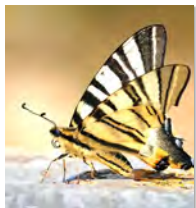


T H E  
**ECHO**

**July 2023**



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CALENDAR: JULY 2023

# MVMCC Management Update

## Construction and Projects

Forty-five of the ninety parking spots to the west of the clubhouse are taken up by construction. Thank you for your patience. We look forward to getting started on regularly scheduled maintenance and capital projects as soon as the City Council approves our budget at the June 27 meeting.

## Water Usage

Last month the Park's water usage was 30,000 gallons per day. One year ago, it was 39,874 per day. This reduction is due to plugging several leaks, plus the warmer weather last spring.

## Gas and Electricity Usage

The Park's gas usage is down by  $\frac{2}{3}$  from last year's. Electricity usage is similar to last year's at 3,375 kwh per day. PG&E's California Alternate Rates for Energy Program (CARE) can give you a monthly discount of 20% or more on gas and electricity. We have application forms in the office.

## Outdoor Lighting

We have added low-voltage lighting around several of the clubhouse walkways. It's needed less in the long summer evenings but will be useful next winter.

## Flag and Street Signs

Many of the Park's street signs were replaced, and a new American flag is up. Thank you, Tom Nadolski, for making sure the old one was disposed of properly and respectfully.



*Matt Greenberg*  
**Matt Greenberg**

GENERAL MANAGER  
gm.mvmcc@gmail.com

415-883-5911 ■ 415-883-1971 Fax

## Directory Update

### Changes

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## THE ECHO 2023

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### SUBMITTING ARTICLES

Email articles with "ECHO" as the subject to  
**Anila Manning: anilahere99@gmail.com**  
with a copy of the article in the body of the email.  
Images should be high resolution.

### ECHO DEADLINE

The 8<sup>th</sup> of the month or sooner  
for the following month's issue

# Letter to Residents

Greetings from the Park Acquisition Corporation Board.

**Finances** Our finances are under review. Our cash plus medium- and long-term reserves continue, we believe, at more than \$5 million. We were told that these reserve funds are in a non-interest bearing account at Umpqua Bank. With the City's pileup of delayed accounting, and funds due us and payments out still being finalized, we do not know the extent of our reserves. The operating budget for MVMCC went before the City Council on June 13, and a five percent rent increase was put forward by City staff. Following the June 19 workshop at the clubhouse with members of the City Council, City staff, consultants, PAC Board, and residents, the capital expenditures in the budget will most likely be decided. This meeting was pivotal in addressing how MVMCC's finances are managed currently and in the coming years.

MVMCC is an Enterprise Fund owned by the town of Novato. MVMCC's finances are completely separated from the City's accounts, and excess earnings are used to pay for MVMCC and its upkeep and future development. In the past month, City staff has informed us that MVMCC has close to \$700,000 in charges to our accounts for "prior period

adjustments." Some of these charges have not been detailed or explained fully, and we continue to request details concerning the services and benefits named in these charges.

**Vaccine** COVID and its new variants are still around. Do not let your guard down. Practicing social distancing and continued masking are advised but not required as the state and country relax the mandated precautions to avoid the transmission of COVID. The CDC still reports you are less likely to be seriously sick if you have been vaccinated, and avoidance of transmittable situations is encouraged.

**Projects** Several projects are in process for the Park, including the clubhouse roof and solar heating for the pool. Work on the sewer pump station near the clubhouse is ongoing (see next page). We are told that the City's engineering group will work to accomplish these before summer's end.

**Activities** MVEST, HOL, and Mar Val are all very active on your behalf, and their activities are reported on in articles in each month's *Echo*. I urge you to investigate and participate. It is best to see the notices at the front desk and our website ([marinvalley.net](http://marinvalley.net)) to take advantage of these worthwhile events. By the time the *Echo* is printed, some events have already passed.

