners were Cheryl Sunderman for most Buncos and Becky Gardner for most wins. Joyce Myers for most losses and Ann Marie for last Bunco.

Feb. 18th winners were Arlene Wicken for most Buncos and Charlene Hudson for most wins. Ann Marie came in with 2nd most wins and Sid Gardner had most losses. Linda Edwards took home last Bunco.

Mark your calendar for March 4th and the 18th. We continue to play safely and wear masks.

See you soon

Becky Gardner

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Happy St. Patrick's Day!

As you may have noticed, we've had a busy year selling many of our listed homes in Desert Harbor, and it looks like we may just be as busy this year. So, if you're thinking of selling your home, please give us the chance to work with you. As we all know, under the Arizona Landlord and Tenants Act, you have the right to choose any broker you wish to help you list and sell your home. We think you'll also find that our commissions are competitive, and may even beat our competition. We also co-broke with other licensed dealers/brokers, giving your home more exposure. And since this is all we do, we're available 7 days a week to list and show your home. Nothing beats experience, so with over 33 years of experience in the industry, we know the local market and will sell your current home or find your dream home at the best possible market price. Our mission is to provide a level of commitment to you beyond that found anywhere in our industry.

So, whether you're planning to sell or buy a home, please give us a call and give us a chance to work for you and do what we love and know best ... LIST AND SELL HOMES! And, did you know we love referrals? Bring me a buyer or a resident who's looking to sell, and we'll show our appreciation. Customers like you are the HEART of our business!

We look forward to hearing from you, and adding your name to our long list of satisfied customers.



Karen Majur 480-250-2219



I've learned a lot by Jennifer Weiner (on the internet)

I've learned a lot this year...

I learned that things don't always turn out the way you planned...

or the way you think they should...

And I've learned that there are things that go wrong that don't always get fixed...

or put back together the way they were before. ..

I've learned that somethings stay broken...

And I've learned that you can get through bad times

and keep looking for better ones,

as long as you have people who love you!

w Dat

WOOF

THANK YOU BETTY ZASLAWSKY

A big Thank You to Betty Zaslawsky for her donation of Bean Bag boards to our Activity Assn. Thanks Betty! You're the Greatest!

A Big Thank You to Dave Borchardt!

By Barb Nienkark

This is a huge Desert Harbor shout-out to our esteemed President, Dave Borchardt, for all of his hard work on our Telephone and E-Mail Directory. Many, many hours of hard work went into the final printing of the directory and if you see Dave, please let him know how much you appreciate all of his hard work.

harbor lights newsletter



The Easter Bunny is bringing Easter Fun to Vertuccio Farms

Vertuccio Farms is getting ready for their annual Easter Egg-speriance. This fun filled event will be held on Saturday, April 3rd, from 8 am – 2 pm. There will be 4 hunts throughout the day and each hunt will have areas for specific age groups—3 years and under, 4 years through 7 years, and 8 years and up. The fun-filled day will include an egg hunt, Easter craft time, pictures with the Bunny, and unlimited play on all the farm play structures. These include Jump Pads, Giant Tube Slides, Hay and Tire Climb, Giant Hamster Tube Rolls, Pallet Maze, Water Pump Duck Races, Ping Pong, Corn Hole, Animal Petting Area and Gardens.

The Farm is located at 4011 S. Power RD in Mesa, phone number is 480-882-1482 and tickets need to be purchased in advance because it will sell out. Tickets are \$12 each. If you have company visiting with young children, you may want to take them to this. It is a walking experience, however.



COYOTE COUPON BOOKS

by Connie Riter



Coyote Coupon Books

Twenty Coyote Coupon Books have been sold already! Thanks to Sandy Baumstark who sees more people than I do, and has been encouraging new people to purchase one. For those who are new to the Park, these are books which contain various discounts for restaurants, golf, services and specialties, entertainment, and the Goldfield Ghost Town. They are \$20 each and once we sell 50, our activities club receives \$500 cash! New items in this year's book are the Butterfly Wonderland, the Boardwalk Laser and Mirror Maze, the OdySea Aquarium, the Escape Rooms in Tempe, Design a Ride Transportation, True Home Heating and Air conditioning, Desert Sands Golf Course, Schwan's Home Delivery (a new member gets \$30 off.) Gold Stallion Restaurant, Brown Bear BBQ –in short, 130 local offers, 20 new, and 55 "buy one, get one." J J Madison's on Power and University has 3 coupons with alcohol included on parties of 4.

Use only a few, and the book pays for itself. In the clubhouse is a sample book to look at. See Connie Riter in lot 81 to purchase one (or more!) or see Sandy B. who will also have them at various functions. You can't go wrong! And it helps the Club, too.



