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DEAR READERS,



By Dustin Biagioni | Edit

THE SUN CITY INSIDER

This month, get inspired by Featured Residents Terri Koepenick and Joyce McPee. Their go-getter attitudes turned a dream into an electrifying reality when they started SCSH Pom Squad, California's very first 55+ cheerleading squad in Sun City Shad Hills. Since then, they've encouraged neighbors in the Valley to break out of the comfort zone through joyful expression! Be sure to read their story on page 28.

That's not all! We have more great articles for you this month, including advice from Mara Brown to prevent heatstroke in dogs on page 10, and Tom Lynott's article "Put more FUN in your game!" on page 46. Thank you Mara and Tom for your contribution to the Sun City Insider magazine!

We would also like to give a heartfelt thank you to all our advertisers. The Sun City Insider magazine wouldn't be able to share outstanding community content without them, so I encourage all readers to show them some support!

If you have creative content, suggestions, or want to nominate an amazing member of your community for the Feature Resident article, don't hesitate to reach out to us at info@thesuncityinsider.com or 760-799-9383. Happy reading!

Dustin Biagioni
Editor | **The Sun City Insider**



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If you are looking to refresh yourself, try the all-new Taproom 29, an exciting new restaurant and bar option

Don't miss the delectable 12 oz. Slow Roasted Prime Rib special, served every Wednesday from 4 pm to 10 pm. It is served with a loaded baked potato, asparagus, broccolini au jus, and horseradish, all for just for \$24.95.

In addition to mouth-watering American cuisine, Taproom 29 features a game-changing selection of craft and favorite beers on draft. Sample our 29 craft beers including special microbrews from local breweries including our exclusive

29 Brews creations; Chairman's Blonde, Rez Rage Red, Topsy Tortoise IPA, and Peabody's Russian Imperial Stout. Our on-site brew master makes sure your beers are served at 29 degrees and they will stay chilled to 29 degrees on our custom wrap around ice rail.



inside the casino. The mouth-watering menu at Taproom 29 features innovative takes on classic pub fare, a wide array of artisanal brick-oven pizzas, and a dazzling selection of house-made specialties. Indoor dining and takeout options are available, and the restaurant is open 24/7.



Don't miss top-notch performances at the Spotlight Showroom. Friday, November 5, Dwight Yoakum bring rip roarin' new takes on his back catalog to celebrate the release of his new album *Swimmin' Pools*, *Movie Stars*. then Saturday, November 6, WAR brings their greatest hits with the 50 Anniversary Tour. Incredible singer and ventriloquist Darci Lynne will perform a family-friendly show called "My Lips Are Sealed (Except When They're Not)" on Saturday, November 13. Pancho Barrazo bring his fully charged 30 Aniversario Tour Saturday, November 20. Start December with the traditional favorite Paquita L Del Barrio Friday December 3 and comedic edge of The Von Saturday, December 4.

For tickets visit [Spotlight29.com](https://www.spotlight29.com)!

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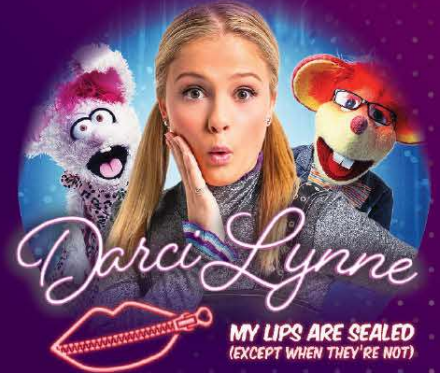
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HOW TO PREVENT HEATSTROKE IN DOGS

Although summer is officially over and fall has begun, here in the Desert it stays very hot for the next few months. And as much fun as it may be enjoying the heat, it is important that we realize that this desert heat can be harmful to our dogs.

On a hot day, one minute your dog can be happily running after a squirrel, or playing with his doggy best bud, and 10 minutes later, can be in danger of going in to shock from heat stroke.

Signs that your dog is in distress from heat stroke:



- **Fast panting**
- **Foaming at the mouth**
- **Bright red tongue**
- **Dark red gums that may turn blue or grey**
- **Rapid heartbeat**
- **Lethargy**
- **Vomiting**
- **Thick saliva**
- **High temperature (over 102.5)**

shock. And don't panic, as your dog will pick up on your stress and that will add to the problem. Fast action could save your dog's life.

Six Top Tips to keep your dog cool:

1. Walk your dog early in the morning, or later in the evening. Do not walk your dog in the heat of the day as the pavement will likely be too hot for their paws. Put your hand or bare feet on the pavement. If it is too hot for your hand or bare feet, it will be too hot for your dog to walk on. It will burn your dog's paws. Find a shady place in the grass for your dog to relieve herself.
2. NEVER leave your dog in the car without the air conditioning on. A car can heat up VERY quickly and be deadly to your dog. If you have errands to do on a hot summer day, you may want to leave your dog at home in the A/C.
3. Use sunscreen on your dog. There are many brands of pet sunscreen. Dogs can burn and get skin cancer just like us.
4. To give your dog exercise on a hot day, walk him in an indoor mall or large store such as Walmart or Home Depot etc.
5. Soak a bandana in cool water and tie it around your dog's neck.
6. Dogs love to frolic around in a kiddie pool. It will be fun for the whole family!

Older dogs especially are vulnerable to the heat. Have fun in the sun, but be aware that too much fun on a hot day may lead

High temperature (over 102.0)

If your dog is showing any of these symptoms, immediately put their paws into cool (not cold) water and gently spray or hose them with cool (not cold) water. If you are using a hose, be sure the water coming out is cool not hot because a hose that is sitting in the sun all day may have hot water coming out at first and may need to run for a while. Put a cool, wet towel around your dog and take him to the vet. Along the way, stroke your dog's ears from the head to the ear tip, as that may help keep them from going into

to trouble. Keep yourself and your dog safe by limiting your sun exposure on hot days. And for the next few months, it is still quite hot at night even after the sun goes down. Be aware of the signs that your dog may need to take a rest in the A/C. Do nap anyone?

Hope your days are filled with lots of fun, tail wags, treats and licks! And I wish you and your furry family members good health and happiness!! And stay PAWSITIVE!

To learn more visit www.LifeCoachingForDogs.com

Article by Mara Brown.



Life Coach Mia Lynott
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Over the last year, many people avoided going to their doctors for routine care and recommended cancer screenings. According to American Association for Cancer Research, there's been a 90% decrease in preventative screenings compared with historical rates. Experts say that delays in these important screenings could mean that cancers may be more advanced when finally detected. With our communities opening up and doctor's offices following CDC guidelines, we encourage you to make an appointment for your routine care needs, including recommended preventative screenings. If you have not already, call your doctor and schedule an appointment for your routine care and screenings.

With much of the conversation focusing on COVID-19 and the importance of getting vaccinated, it is worth highlighting the benefits

both contagious respiratory illnesses, and many of the symptoms are similar. It is important to note that the vaccines are different for each virus. The Centers for Disease Control (CDC) has evidence that getting a flu shot increases the risk of getting sick from COVID-19. It is recommended that a person receive the annual flu shot in September or October. The flu vaccine will not prevent COVID-19, but it does help reduce the severity of the illness and helps lessen the impact on hospitalizations and flu-related death. An annual flu shot provides the best protection against the flu. In addition to receiving a flu shot, you should continue to take preventive actions to stop the spread of germs. This includes avoiding contact with sick people, limiting contact with others when you are sick, covering your nose and mouth when you cough or sneeze, avoiding touching your eyes, nose and mouth, washing your hands often, and using hand sanitizer.

Call Inner Valley Health Plan's Member Care Team at 800-251-5191 or TTY 711 if you need any assistance. This health message is sponsored by Inner Valley Health Plan.

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In 70 years since LifeStream's founding, this truth remains: Blood cannot be created or manufactured; there is no substitute for donated blood.