**Participation** The PAC Board's meetings are enriched by resident participation. Your suggestions on how MVMCC can better serve your and the community's interests are always welcomed. Come to the board meetings or email us.

**Election** Vicki Waddell has retired from the PAC Board, and Joan Cervisi is assuming the At Large position. We welcome Joan and give our warm thanks for Vicki's contributions to the board.

**Agendas** For future PAC Board meetings, agendas with the Zoom link are posted 72 hours before the meetings and are available to those on the mailing list. To be added to this list, contact PAC secretary Carol-Joy Harris at [caroljoyharris@comcast.net](mailto:caroljoyharris@comcast.net). You can also find the Zoom link on our [marinvalley.net](http://marinvalley.net) homepage.

**Meetings** A recording of the June meeting is available at [www.youtube.com/watch?v=u0oDqYd-vb0](http://www.youtube.com/watch?v=u0oDqYd-vb0) and on our website, [marinvalley.net](http://marinvalley.net). The next board meeting will be on Monday, July 3, at 6 pm.

In service,



  
**Jay Shelfer**  
PAC PRESIDENT  
[jjshelfer@yahoo.com](mailto:jjshelfer@yahoo.com)  
415-250-0375 cell



# Pumping Station Project Update

by **DAVID STIER**, Associate Engineer, Vice President of Nute Engineering



**W**ork during the past month has progressed well and the project remains on schedule. The primary activities from May into June included the demolition of the existing pump station and replacement of the pump station pressure pipe that conveys the sewage from the pump station to the south side of the Park.

Some residents showed interest in the new pipe material used for the pressure pipe on Marin Valley Drive. The material used is high density polyethylene (HDPE). HDPE is a strong pipe material with high corrosion resistance. The pipe is delivered in 40-foot-long segments which are connected using a heat fusion process (*see left*). Fusing the sections together eliminates possible leaking from joints in the future.

Project activities through June included the construction of the concrete structures for the new pump station. Below is a view of the rebar and forms for a valve vault ready for a concrete pour.

After completion, the structures will be utilized to support the electrical and mechanical components (piping, valves, etc.) of the pump station. Installation of the electrical and mechanical components will begin in July and continue through August.

The contractor is working to restore the ADA parking spots in front of the clubhouse as soon as possible. Restoration of most of the other parking spots along Marin Valley Drive will be completed by the end of July.

Any questions about the project can be directed to Elisa Sarlatte, project manager for the City of Novato, at [esarlatte@novato.org](mailto:esarlatte@novato.org). ■



# Goats, Groundskeeping, and Gardens

By **JOHN HANSEN**

**G**oats will be returning to Marin Valley hillsides sometime towards the latter part of June. Again this year and going forward, the goats will be provided by the Novato Fire Protection District (**NFPD**) and funded by the Marin Wildfire Protection Authority (**MWPA**), amounting to about \$50,000 for what is technically referred to as “Prescribed Herbivory.” But the goats are just the beginning.



health restoration will be accomplished by extending the suite of prescribed treatments beyond the basic GNSFB to include the entire WUI.

## **What does this mean for Marin Valley?**

For the last decade we have seen a massive shift in wildfire behavior in response to climate change and our limited understanding of wildland ecology, and that a substantial update is urgently needed. We found that wildfire prevention has been highly

counterproductive. We must instead recognize the benefits and even the necessity of wildfire in the California wildlands, and radically shift our efforts to mitigate their detrimental effects by promoting forest health restoration.

Our local response began in 2014 with a PG&E-funded study to thoroughly characterize wildfire risks on the 80± acre Marin Valley community and adjacent WUI.

The next year, 2015, wildfire hazard and risk concepts were soberly transformed to reality when a wildfire scorched the edges of both the Marin Valley and neighboring Bay Vista communities. During the years since, we have percolated along with our wildfire mitigation work – based on the 2014 study – using goats, hand crews, and more recently, heavy equipment.