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St. Patrick's Day **Word Search**

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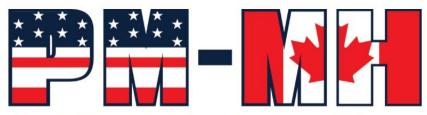
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Additional Living Expenses	\$16,000	\$20,000	\$24,000	\$28,000
Personal Contents	\$40,000	\$40,000	\$40,000	\$40,000
Adjacent Structures (if needed)	\$5,000	\$5,000	\$5,000	\$5,000
Manufactured Home/Additions	\$80,000	\$100,000	\$120,000	\$140,000
COVERAGES				

We have a program to insure any age, value or location of your Park Model or Manufactured Home

Above is a brief illustration of current rates for a 2000 park model or manufactured home located in a +55 Senior Park. Rates may vary due to age of customer, age or location of home. Annual premiums for newer homes may be lower and homes older than 2000 can still be insured at a slightly higher rate.

CAZ-HV-01

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 unless you can put it in a garbage can with a lid on it). The garbage truck can come as

early as 6:30 am.

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 There is a small container on the west side of the clubhouse that is

marked Aluminum Cans Only.

Aluminum Cans Only, Nothing Else.

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 Mike Kereluk, lot #82, 480-987-8587

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

NAME	<u>LOT</u>	<u>SERVICE</u>	<u>PHONE</u>
Esther Lough	123	Puppy Sitting	480-288-8579
Jean Myers	44	Pet & House Sitting, Drive to Store, Doctor's Office, Airport, House Cleaning	480-671-4481
Karen Majur	173	Sunshine Home Sales	480-250-2219
Karen Ayo Pat Pederson	25	House cleaning, Elder care	480-383-9071
Ed Kelly	69	Hummingbird Homes, Inc.	480-832-6241
Elaine Granata	99	Hairdresser	860-922-3681
Wayne Miller	161	Tree & Bush Trimming, Yard Maintenance Weed Spraying	480-688-6903
Ed Williams	176	Watch Repair & Watch Battery Replacement \$4.00 Includes labor & cleaning	480-558-1579
Tim Cormay	2	SOS Exterminating	602-859-2767
Matt Bailey	117	Pet Sitting	480-646-1231
Carole Hyder	174	Coyote Home Sales	480-625-1650
Purcell Accounting	29	Accounting and Taxes, Roger Purcell Bethany Purcell	480-330-9314 907-982-9170

MARCH 2021

SUN	MON	TUE	WED	THU	FRI	SAT
AM	6:30 Water Workout	6:30 Water Workout	6:30 Water Workout	6:30 Water Workout	6:30 Water Workout	
		9:00 Dancercise		9:00 Dancercise		
	10:00 PingPong	10:00 PingPong	10:00 Crafting		10:00 PingPong	
PM	1:30 Wii Bowling		Noon to 2pm Water V-Ball	Noon Golf League		Noon to 2pm Water V-Ball
Poker 12:30	6:30 Bingo 6:30 Billiards	2:30 Pizza Lot #131	12:00 noon Mexican Train 4:00 Shuffleboard	Apache Creek 6:30 Billiards	4:00 Happy Hour	Poker 5:30
	1	2	3	4	5	6
				10am BUNCO 6pm Poker		9:00 am Resident Meeting
				орит токет		Mike
7	8	9	10	11	12	13
		12 Noon Cribbage		4:30 Italian Food Truck		Rich L
14	15	16	17	18	19	20
		11am Meet at Club- house Ladies Lunch RT O'Sullivans	Comedian 6pm	10am BUNCO	3pm AdvisaCare Ice Cream Social	Dick S
21	22	23	24	25	26	27
		12 Noon Cribbage				Bob C
28	29	30	31	April 1	April 2	
120	29	30	31	10am BUNCO 6pm Poker	April 2	April 3 9:00am Resident Meeting
				opin i okoi		John S

COMPARE AND SAVE!

We can insure any park model or manufactured home no matter age, value or location.

COVERAGE'S

Manufactured Home	\$40,000	\$50,000	\$60,000	\$80,000
Adjacent Structures	4,000	5,000	6,000	8,000
Personal Contents	20,000	25,000	30,000	40,000
Additional Living Expenses	8,000	10,000	12,000	16,000
Personal Liability	100,000	100,000	100,000	100,000
Medical Payments	1,000	1,000	1,000	1,000
Flood	Included	Included	Included	Included
Premium Per Year	\$281	\$317	\$351	\$432

Program Highlights:

- No Credit Check, No Hidden Fees
- Stated Value Policy
- Replacement Coverage For Home And Contents..... NO DEPRECIATION
- USA Insurance Group Only Represents Companies That Are Rated A- (Excellent) Or Better By AM Best For Financial Strength
- EFT, Credit Card And Monthly Payments Available



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This is a brief illustration 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.