Surgical and cancer patients; accident, burn and trauma victims; even newborn babies are on the receiving end of donors' generosity. Blood donors benefit, too: With every donation, they receive a free mini-physical. Readings for temperature, blood pressure, cholesterol levels, pulse rate and

There is no maximum age to give blood. In fact, LifeStream regularly welcomes "80-and-better" blood donors.

Self-deferring from the process can deny one of realizing his or her life-saving power. Here are a few common misunderstandings:

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You can donate blood if you have completed the prescribed dose of antibiotics and no longer have any symptoms of what caused them to be prescribed. You can donate blood if you take medications for blood pressure or cholesterol. Certain acne medications and prostate medications are cause for deferral.

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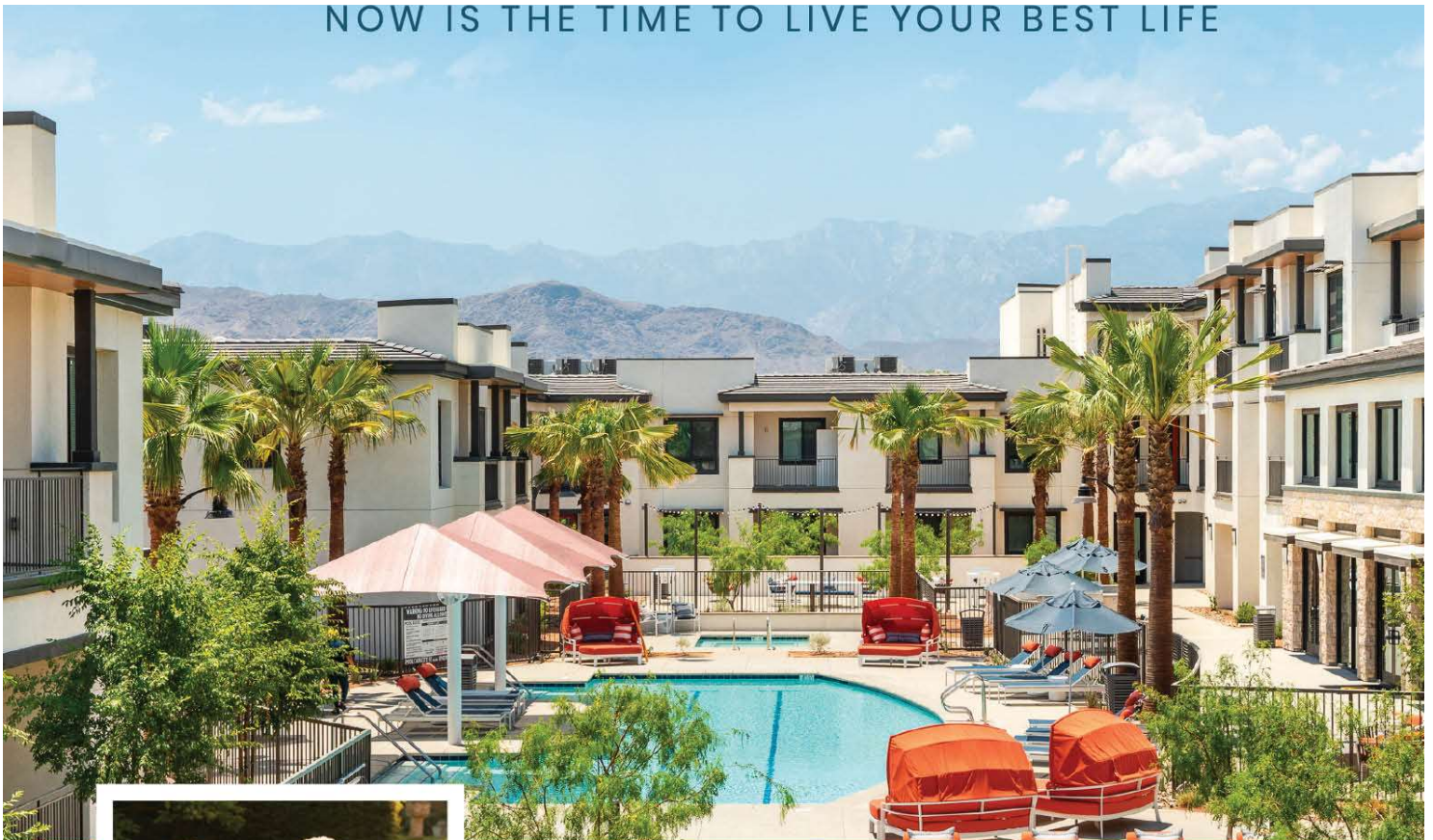
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Kaiser Permanente has three medical office buildings (Palm Springs, Palm Desert, and Indio) conveniently situated across the Coachella Valley which include pharmacies and are home to primary care physicians, laboratories, radiology, specialty services, pediatrics, family practice, sports medicine, and internal medicine, among many other medical services. Kaiser Permanente also has an infusion center and HIV clinic in the valley. Kaiser Permanente

Great news! Eisenhower Medical Center has been designated as the new Kaiser Permanente Affiliated Hospital in Coachella Valley! This means that Kaiser Permanente members will be directed to Eisenhower Medical Center for most hospital-based services including inpatient care, labor and delivery, and specialty surgical services. Members can access urgent care services at three Eisenhower Health urgent care locations in La Quinta, Rancho Mirage and Palm Springs.

Eisenhower Medical Center is the largest hospital in the area and the Valley's only not-for-profit hospital. It offers an exceptional level of care as the premier health care facility in the Coachella Valley that was recently recognized as a Best Hospital for 2021-22 by U.S. News & World Report, ranking #2 in the Inland Empire and #21 in California.

Kaiser members who are admitted for care at Eisenhower Medical Center will be treated by Eisenhower doctors and specialists along with a Kaiser Permanente hospitalist who will help coordinate all of the member's inpatient care. Eisenhower doctors and specialists will have

strongly believes in preventative medicine, and in Coachella Valley medical office buildings are designed to serve many member medical needs within one visit. Kaiser doctors and staff are highly trained in the latest evidence-based best practices and medical technologies to deliver exceptional care to our members.

Although members should always go to the nearest emergency room or call 9-1-1 in an emergency, members in the Coachella Valley will go to Eisenhower Health for most hospital-based services. Kaiser Permanente members will continue to see their Kaiser Permanente primary care physician, just as they always have. In most cases, members will keep the same primary care physician and specialists. In locations where a Kaiser Permanente hospital is not nearby, Kaiser Permanente works with a hospital in the community to provide high-quality care to its members as an affiliated hospital.

Learn more at www.kp.org/coachellavalley and at www.eisenhowerhealth.org/KP





Together when you need us most

Kaiser Permanente is proud to announce Eisenhower Health as our new affiliated hospital in the Coachella Valley.

I was raised in the Coachella Valley and came back here to practice medicine in the community that gave me so much.

Kaiser Permanente appealed to me because it's a world class health care organization located right here in our corner of the world.

And now that Eisenhower Health is a new Kaiser Permanente affiliated hospital, what a great opportunity for members to obtain care close to home.

Our members are already singing their praises and are happy about the medical care they are receiving.

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Dr. Esfandiar Nasr, M.D., AAMA

Assistant Area Medical Director

Learn more at kp.org/coachellavalley



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2021 Sun City Insider

REMODEL DOORS & MORE

As Desert residents, if there's one thing we love talking about it's the weather, especially during the hot and dry summer months. With that heat comes increased energy bills for those of us who like living in more reasonable

part of what makes modern units so effective. Commonly available versions of this glass block around 90–95% of the sun's harmful radiation while letting in around 65–70% of the visible light; this seems like it would make the room quite dark, but most people can't see any difference compared to untreated clear glass! This Low-E glass is installed as a double-pane "sandwich" with a clear glass pane on each side

bills for those of us who like living in more reasonable conditions. Those bills can sometimes be quite high, especially in older homes where the “thermal envelope”—the windows, ventilation, weatherstripping, and insulation which helps insulate your home—no longer meets modern standards. One might think that upgrading their home is a costly and difficult process, but luckily there is one way to help that is cost-effective and simple!