## **Major Wildfire Projects**

NFPD and MWPA have planned a suite of major wildfire mitigation projects for the next few years to the tune of about \$21 million. These strategic fuel-reduction projects will span the entirety of NFPD’s Novato regional service area, from Marin Valley and Pacheco Valle (South), to the Stafford Lake vicinity (West), to the Buck Center and Bahia (North), and to Green Point and Black Point (East).

The two-pronged objective is to

- 1) reduce the excess fuel load in the wildland-urban interface (WUI) in order to greatly improve wildfire management, and
- 2) “forest health restoration” throughout the region.

The core project is the 60-mile long Greater Novato Shaded Fuel Break (**GNSFB**). Forest



Fast-forward to the incipient GNSFB: our basic work is about to be greatly accelerated, far more thoroughly and ecologically than we would otherwise have done.<sup>1</sup>

Figure 1 shows the local areas to be treated. The GNSFB is in red; the WUI “forest health restoration” areas are in yellow.

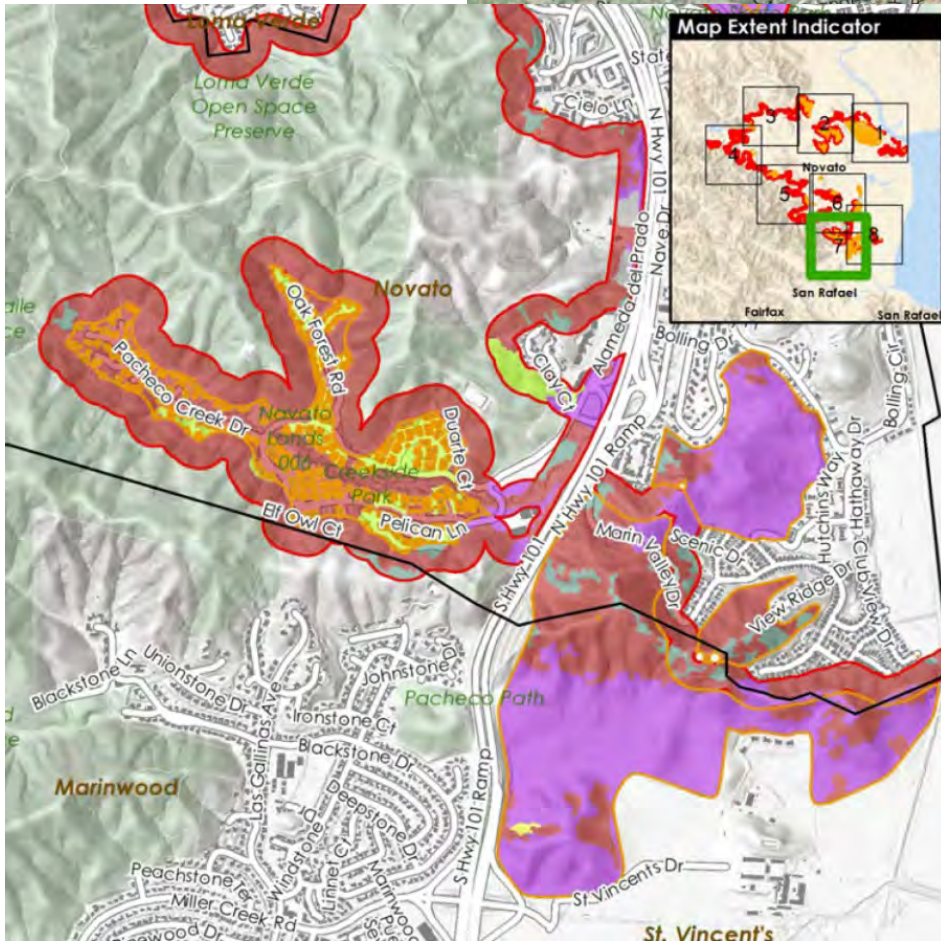
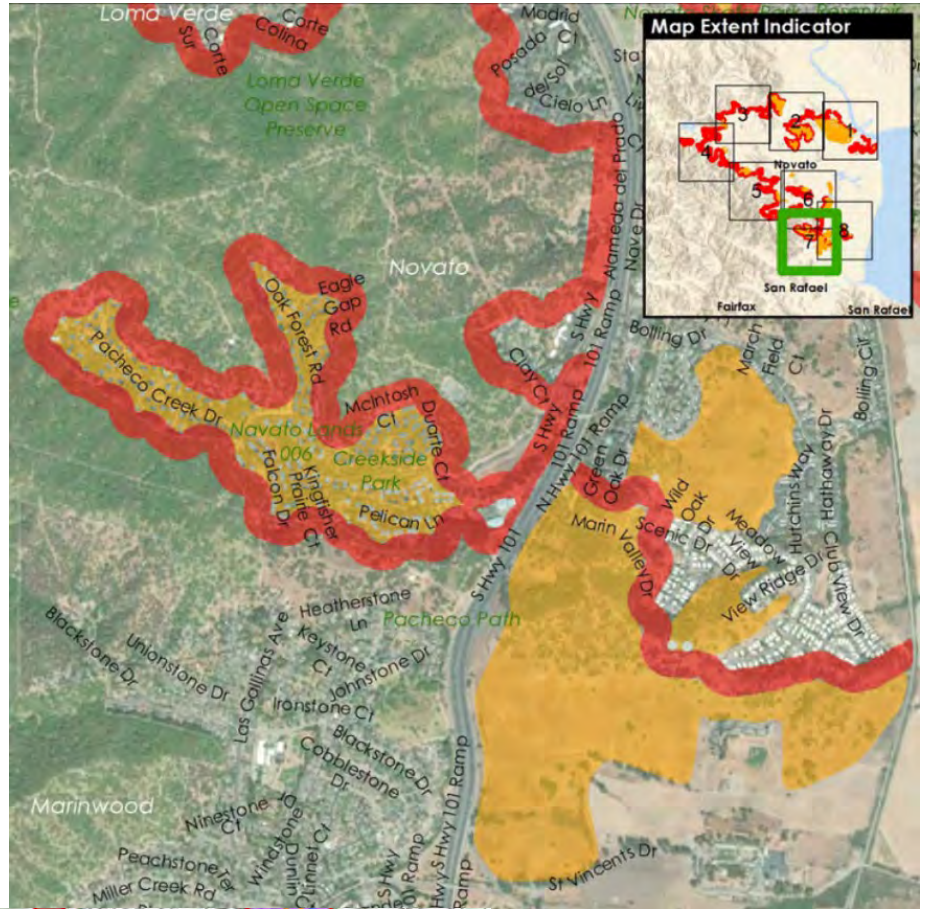