Most homes here in the Desert built before the early 2000s used aluminum-frame windows and patio sliders, which while cost-effective are not very energy efficient. Most homes built before the mid-80s also used single-glaze glass, which has rather little insulative quality. Replacing your windows and patio doors with modern vinyl retrofit units solves both issues quickly and cost-effectively!

Vinyl is the industry standard material for energy efficient windows and patio doors here in Southern California. It is built to withstand the harshness of the Desert environment without growing brittle or suffering from accelerated fading. It has a low “U-value”—the rate at which heat can pass through the unit; lower is better—and offers a number of different styles and colors, at a lower cost than alternatives like fiberglass or wood. Products like the Milgard® Tuscany® V400 Series or the Pella® 250 Series offer great looks and quality at reasonable prices.

Most manufacturers today use a special type of ultraviolet and infrared-resistant glass called “Low Emissivity” or “Low-E” glass for their products, which forms the second

a dual-glaze “insulated unit”, which uses a sealed pocket of air, or more commonly argon gas, between two layers of glass to maximize efficiency. Argon gas is colorless, scentless, non-toxic, and is about 40% denser than regular air, making the window even more effective at keeping heat out of your home.

Last, we mentioned “retrofit” style units. This is a special type of frame which is installed around your existing window frame. A flange on the outside covers the original frame for a clean look, an insulation foam fills any void spaces for increased efficiency, an interior trim completes the look and the entire unit is sealed inside and out to prevent air, dust, and water intrusion. The end result is a clean, new window with modern materials and build techniques, and with little to no need for finishing work such as stucco or drywall patching or repainting!

If your home’s windows and patio sliders are in need of a refresh, give us a call to schedule a free consultation. We carry the full line of Milgard® and Pella® products, and can help you pick the right product for your home!



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COULD I SELL MY LIFE INSURANCE POLICY? WHY?

Did you know your life insurance policy is an asset you own? It is — just like your car or house, and it can be sold. 500,000 seniors a year will walk away from their life insurance policies, with little or nothing, leaving behind almost \$100 billion in benefits. Why? The short answer is because the policy is no longer wanted, needed or affordable, and people do not know there is another option.

But why would anyone want to sell their life insurance policy? Sometimes, the reason someone bought life insurance years ago is no longer an issue or concern today. Perhaps a term policy is ending, a spouse has passed away, the house is now paid off, etc. Or, sometimes the policy simply becomes unaffordable or no longer fits in the budget.

Policies are sold through what is called a life insurance settlement, which is the sale of a policy to a third party (usually an investor group) who gives the seller cash for the policy. The good news is almost any type of life insurance policy can be sold — universal life, whole life, even term policies.

And, like selling a car or house, clients can do anything with the settlement money they wish. Surprisingly, life insurance settlements have been legal since 1911 and are highly regulated by Departments of Insurance across the country.

If you no longer want or need your life insurance policy, and the conclusion is that it is time to lapse or surrender a policy, a life insurance settlement can offer significantly greater value.

Lisa Rehburg is president of Rehburg Life Insurance Settlements. She has been in the insurance industry for over 30 years and can be reached at (714) 349-7981 or lrehburg@aol.com. For more information, visit www.rehburglifesettlements.com.



JOKE OF THE MONTH

So an elderly Italian man living alone in New Jersey wanted to plant his annual tomato garden, but it was very difficult work, since the ground was hard. His only son, Vincent, who used to help him, was in prison. The old man wrote a letter to his son and described his predicament: Dear Vincent, I am feeling pretty sad, because it looks like I won't be able to plant my tomato garden this year. I'm just getting too old to be digging up a garden plot. I know if you were here my troubles would be over. I know you would be happy to dig the plot for me, like in the old days. Love, Papa A few days later he received a letter from his son. Dear Pop, Don't dig up that garden. That's where the bodies are buried. Love, Vinnie At 4 a.m. the next morning, FBI agents and local police arrived and dug up the entire area without finding any bodies. They apologized to the old man and left. That same day the old man received another letter from his son. Dear Pop, Go ahead and plant the tomatoes now. That's the best I could do under the circumstances. Love you, Vinnie.



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DID YOU KNOW? ART HISTORY FACTS

1. From 1912 to 1948, art was part of the Olympic competitions. Architecture, literature, sculpture, music, and painting were awarded with gold, silver, and bronze medals. The artists had to create pieces based on the Olympic spirit in an attempt to replicate the original Greek festivities.
2. Two key painters from the Renaissance revolutionized the way human form were portrayed in paintings because they explored anatomy by dissecting human bodies. These dissections provided indisputable insights of the representations of the human body. The artists were both later persecuted for their "experimentation".
3. The famous Pietà, a marble sculpture depicting the body of Jesus on the lap of his mother Mary after the Crucifixion, is the only piece of art signed by Michelangelo Buonarroti.



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ARTS AND CRAFTS SHOW COMMITTEE

Mark your calendar! The Fall Sun City Arts and Crafts Show and Sale is coming to the Mountain View Clubhouse on Thursday, November 18th and Friday, November 19th from 9 am to 4 pm. This is our largest event showcasing the artistic talents of hundreds of Sun City Palm Desert residents. Whether you're new to our community or just haven't stopped by in the past, don't miss the show this year!

At the sale, you'll find a wonderful selection of original items created by your neighbors, such as: artwork, photographs, ceramic pieces, wood-turned bowls, quilts, hand-sewn aprons, knitted and crocheted pieces, handcrafted jewelry, birdhouses, handmade pens, greeting cards, home décor pieces, original books by our Sun City authors – and much more! Pick up some unique gifts for your loved ones or a treat for yourself while chatting with your fellow residents.



Participating clubs include: Art Club, BZB', Camer Club, Ceramics Club, Creative Arts Club, Homecrafter Club, Jewelry Club, Quilters Club, Stitch 'n' Sew, and our Writers Circle Club. A portion of the proceeds from BZBs, Quilters, and Stitch 'n' Sew sales will be used to fund their various philanthropic projects.

Items will be on display and sold in the lobby, individual craft club rooms, and hallways throughout the clubhouse. The Daily Grill will be open both days. Friends and family are welcome, and admission and parking are free. We can't wait to see you there!

Written by Dianne Weinman, Chairperson.



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R. DeDe Soto is prepared to provide you with the knowledgeable advice and skilled representation you need. She provides tailor-made legal solutions that protect the assets and the wishes of her clients. DeDe is well-versed in California probate procedures and can guide you through these complex matters. Disputes over wills, trusts and other estate matters are common. With skilled legal guidance, it is often possible to resolve estate disputes efficiently while maintaining good will between the disputing parties.

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We at Canyon Pacific Insurance Services offer insurance coverage on primary homes, secondary homes, full time rentals and vacation rentals along with auto and earthquake, plus all types of commercial business. We pride ourselves on being knowledgeable on all our products and we take the time to carefully determine the correct coverage and tailor each policy to our clients' needs. The insurance industry is constantly changing in California, mostly due to the devastating forest fires over the past several years, water claims and the increasing cost of building materials. New

coverages are available with many companies and vary from company to company. Some of these coverages are Service Line Coverage, Home Systems, Loss Forgiveness and Hidden Water, to name just a few. We take the time to make sure all our policies include extended replacement cost on the home and replacement cost on all personal property and loss of use.

Bundling your Home and Auto insurance when it makes sense can give you the best savings. Additionally, many discounts are now available such as alarm/gated community, being in an HOA, new homes, water leak detections and senior citizen on homes, among others. Some discounts on Auto Insurance are available to Costco/Sam's Club members, educated persons, professional occupations and AARP members.

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Join Agua Caliente Cathedral City for a celebration one year in the making—the much-anticipated 1st Anniversary Celebration!

It's been a year since the region's newest gaming and entertainment venue first opened its doors to the public, and all November long the premier casino is throwing a party, with food and drink specials, giveaways and great entertainment.

Highlighting the festivities is the \$65,000 Anniversary Giveaway, giving players the chance to win a share of cash and free play throughout the month of November. The drawing finale will take place on Wednesday, November 24th—the one year anniversary date—with nine winners competing for the chance to walk away with \$15,000 cash! The entire day will be dedicated to the anniversary celebration and Agua Caliente Cathedral City is pulling out all the stops with fanfare, live music and more.

On the evening of November 24th, be there for Zow Bowie, a free concert at the Agave Caliente Terraza. To reserve your free tickets, go to AguaCalienteCasinos.com

Also on the 24th, all ACE Club members receive a free commemorative gift just for being part of the big celebration. See the Ace Club booth to get yours.

Plus, there will be even more free entertainment throughout November. On Thursdays, catch Country Night at Agave Caliente Tequila Bar. On Fridays, it's Oasis de Noche at the Agave Caliente Terraza. On Saturdays, don't miss Alf Alp & Friends at the Agave Caliente Terraza. And Sundays, it's part of Karaoke Night at Agave Caliente Tequila Bar.

While you're here, check out the expanded casino floor with tons of great new slots and the hottest new tables.

Agua Caliente Cathedral City's 1st Anniversary celebration promises to be the biggest party in the valley!

Join us in the celebrations and be sure to check out www.aguacalientecasinos.com for the latest entertainment and dining experiences!



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NOVEMBER & DECEMBER EVENTS 2021

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Tuesdays: Forever Young – Age 50+ Club 29 cardholders swipe to win up to \$100 Free Play**Nov 5:** Dwight Yoakam**Nov 6:** WAR - 50th Anniversary Tour**Nov 13:** Darci Lynne - My Lips Are Sealed**Nov 20:** Pancho Barraza**Dec 3:** Paquita De Le Barrio**Dec 4:** Theo Von

INDIAN WELLS TENNIS GARDEN:

Nov 13-28: World Team Tennis**Dec 6-14:** Margaritaville USA Pickleball National Championships

AGUA CALIENTE - PALM SPRINGS

Fridays: Comedy Fridays - 7pm**Sundays:** Latin Nights - 9pm**Thursdays:** Jazzville - 6pm

AGUA CALIENTE - CATHEDRAL CITY

Tuesdays: Tacos, Tequilla & Salsa - 5pm -9pm**Wednesdays:** Cornhome League - 6pm**Thursdays:** Caliente Country Nights - 6pm**Fridays:** Oasis de Noche - 9pm**Saturdays:** Agua Island Feat. DJC - 2pm - 7pm**Saturdays:** Super Sonido with Alf Alpha & Friends - 7pm - 1:30am**Sundays:** Karaoke 2pm-6pm**Nov 24:** Zowie Bowie - 8pm

AGUA CALIENTE - RANCHO MIRAGE

Nov 20: Ludacris**Nov 26:** Café Tacvba**Dec 4** Engelbert Humperdinck**Dec 10-11:** Circovia 2.0



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Tuesdays: Country Night - 7pm
Nov 13: Don Felder - 8pm
Dec 18: Terry Fator - 8pm

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Fridays: Concert: Sunset Sessions At The Gardens On
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Nov 20-21: Ludacris

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A trailblazing group of dedicated residents shine brightly in the Valley and on a mission to bring smiles and joy wherever they go!

Terri Koepenick brings cheer to her community in an unconventional and inspiring way. Since 2019 she's seen a radical dream come to life with the Sun City Shadow Hills Pom Squad, California's first 55+ cheerleading squad. Ranging in age from 55 to 94, the members of the Sun City Shadow Hills Pom Squad show their community spirit at grand openings, parades, festivals, and nursing homes. For Terri, it's more than she ever thought possible.

After watching a movie featuring a group of friends who started a cheerleading squad at their retirement community, Terri was struck with a fantastic idea. Why not do the same in her community of Sun City Shadow Hills? To her, it seemed like a fun way to stay active and get involved. She shared her idea with her friend Joyce McPeck, who was supportive and equally ambitious. Their excitement was contagious – after approaching their friends and extended social circles, over 20 women signed up within a few days!

Community members loved seeing the team's joy and spirit – and for the remainder of 2019, the

being featured on major TV stations such as NBC Palm Springs. 'Who knew I was going to be an It Girl now?' Joyce exclaimed in that interview.

The team continued to grow in new ways and they soon welcomed Dennis, their first male cheerleader. To keep up with the incredible demand from their community, the began to hold extensive practice meets twice a week.

"It's an incredible commitment and very commendable," Terri says, "I have to acknowledge the time and dedication of everyone who got involved." Terri balances her duties as President of the Pom Squad with her full-time career as Director of Operations for a science and engineering firm in San Diego. "It's worth the joy our cheerleading brings people in the community!"



Pom Squad was booked left, right, and center. They were even catapulted into overnight fame after

After a long break in light the pandemic, the Su City Shadow Hills Po Squad is back up ar cheering. This tim Article continues c page 30



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they're working with the legendary Sherri Thompson, the longest-running cheerleading director for the NFL. She also boasts an impressive 35-year career coaching the Seahawks Dancers after being one herself. Sherri was inspired by the spirit of the Pom Squad and volunteered to coach the team to prepare for the many parades and festivities that begin this month.

"Sometimes you don't feel like you have a lot to offer, but it's surprising how you can help others, whether it's getting them off the couch or even just giving them a smile" exclaimed Joyce.

Terri, Joyce, and the rest of the Sun City Shadow Hills Pom Squad love the rewarding result of getting out of their comfort zones. Bringing happiness to their community in this inspiring way has been highly fulfilling.



They look forward to what the future brings, and they rejoice in the growing generosity of their sponsors' and community's endorsement.

See your Sun City Shadow Hills Pom Squad at these upcoming events:

- **SCSH Golf Cart Parade, Dec 4, 2021**
- **PS Festival of Lights Parade, Dec 4, 2021**
- **Heritage Palms Golf Cart Parade, Dec 5, 2021**
- **Dr. George Charity Car Show, Feb 12, 2022**

Want to get involved in the team or book the Sun City Shadow Hills Pom Squad? Visit their site at www.pom-squad.org to learn more!

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UNDERSTANDING YOUR INSURANCE BEFORE YOU NEED IT

The insurance industry loves its jargon and unless you're around it every day as I am, there is a strong possibility it might leave you scratching your head. To minimize confusion and prevent potential gaps in your insurance, let's talk about Personal Liability and Umbrella Coverage; two topics that always needs more explanation when I am consulting with clients.

- **What is Liability Coverage** - Covers you when you are legally liable for someone else's bodily injury or property damage resulting from an accident, negligent acts by you or household members.
- **Liability Insurance** - does not cover anything tangible. Instead, it only covers liability-money you

- **What is an Umbrella Policy** - Umbrella insurance supplements the liability coverage over and above the liability limits of your underlying auto and home policies providing an extra layer of coverage. Consider financial-catastrophe protection and emotional comfort when you really need it most.
- **How much coverage do I need** - There is no precise formula to calculate the amount of liability coverage you may need. As with all insurance decisions, the amount of insurance that is right for you depends on your individual situation and risk tolerance.
- **What Factors Should I Consider When Deciding How Much Coverage I Need** - Net worth is one factor to consider along with your current and expected income. The greater your assets and earnings, the more coverage you may want to consider.