Figure 1  
 Legend  
 Scale = 1:24,000  
 0 0.25 0.5 0.75 1 Miles

Figure 2 shows the primary types of treatment to be used. Red indicates hand crews and goats, purple is prescription burning, and teal represents the complex areas where specific treatments will be decided as needed.

Figure 2

While there are many treatment modes available for this work, it's nice to see that the lion's share of the work will be done without heavy equipment so our local wildlands can be carefully manicured.

The precise timeline has yet to be nailed down; however, we do know that goats will arrive in late June, whereas the greater majority of work will begin later this summer and into next year. For us, the timing has been a big upgrade from earlier planning. Originally, Marin Valley work was notched to begin in about five years; but now – largely due to the efforts of our resident Fire District Director, Bill Davis – our place on the schedule has shifted from last to first. Thanks, Bill!

### Here are some of the activities you can expect:

- Professional foresters, contractors, and crew bosses surveying and precision planning their tasks
- Goats and weed whackers removing grasses
- Hand crews pulling broom; trimming, limbing, and thinning trees; selectively removing brush, and protecting sensitive flora and fauna
- Occasional brush pile and broadcast prescription burns
- Chippers and masticators broadcasting as much of the reduced fuels on site rather than trucking them to a remote location
- Straw wattles and other storm-runoff mitigations
- Curious and envious fire professionals, politicians, and press from around the globe recording and critiquing this grand project.