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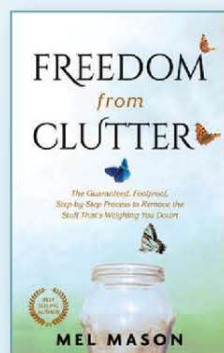
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Ingredients

- 2 cups gluten free all purpose (244g)
- ½ cup coconut sugar (or sub with Lakanto monkfruit)
- ½ teaspoon pink himalayan salt
- 1 teaspoon cinnamon
- 2 teaspoon aluminum free baking powder
- 1/3 cup unsweetened apple sauce (83g)
- ½ cup unsweetened coconut milk
- Zest from 1 orange (about 1-2 tsp)
- ¼ cup squeezed orange juice (about 1 large orange)

Directions

1. Preheat oven to 400 F. Line a muffin tin with liners (use the reusable silicon cups) or lightly oil.
2. In a medium bowl, whisk together dry ingredients: flour, sugar, salt, baking powder and cinnamon.
3. In a separate bowl combine wet ingredients: mashed banana, applesauce, milk, orange zest, orange juice, melted oil, mashed banana & vanilla extract.
4. Add wet ingredients to dry and lightly combine.
5. Gently fold in cranberries and spoon batter into muffin cups, filling to the rim. Top with a few cranberries and a sprinkle of coconut sugar for extra sweetness and crunch (optional).
6. Bake for 17-20 min (center rack) or until toothpick inserted into middle comes out clean. Allow to cool.



**For tips, substitutions and
more deliciously healthy
recipes visit**

- ¼ cup coconut oil, melted (or sub with applesauce)
- ¼ cup banana, mashed (75 g)
- 1 teaspoon vanilla extract
- 1 cup cranberries or cherries (fresh or frozen)

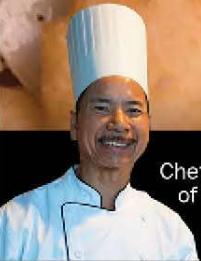

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CLIMATE ACTION & ADAPTATION PLAN

The Board of Directors of the Coachella Valley Water District (CVWD) voted unanimously to adopt the 2021 Coachella Valley Water District Climate Action and Adaptation Plan to guide the district's response to climate change.

The Climate Action and Adaptation Plan (CAAP) provides a comprehensive assessment of CVWD's current Green House Gas (GHG) emissions from CVWD multi-faceted operations, and identifies the measures, policies, and projects developed to reduce GHGs.

At its Sept. 28 meeting, the board received a presentation

CVWD Outdoor Water Efficiency Rebates & Discounts

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giving an overview of the CAAP, which will support CVWD's efforts to identify projects to reduce greenhouse gas emissions and improve energy efficiency and water supply resiliency. The plan will also help CVWD obtain funding necessary to implement such projects and further support CVWD's mission.

The plan notes that CVWD recognizes the potential impact of climate change to its mission of providing high quality water to the Coachella Valley region at a reasonable cost in a reliable manner. This includes more intense flooding events and more persistent drought conditions that can harm CVWD flood control facilities and reduce local water supplies.

CVWD is working to improve sustainability in its operations and end uses among its customers through such programs as rebate programs for homeowners to invest in water-efficient landscaping and washing equipment, seminars and workshops to educate its customers, including commercial and agricultural end-users, water conservation contests for homes and businesses, and a number of other water conservations programs that target commercial and agricultural water efficiency.

CVWD and local water agencies are implementing water management plans that State officials have determined satisfy the Sustainable Groundwater Management Act which is designed to bring groundwater basins into balanced levels of pumping and recharge. CVWD is also expanding water recycling services to improve groundwater conditions within its service area. CVWD's emphasis on sustainable water management and grant funded projects provided the catalyst for developing its first CAAP to help reduce GHG emissions from its operations.

To view the plan, visit the 2021 Climate Action and Adaptation Plan at www.cvwd.org.

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ACROSS

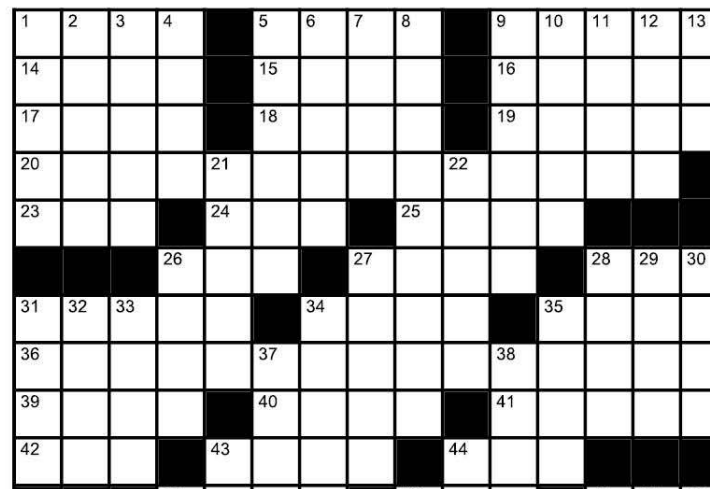
1. Boutique
5. Go backpacking
9. Monroe's successor
14. Lockup
15. Norse war god
16. Divided into regions
17. Bring to ruin
18. "Darn it all!"
19. Dilettantish
20. Spoken by the Queen
23. Affirmative vote
24. New beginning?
25. Mars, to the Greeks
26. Farm area
27. Fertilizer chemical
28. Kid

57. "Encore!"

58. Broadcast
59. Arizona city
60. ____ welcome
61. Darjeeling and oolong
62. Blast furnace input

DOWN

1. Driving gear
2. One of two Tudor kings
3. Blast from the past
4. Connive
5. Kid's rocker
6. Gem State
7. Sky box?
8. Tangled
9. Flowering shrub



4/3/22, 8:17 AM

31. Banana oil, e.g.

34. ____ of Wight

35. Frosh, next year

36. Inadvertent remark

39. Verse writer

40. Got 100 on

41. ____ willow

42. "Absolutely!"

43. Essen basin

44. Sty Dweller

45. Gathering

46. Time div.

47. J.F.K. overseer

50. Humility

54. Kenyan tribesman

55. Coin with 12 stars on it

56. Bad to the bone

10. Day at the movies

11. Aardvark fare

12. Beat to a pulp

13. Cunning

21. Foreword, for short

22. Receive

26. Aug. follower

27. One who puts you in your place

28. Clothing

29. Big production

30. He and she

31. Glimpse

32. Blackthorn

33. Associations

34. Irritated peds

35. Like a bug in a rug

37. Early 20th century French Artist

Temporary Printing Window

			45				46				47	48	49
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54					55					56			
57					58					59			
60					61					62			

38. Express

43. Purify

44. Embroidery loops

45. Major's successor

46. Santa ____

47. Flu symptom

48. Biscotti flavoring

49. Book of maps

50. Kind of palm

51. Biblical brother

52. Stew

53. Note

54. Can

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	5			9			



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Each row, column and square (9 spaces each) needs to be filled out with the numbers 1-9, without repeating any numbers with the row, column or square.

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8	2	4	1	7	3	6	5	9
7	3	9	6	8	5	2	4	1
9	7	8	2	3	6	5	1	4
4	6	1	8	5	7	9	2	3
3	5	2	9	1	4	7	8	6

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5 TIPS TO BOOST YOUR MOOD & FEEL BETTER!

Here are just a few ideas on how to start feeling great all day:

#1 Nourish your body – More often than not, our moods are often affected by lack of nutrients to balance the body and mind. When you are hungry, the stomach sends out a signal of “growling” to let you know that it needs more food or drink. If the needs are not met, your mood can change to being cranky or short tempered. I don't know about you, but I have been known to become “hangry” if I don't eat. If you are on the go and can't eat a proper meal, try eating a banana or hardboiled egg. For dinners, focus on fatty fish, for Omega 3s and salads with berries and nuts.

#2 Get outdoors – Multiple research studies have shown that low levels of vitamin D can contribute to

mood disorders. People with low D levels were at much greater risk of depression - as much as 58 percent more. This is why we can get blue when the time changes in November. It has also been suggested that low vitamin D can contribute to COVID complications. Now that our weather is amazing, take a short 15-minute walk around the neighborhood or even just sit outside and enjoy the air.

#3 Do some chores – Aside from the old adage, “move it or lose it,” engaging in household chores can benefit your brain health. Even small tasks like straightening up the living room or washing the dishes may reduce your risk of cognitive decline and dementia. A clean house and preventing mental decline? Win-win.