In addition to this outstanding service, our budget will see an annual savings exceeding \$100K by handing off the majority of our WUI work to the pros. What's more, the GNSFB is funded by county property taxes, to which we in Marin Valley contribute very little. I, for one, am very grateful that someone out there knows how to honor and care for the senior citizens of Marin. Thank you MWPA.

### Wildfire Mitigation—What's Left?

The voters of Marin have done their part by passing Measure C in 2019; the fire services are doing their part with projects like the GNSFB and

fire-mitigation grants to residents; MVEST's Firewise Team and Marin Valley Management are doing their parts. It's gratifying to see how many Marin Valley residents have also done their parts with work on Zone 0 and home hardening – there's still a ways to go, but we're making good progress.

If you haven't yet tackled your Zone 0 fuel-removal project yet (the first 3-5' around your home), remember that MVEST can assist you with planning, designing, scheduling, and applying for grants to help fund your efforts. NFPD and MWPA both offer significant grant incentives and HOL also has some limited funds. Just let MVEST know – we're here to help you get this done! ■

<sup>1</sup> Marin Wildfire Prevention Authority. *Greater Novato Shaded Fuel Break Project CalVTP Project Specific Analysis and Addendum, March 2023.*



## MVEST First Aid Class Saturday, July 29

Concentrating on common emergency situations including stroke and heart issues. Each participant will receive a first aid kit designed specifically for this class. Open to all Park residents.

Limit 36 residents. Suggested \$10 donation.  
Sign-up sheet on the clubhouse counter.



## Free Computer and Training

MVEST's partner, Marin Center for Independent Living, is giving away

130 Chromebooks (laptops) to eligible Marin residents with a disability, AND/OR over the age of 60. All applicants must have an income within 300% of the Federal Poverty Level (\$43,740 for a household of one, or \$59,160 for a household of two). They will also provide computer and internet skills training to 50 individuals. Go to [www.marincil.org/digital/application.php](http://www.marincil.org/digital/application.php) to apply.

**Register with Alert Marin**  
to receive emergency alerts from  
Marin County [www.alertmarin.org](http://www.alertmarin.org)  
415-473-6376



# Message from Mar Val

Dear Friends,

Once again, as I write this column it is raining, and Mar Val continues to hope for some sunshine and warmer days so that we can enjoy our summer parties outside.

Come join us on the deck for the Independence Day celebration. We will be entertained by our very own Brynda Foster and Richard Lisowski. Dinner will be pulled pork or egg salad sandwiches.

Larry Moore, Director of Hospitality, will once again be cooking for Pasta Pub night on July 21. Please remember that this is a Pub night dinner, and while you certainly do not need a reservation to attend Pub, if you wish to join us for dinner, you must have a reservation. Be sure to check out the flyers in this *Echo*.

At each event, several folks inevitably present \$100 bills to purchase a \$6 drink ticket or raffle tickets ... we are sorry, but we just don't have that much change. So we kindly ask your cooperation ... when you cash your check at the bank please get a few \$20

or \$10 bills. Mar Val would greatly appreciate your assistance ... or we would be happy to sell you some 16 drink tickets all at once and then you will be set for many Pubs and events.

We would like to sincerely thank Tim Hart for his incredible pork verdi on Cinco de Mayo ... it was delicious and Tim has agreed to come back next year, so save the date: May 3, 2024 – Anne's margaritas and Tim's pork – certainly a winning combination. Another winning duo was the hard lemonade and fantastic burgers served on Memorial Day ... Thank you Anne and Roger, job very well done.

We look forward to seeing you all at Pub and at the dinners.

Save the date of August 12 for an exciting, unique evening.

See you soon.