#4 Set small goals – A now infamous speech given by U.S. Navy Admiral McRaven was the viral catapult for taking charge of your day from the moment you get up. “If you make your bed every morning you will have accomplished the first task of the day. It will give you a small sense of pride and will encourage you to do another task and another



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and another.” While it is important to set up large goals for yourself to achieve, it is just as imperative to achieve small goals too. Are you someone who likes to make lists and then cross items off as you accomplish them? Me too! You know why? Because each time you complete a goal – no matter how small – your brain releases the feel good hormone dopamine. So make some easy lists and start crossing them off!

#5 Make sure to rest – As we get older, our body experiences changes to our internal clock. Our suprachiasmatic nucleus (say that 10 times fast) controls our circadian rhythm. As we age, there are hormonal changes in melatonin and cortisol which can affect sleep. Another big player to keeping your clock “on time” is exposure to daylight. One way to help your clock is to stick to a nighttime routine, banish electronics from the bedroom and avoid napping later in the day. It is a misconception that we need less sleep after 60. We still need at least 7-8 hours of sleep.

There are so many things you can do to help your mood: listen to music, spend time with friends, meditate, garden and more. No matter what you prefer to do to boost your mood, it is also important to make an effort to see situations and events from a positive point of view. As emperor Marcus Aurelius once quoted, “The happiness of your life depends upon the quality of your thoughts.”



Shannon Shea is the founder and executive director of Elder Love USA, Inc. She has her Master's degree in gerontological social work and is pursuing her PhD in Gerontology (class of 2022). She can be reached at Shannon@elderloveusa.org

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USA PICKLEBALL NATIONAL CHAMPIONSHIPS



USA Pickleball National Championships returns to the Indian Wells Tennis Garden this December.

Experience the excitement of pickleball, the fastest growing sport in the United States, by attending the sport's premier event - the Margaritaville USA Pickleball National Championships Presented by Pickleball Central - to be held at the Indian Wells Tennis Garden from December 6-14, 2021.

Now in its third year, this festival-like event will feature nine days of competition incorporating more than 2,000 players playing in age and skill level divisions including singles, doubles, mixed doubles, para-pickleball and professionals. Catch all the exciting on-court action by watching the absolute best players from all around the country as they battle for gold medals and glory.

The world-renowned Indian Wells Tennis Garden which hosts the BNP Paribas Open professional tennis tournament each March, will transform into a pickleball paradise and will feature 49 match courts including Championship Court. In addition to the competition, players and fans can learn about the latest industry equipment and trends by visiting the large sponsors village. For special events, and entertainment will also be on display throughout the event.

The Margaritaville USA Pickleball National Championships is only a few weeks away and VIP seating and packages are now available for purchase. We look forward to seeing you there, to purchase tickets and start planning your experience visit: www.usapickleballnationalchampionships.com



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JACK NICKLAUS SAYS “PLAY GOLF FOR FUN!” HERE’S HOW...

“Putt more FUN in your game!” article by Golf Basics Coach Tom Lynott.



After I became a charter member of my home golf club, I was treated to an inaugural round of golf with our course designer and famed golfer, Jack Nicklaus. As we played the course with Jack and started to tee off on hole #3, he turned to our group and said, “Let’s play from the blue tees on this hole”. Then he added, “Unless you are a serious, competitive

That comment and Jack’s tacit approval for the “no competitive” golfer to play golf differently from the “serious golfer”, and to play golf for FUN, has allowed me and my friends to play golf in a much more enjoyable way ever since. Oh sure, I’ve played serious competitive golf at my home course, Pebble Beach and other courses, including Torrey Pines in San Diego, where I made my only “hole-in-one” on hole #8 South Course, (6 iron from 170 yards.) But truth be told, I have more fun, playing the way I discuss in my monthly columns.

I find that many older golfers especially, have given up golf because they can’t hit the ball the way they used to and because their body is not as flexible and capable as once was. This is a shame and not necessary, especially if you approach the game differently, with new ways to play it and new guidelines for emphasizing FUN! I hope to bring these ideas and practices to our readers every month and encourage all of you to think about playing golf the FUN way!

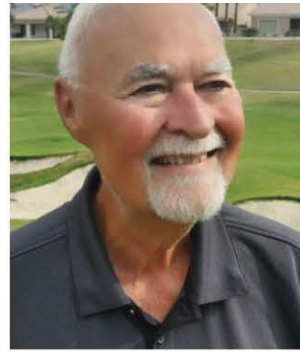
In this monthly column, I’m going to make the case for playing FUN golf, versus playing SERIOUS golf.

Hitting a golf ball straight is hard enough. Let’s not make the game even harder by following some very strict and sometimes puzzling rules and “proper etiquette”. In my sessions I joke with my clients by saying, “If the ball goes to the left, it’s a “hook, if it goes to the right, it’s a slice, and if it goes straight down the middle...it’s a MIRACLE!”

Playing golf can be very enjoyable and stimulating. It’s outdoors, it’s great exercise and it’s very social and good for you in so many ways. Most golf courses are beautiful and landscaped with flowers, waterfalls, ponds, and bridges. They are a treat for the eyes and senses. Why not have fun while you are taking in ALL THIS BEAUTY?



golfer, who keeps his handicap index score every round, I recommend changing the tees you hit from on each hole. You know on some holes, it just seems like more fun to play from the forward tees, and on other holes, you might like to see what you can do from the back tees. Don't be afraid to change tee boxes to have more fun, change it up and make the course fit your game. That's what I had in mind by putting five tee boxes to choose from on every hole."



P.S. When you're read to *Putt* more FUN in your game, give me a call Tom Lynott, Golf Basic Coach 619-955-0633





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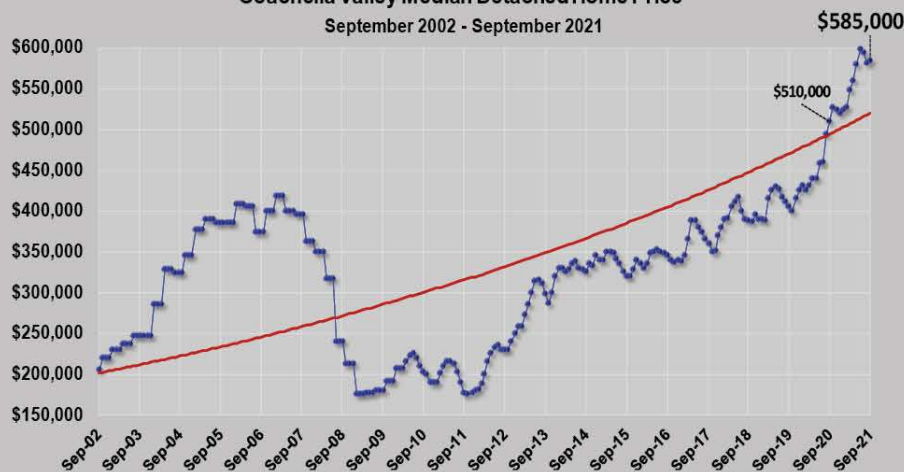
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REAL ESTATE MARKET UPDATE

As we welcome back snowbirds to the valley and prepare for the upcoming holiday season, buyers, sellers and Realtors alike are watching, with great anticipation, what the coming months have in store for the Coachella Valley housing market. Real Estate

professionals are paying especially close attention to the valley inventory levels, as the lack of inventory continues to keep price at unprecedented levels (median sales price is currently \$585,000). Inventory is still less than half of what it was a year ago (883 vs. 1,995), and less than a third of what it was in October of 2019 (2,736). Are we going to see the explosion of listings that those in the Real Estate industry have been clamoring for? Or, will we see the normal seasonal increase in listings that would get us just above a thousand? Either way, it's going to be an interesting season.

Coachella Valley Median Detached Home Price
 September 2002 - September 2021



The other current housing market statistics remain pretty consistent. Median months of sales remains under 1.0 (under 3.0 would indicate a sellers market), and the average discount rate is at a premium of 1.8% meaning the average home is selling for 1.8% above list price. Average total number of sales are down 25% from a year ago (860 vs. 1,077), but still higher than what we experienced years prior. Infact, the number of sales has decreased year over year at every price point except \$600-700k & homes above \$900k. The largest decrease in the

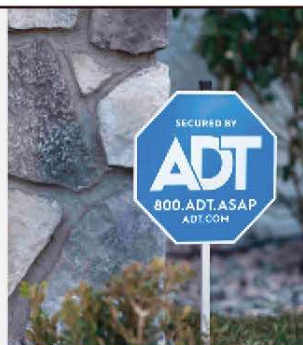
Secure system installation
 for only

\$49*

- ✓ 1 ADT Command panel
- ✓ 1 Motion detector
- ✓ 3 Door or window sensors
- ✓ Yard sign and window stickers
- ✓ 24/7 Professional monitoring
- ✓ Cellular backup protection

+ 25% OFF* additional equipment

*Not valid on existing contracts. Easy termination fees apply.



CONT. LIC. #815602

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SOLAR SCREENS - WINDOW SCREENS
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 SECURITY SCREEN DOORS - CUSTOM SIZES

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FREE ESTIMATES : 760-327-2227

[illegible]



Joanna Gebhart
Your Local Insurance Agent

Lic #0L37143

SERVING THE VALLEY SINCE 1963

**QUESTIONS ABOUT
MEDICARE?**

As a resident of Coachella Valley,
I would like to become your
local agent...

*Let me help you find the
Medicare insurance that fits
both your lifestyle and budget.*

Contact me today for your no cost,
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This is a solicitation for Insurance. Joanna Gebhart
Is not connected to the Federal Medicare Program.

number of sale was in homes priced under \$400k. Needless to say, we still find ourselves in a sellers market with the majority of homes selling over asking price, and in many cases with multiple offers. If you are curious what your home is worth in this current market, reach out and we can show you how we have been able to help 113 sellers in 2021 net the most for their property, in the least amount of time.

Also, it's still a great time for buyers to take advantage of historically low interest rates. This year alone, the Jelmsberg Team has helped 175 buyers navigate this historic market and meet their real estate goals.



An advertisement for a shoe sale. The background is dark. On the left, a large gold-colored graphic says "\$10 Off" in a bold, sans-serif font. Below it, in a smaller white font, is "Your \$100 Purchase" and "Must present this ad to redeem offer". In the center, there's a horizontal gold-colored band. On the left side of this band is the New Balance logo (a stylized 'B' with three horizontal lines) and the text "new balance". To the right of the logo, the words "Clarks" and "OluKai" are written in a large, elegant, cursive script. Below "OluKai" and to the right, the text "& Many Others" is written in a smaller, white, sans-serif font. On the right side of the advertisement, there's a vertical strip showing a collection of various shoes, including loafers, sandals, and dress shoes, in different colors and styles. A large, stylized, gold-colored graphic of a shoe sole or arch support is visible in the bottom left corner.



SHOES

Experts in Plantar Fasciitis/Heel, Back and Knee Pain/Mortons Neuromas/Bunions/Heel Lifts



73290 El Paseo Drive, Palm Desert, CA 92260 | Tues-Sat 10-5 | 760-515-SHOE (7463)
Plenty of parking in back behind Armandos



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Cleaning Services

74-854 Velie Way, Ste. 8
Palm Desert, CA 92260
Email: info@jays1stopcleaning.com

760.610.3629

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Free In-Home Estimates — Sparkling Satisfaction

We stand behind our workmanship, safety record and our ability to ensure your complete satisfaction.

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- Tile & Grout
- Windows
- Pressure Washing
- Recurring Cleaning
- General Cleaning
- Vacation Homes (STR)
- Office Cleaning

Call 760.610.3629 for an appointment today!

jays1stopcleaning.com

www.thesuncityinsider.com

2021 Sun City Insider



\$80+ MILLION IN SALES IN 2020
\$165+ MILLION
SO FAR IN 2021!
PHONE: 760-367-7253

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REAL ESTATE
www.jelmburgteam.com

*Listings as of October 30, 2021

UNBELIEVEABLE BACKYARD!



3 BED, 3 BATH | CONDO | 1,900 SF (EST.) | POOL WITH WATERFALLS | TIERRA HERMOSA

1305 YERMO DRIVE, #56, PALM SPRINGS | \$995,000

SOLD



GATHERING MODEL | POOL | SUN CITY S.H.

81101 CAMINO LAMPAZOS, INDIO | \$719,000

SOLD



3 BED 3 BATH | 2,820 SF (EST.) | TIERRA VISTA

66 LAKEN LANE, PALM DESERT | \$1,150,000

SOLD!! - NEW RECORD SETTING PRICE FOR SC5H!



A "MUST SEE" HOME! - ACT QUICKLY!



LA PAZ MODEL | GOLF COURSE SUN CITY S.H.
81239 AVENIDA NEBLINA, INDIO | \$1,200,000



LAND | DRIVE-THRU OPPORTUNITY DOWNTOWN
PALM DRIVE, DESERT HOT SPRINGS | \$450,000



CALIFORNIAN MODEL | 3 BED, 3 BATH, DEN + BONUS ROOM | GOLF COURSE LOT SUN CITY SHADOW HILLS
81631 CORTE MONTELEON, INDIO, CA | \$835,000

SOLD



BACCARAT MODEL | PRIVACY LOT SUN CITY PD.
78568 AUTUMN LN., PALM DESERT | \$425,000

SOLD



SERRENTE MODEL | PRIVACY LOT SUN CITY S.H.
81660 AVENIDA BOLERO, INDIO, CA | \$409,000

**YOUR HOME
COULD BE HERE!**



CALL TODAY TO GET YOUR HOME SOLD!
760-FOR-SALE (367-7253)



SOLD

\$80+ MILLION IN SALES IN 2020
\$165+ MILLION SO FAR IN 2021!

PHONE: 760-367-7253

SUN CITY PALM DESERT | OCTOBER 1-31, 2021

Model	Street Name	Beds	Baths	Sq Ft	Pool	View Type	Original	Listing	Selling	\$/Sqft	SP%
San Remo	Inverness	3	3	2414	N	Golf Course	\$849,000	\$839,000	\$835,000	\$346	100%
Marquis	Signal	2	3	2415	Y	Golf Course	\$825,000	\$825,000	\$810,000	\$335	98%
Marseille	Alliance Way	3	4	2938	N	Golf Course	\$775,000	\$775,000	\$740,000	\$252	95%
San Tropez	Arbor Glen	2	3	2588	N	Privacy	\$679,000	\$749,000	\$739,000	\$286	99%
St. Tropez	Kensington	2	3	2640	Y	Golf Course	\$799,000	\$775,000	\$735,000	\$278	95%
Casablanca	Gray Hawk	2	2	2042	N	Golf Course	\$679,000	\$679,000	\$679,000	\$333	100%
St. Croix	Golden Reed	3	3	2032	N	Golf Course	\$629,000	\$629,000	\$642,500	\$316	102%
Tangier	Valley Vista	3	2	1800	N	Golf Course	\$669,000	\$669,000	\$640,000	\$356	96%
Baccarat	Dancing Waters	2	2	1836	N	Privacy	\$630,000	\$649,900	\$630,000	\$343	97%
Morocco	Golden Reed	3	3	1888	Y	Golf Course	\$629,900	\$624,900	\$630,000	\$334	101%
St. Croix	Mirage	2	2	2032	Y	Privacy	\$610,000	\$610,000	\$610,000	\$300	100%
Morocco	Summerland	3	4	2062	N	Golf Course	\$549,000	\$549,000	\$570,000	\$276	104%
Montego	Pineknoll	4	3	2034	N	Golf Course	\$610,000	\$570,000	\$560,000	\$275	98%
Morocco	Mojave Sage	3	3	1888	N	Privacy	\$510,000	\$510,000	\$558,700	\$296	110%
Monaco	Pineknoll	3	3	2489	N	Privacy	\$549,000	\$549,000	\$554,490	\$223	101%
Tangier	Inverness	2	2	1800	N	Golf Course	\$579,000	\$579,000	\$540,000	\$300	93%
St Croix	Moonstone	3	2	2116	N	Privacy	\$525,000	\$525,000	\$525,000	\$248	100%
Morocco	Pineknoll	3	3	1888	N	Privacy	\$524,900	\$524,900	\$518,000	\$274	99%
St. Croix	Platinum	2	2	2032	N	Privacy	\$489,000	\$489,000	\$484,500	\$238	99%
Solitaire	Waterfall	2	2	2128	N	Privacy	\$479,000	\$479,000	\$480,000	\$226	100%
Lalique	Waterfall	2	2	1647	N	Privacy	\$449,900	\$449,900	\$469,000	\$285	104%