***Mar Val presents  
Independence Day!!***

**Tuesday, July 4**

**Music by Brynda Foster!!**

**5 pm Cocktails 6 pm Dinner**

**Try our Champagne Cocktail**

**Menu**

Pulled Pork Sandwich *or* Egg Salad Sandwich  
Baked Beans & Macaroni Salad  
Chef's Surprise Dessert

\$15 per person. Make checks payable to Mar Val

*Deadline for reservations: Saturday, July 1, by 5 pm  
(or when 120 reservations have been received).  
For questions, call Susan Hoff at 707-365-9426*

# MAR VAL PASTA PUB NIGHT



**Friday, July 21**

**Cocktails at 5 pm     Dinner will start at 5:30 pm**

**Pasta with choice of sauces (pesto or meat)**

**Salad and garlic bread**

**\$10 per person**

Reservation deadline – July 18 or when 100 reservations have been received.

For questions, call Susan Hoff @ 707-365-9426

# HOL Home Owners League Message

Welcome,

HOL members and many other Park residents have been recovering from our wonderful play *Today's the Day* and an inspiring celebration of Pauline Hawkins and all she has done for our community. Both events were extremely successful. The play was sold out for its two performances and Pauline's celebration had about 80 people attending. Both were greatly enjoyed.

## Bill Hartwell

Bill Hartwell has been playing and performing for over 30 years and has six CDs of original songs. Bill will sing for us once again at a free event. He is an old friend of Charlotte Kells and former resident Lee Dunne who have sponsored this event with HOL for the last several years. Refreshments will be served. Check him out at [www.billhartwell.com](http://www.billhartwell.com).

## Art in the Park

There is a new exhibition in the clubhouse, and one piece by Meg Jordan has already sold. If you would like to purchase something on display, please contact the artist. The transaction will be between you and the artist, as HOL does not take a commission on the art. The exhibit will be up for about six months.

**HOL Banners and Posters** HOL, like other groups in the Park, is very concerned about the unnecessary use of plastics, so we are phasing out our old plastic banners and replacing them with cloth banners. The existing plastic ones will be used until they wear out. The new banners, though slightly more

costly, are bright and highly readable. HOL and Mar Val are in the process of using up all our plastic cutlery and in the future will be using metal.

## Native Plants



MVEST has been working with HOL to help educate residents with defensible space and has purchased a book on native plants, called *Plant Replacement List*, which offers less flammable plants to replace combustible ones that we may have in our gardens. It is a useful reference book and lists plants that can easily grow in our area. It contains sections on ground covers, large grasses, hedging shrubs, medium shrubs, vines, small trees, and large trees. This book is available in the library as a reference source; please do not remove it. To find a list of flammable plants, please visit <https://tinyurl.com/4nfnhvjd>.

## Yard Maintenance

Our yard maintenance group is now being led by Michale Dancer and Lisa Jackler. They identified several yards that were in need of some help. HOL offers assistance to clean up yards for those who are not able to do the

work themselves or can't afford to hire someone to do it. People have been extremely grateful for this yard work, and it will continue through the summer. This yard care is being paid for by your very generous donations. We all thank you.

## Free Food

We continue to get contributions of free food, which is delivered each Thursday and Sunday. See the schedule in the Breezeway Boutique for delivery times. These deliveries from the Farmers Market and from stores such as Whole Foods, Safeway, and Costco can significantly extend your healthy eating choices. The food is all free and can range from organic vegetables to sweet desserts and canned goods. Make sure you come just when the food is due to be delivered, as it doesn't last long.

## Grandkid's Day

HOL is planning a party for young children and grandchildren of residents on August 13 from 1 until 4 pm. We are calling the event Grandkids' Day. This will be combined with an ice cream social and fun and games for kids. We will have lots to do for everyone. We ask that if you bring youngsters, that you stay with them while they are here.

Stay safe, and enjoy the summer,





# Bill Hartwell Returns to Marin Valley

by **CHARLOTTE KELLS**

Sunday, July 16 • 3 – 5 pm

Bill is a singer-songwriter who currently resides in San Diego, CA. He primarily performs in Southern California, but his gigs have taken him from coast to coast. He has been playing and performing for over 30 years and has six CDs of original songs.

“Bill Hartwell ... has established himself as one of the most reliable and imaginative acoustic singer/songwriters on the local scene. He is a superb guitarist, with an immediately endearing vocal persona, and his songs range from keen observations, to warm and introspective, to clever pieces



of social commentary.”  
– Frank Korcher,  
*San Diego Troubadour*

Bill is an old friend of mine and former resident Lee Dunne. We have cosponsored this event with HOL a few times, and it has always been a big success!

This year the Marin Valley HOL will sponsor Bill in a free event for the community on Sunday, July 16 from 3 pm to 5 pm at the Marin Valley Clubhouse. Refreshments will be served.

Check him out at [www.billhartwell.com](http://www.billhartwell.com) ■

## Poem for Pauline

by **MAGGIE SIEGFRIED**

Our dear Pauline  
Has two thumbs that are green,  
And a heart that is big as the ocean. For  
years she has toiled  
On our hills and our soil  
With her talent and selfless devotion. ■

# The Sanitized Story of Creating Today's the Day

by **JANIE KLIMES**, Producer



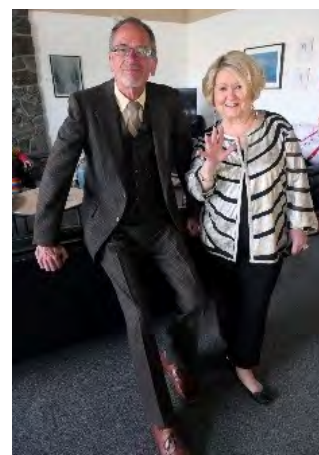
**H**ere it is, Sunday, May 21, early evening, and I am sitting down to relax after our final play performance. As I take off my dangly, shiny earrings, I can't help but reminisce about what we have been through the last nine months. I would like to share some of the behind-the-scenes trials and tribulations that we (Anne Lakota, Joanne Woodward, Vicki Waddell, and I) navigated to get to this point. It all started last SEPTEMBER!

First the script. After *much* discussion, we finally came up with a script that we all loved. We agreed on continuing the KMVC radio show format from the previous year's play, and creating the Marin Valley Theater Company as an umbrella to our endeavors. The theme of recovering and rebuilding from COVID was genius. Thank you, Vicki! Her concept was so appropriate because, in actuality, we were all experiencing just that, having spent untold months being unable to get out and meet friends and improve our community connections.

So, how to push this idea into a play? From the start, all the major concepts were there: from the carpenters rebuilding to the telephone operators raising money, the questionable judges,

and community auditions for staff positions with the theater company. Then the actual production began. Meetings and conversations took place over the next couple of months, with all of us working hard to add and subtract dialog, add more humor (can never have enough, right?), and further complete what we *thought* would be the final script. Then we set the dates. In reality and hindsight, there were *too many script changes to count*.

The next step was finding talent. All the way back in October, we had community meetings open to anyone who was interested in participating. Two pages of people signed up for acting and singing roles as well as production staff positions. We were amazed at the variety of talent here in the Park. Now to fill the parts. I did a lot of phone calling and cajoling to finally arrive at our list of players. Extracting commitment from actors who were busy, unpaid, forgetful, and planning vacations became a huge hurdle. We learned to be loving, kind, and forgiving, then worked around the obstacles as best we could. In rehearsals, with so many missing so often, Gail Patterson and I ended up playing almost everyone's part at least once, sometimes multiple parts in one rehearsal. We pretty much had the entire script memorized.



*Mike Holland, Carolyn Corry*

Of course, many of the volunteers had their own ideas of how the script should be played. Mike Holland (Roger) became the master of ad lib, and Carolyn Corry (Bethany) became the master of retorts.