Pasadena	Winsford	2	2	1128	N	Privacy	\$345,000	\$345,000	\$350,000	\$310	101%
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SUN CITY SHADOW HILLS | OCTOBER 1-31, 2021

Model	Street Name	Beds	Baths	Sq Ft	Pool	View Type	Original	Listing	Selling	\$/Sqft	SP%
Dorado	Avenida Neblina	2	3	2446	N	Golf Course	\$765,000	\$765,000	\$780,000	\$319	102%
La Paz	Camino Los Milagros	3	4	2966	Y	Golf Course	\$749,000	\$749,000	\$770,000	\$260	103%
La Paz	Camino El Triunfo	3	4	2966	N	Privacy	\$645,000	\$645,000	\$645,000	\$217	100%
San Emilio	Calle Santa Monica	2	2	1823	N	Golf Course	\$535,000	\$535,000	\$535,000	\$293	100%
Avalino	Camino El Triunfo	2	2	1763	Y	Privacy	\$519,000	\$519,000	\$535,000	\$303	103%
Sorrano	Calle Loma Entrada	3	3	2112	N	Privacy	\$495,000	\$495,000	\$505,000	\$239	102%
San Benito	Avenida Santa Isadora	2	2	2147	N	Privacy	\$499,000	\$499,000	\$499,000	\$232	100%
San Sebastian	Camino Los Campos	2	3	1753	N	Privacy	\$450,000	\$450,000	\$450,000	\$257	100%
Avalino	Calle Balderas	2	2	1763	Y	Privacy	\$415,000	\$415,000	\$415,000	\$235	100%
San Olivia	Avenida Camarillo	2	2	1374	N	Privacy	\$375,000	\$375,000	\$375,000	\$273	100%
Canterra	Avenida Contento	2	2	1257	N	Privacy	\$330,000	\$330,000	\$350,000	\$278	106%
Canterra	Avenida De Baile	2	2	1257	N	Privacy	\$345,700	\$345,700	\$346,500	\$276	100%
Granada	Avenida Vidrio	2	2	1099	N	Privacy	\$330,000	\$330,000	\$343,500	\$313	104%

RESALES IN DEL WEBB, RANCHO MIRAGE | OCTOBER 1-31 2021

Model	Street Name	Beds	Baths	Sq Ft	Pool	View Type	Original	Listing	Selling	\$/Sqft	SP%
Expedition	Syrah	2	2	1770	N	Privacy	\$765,000	\$725,000	\$715,000	\$404	99%
Journey	Cabernet	2	3	2504	Y	Privacy	\$1,295,000	\$1,295,000	\$1,225,000	\$489	95%
Voyage	Barolo	3	3	2726	Y	Privacy	\$1,199,000	\$1,124,000	\$1,124,000	\$412	100%



*If your property is currently listed, please disregard. This is not intended as a solicitation of other agent listings. Each Keller Williams office is independently owned and operated. The accuracy of all information, regardless of source, including but not limited to square footages and lot sizes, is deemed reliable but is not guaranteed accurate by the MLS, Keller William Realty or the Jelmsberg Team, Inc.

DRE#01971344 DRE#01765543 DRE#01765542 DRE#01865553

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US POSTAGE
PAID
PALM DESERT
PERMIT NO. 4

THERE IS NO SECRET TO OUR SUCCESS...

I WOULD HIGHLY RECOMMEND THEM TO ANYONE YOU WILL NOT BE DISAPPOINTED!

THE TEAM MADE THE PROCESS VERY SIMPLE. - HEIDI L
 - DOUG & MAX GORDON
 - FRED SCHUIT
 VERY HAPPY WITH JELMB. & KEPT US INFORMED OF THE SALE OF OUR HOME. RECOMMEND THEM FOR THEIR HOME IN SUN. VERY WELL

EXCELLENT

★★★★★ -IVAN BREED
VERY PROFESSIONAL

★★★★★ - JIM HANNING

WE CHOSE JELMBERG BECAUSE
MANY SIGNS IN SUN CITY SHADOW

WE LOOKED UP REVIEWS OF THE C
AND THEY WERE ALL GOOD. PENNY
AGENT AND ALL OF HER ASSISTANT

I HIGHLY RECOMMEND BILL HOOKER AND THE JELMERO TEAM. HE HAS BEEN GREAT FROM THE BEGINNING TO THE END AND THAT IS SAYING SOMETHING AS WE FIRST MET BILL IN AUGUST 2014 AND WE JUST CLOSED ON OUR HOUSE IN NOVEMBER 2016. BILL WAS PATIENT AND ENCOURAGING THROUGHOUT THE ENTIRE PROCESS. HE KEPT US INFORMED AND AREA AND TRIED TO DECIDE WHICH COMMUNITY AND HOUSE WERE BEST FOR US. HE REALLY MADE THE PURCHASE EASY ESPECIALLY SINCE WE WERE OUT OF THE COUNTRY. AS BUYERS, HE REPRESENTED US AT THE INSPECTION AND FINAL WALK THRU WHEN WE COULDN'T BE IN TOWN. SUE CHANDLER AND MELISSA DEEEK WERE JUST AS HELPFUL AND PROMPT WITH THE SUPPORT THEY PROVIDED DURING THE CLOSING PROCESS. THANKS TO EVERYONE ON THE JELMERO TEAM THAT WE WERE ABLE TO BUY OUR HOME. FOREVER IN THE HOOKER

OF THE
OW HILLS.

COMPANY
Y WAS OUR
NTS WERE

[illegible]

"THEY WENT ABOVE AND BEYOND THE 'CALL OF DUTY'." **WE WOULD HIGHLY RECOMMEND** THE TEAM OF HEMER, NELSON AND SHE DID A GREAT JOB FOR ME GETTING THE

HOUSE I WANTED AND GETTING IT CLOSED ON TIME. PENNY WAS ALSO VERY HELPFUL WITH INFO

YOUR REAL ESTATE NEEDS IN THE DESERT. ABOUT THE COMPLEX I BOUGHT IN. ★★★★★
- JOHN BAKER ★★★★★ - WWRoyce

THE SERVICE LIFE OF

AGENT AND ALL OF HER ASSISTANTS WERE VERY KNOWLEDGEABLE. MELISSA ESPECIALLY IMPRESSED US. SHE IS A VERY HARD WORKER AND ALWAYS CALLED US BACK WITH THE ANSWER TO OUR QUESTIONS. WE HAVE SOLD OTHER HOUSES BUT THIS ESCROW WAS THE SMOOTHEST ONE WE EVER HAD.

★★★★★

THIS GROUP OF PROFESSIONALS HAVE IT ALL TOGETHER. FROM MARKETING THEMSELVES TO MARKETING YOUR HOME THEY HAVE LISTED.

MY HOUSE SOLD OVER 1 WEEKEND.

★★★★★

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45,000+ MONTHLY WEBSITE VISITORS

SUPERIOR MARKETING

\$165+ MILLION IN SALES SINCE JAN 1, 2021 AND \$80+ MILLION IN 2020

760-FOR-SALE

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