The telephone operators became a group unto themselves. Using our script as the foundation they created their own hysterical dialog. The judges did the same, and somehow, they all came together for the laugh-out-loud funny outcome. Weren't they the best?

Maggie Siegfried and Aneesha Dillon shared the singing coach responsibilities. Aneesha had a tricky schedule and Maggie graciously filled in with her expertise. Eventually Maggie took over all the





*Telephone operators: Barbara Machalk, Gail Patterson, Kathryn McMudie, Jill Allen*

singing coach duties. The original concept of using karaoke presented insurmountable technical problems and was eventually dropped in favor of live music, but only after months of rehearsals and alterations. Maggie, Anne, and Joanne worked with the singers who had volunteered to match their voices, choose what songs would be best for the show, decide who could/would solo, and eventually cut some numbers and singers out of the lineup. Painful! Painful! Enough said!

We had no one who could dance. Then I opened my big mouth and said, "We could do a line dance" and suggested "Big Spender" because I had done it once at a Club Med. *Over 30 years ago!* And they said, great

idea, *you can be in charge!* This was in December, and I had absolutely no idea how to go about doing this. But I *did* know how to line dance. I searched many YouTube videos and found "Boot Scootin' Boogie" with a tutorial, so that's what we used.



As for "The Big Spender," different YouTube versions showed the dancers using chairs or ballet bars, doing splits on the floor, dressed as sex workers, parading for tips, singing all the words themselves, and so on. Our final version was a mixture of all of them. And I knew from the beginning that Rich Wilkerson would play the Big Spender. We came up with the idea of little old ladies going out together to a bar after a shopping spree and then morphing into the younger, sexier versions of themselves. Fun, fun, fun. But we still had no dance moves. That's when Michale Dancer casually mentioned that her 83-year-old sister who used to dance on Broadway might be able to help. So, for three months, our dance group met with Alixe Dancer via Zoom to learn and perfect our dance moves. What a treasure those Dancer girls are!



*Singers: Alexis Freidman, Joanne Woodward, Janeen Thomas, Maggie Siegfried, Janet Shouldis, Frank Simpson*

*Dancers: Michale Dancer, Sandy Zeichner, Gayle Atkinson, Rich Wilkerson, Janet Shouldis, Elizabeth Lev, Lisa Jackler with singer Maggie Siegfried on guitar and Mike Holland in back*

As for technical support, after karaoke was removed from the equation due to logistics (Anne pulling her hair out trying to do it all herself), Jae Tillinghast took on the job of audio assistant, which really lightened the workload and gave Anne some breathing room. By April, the rehearsals were still very





*Dancers left to right: Janie Klimes, Michale Dancer, Lisa Jackler, Janet Shouldis, Gail Usilton, Sandy Zeichner, Gail Patterson*

After months of rehearsals of various configurations, April was coming to a close and the production dates were looming. We loved what we had, but many, many things needed to be fixed. People weren't speaking into the microphone. People weren't acting OUT! People added too much dialog to the script. People weren't projecting to the audience. And our outdated sound system!!! Who will do the lights? Who will do the decorations? What about costumes?

tedious (think about setting up all the microphones, keeping the wires straight, mixing the sound on the antiquated board, etc.). Luckily Elizabeth Lev suggested a friend who could volunteer to run the audio board. That worked out great until we found out that he couldn't come to the second show, so at the last minute Gary McClendon volunteered, and we finally had our complete audio crew.

Luckily, Joanne with her previous experience had the props well under control. And under her tutelage, Lisa Jackler became a proficient stage manager, cuing and managing the stage entrances of each actor, singer, and dancer.



*Michale Dancer and Ed Collins*



*Piano: Steve Plocher*



*Dolly and Ed Collins*

No room on the stage for anything. Who will sing "Big Spender"? Who can play piano? Yikes! And worst of all, the whole thing was just too long! Nobody is going to sit for over two hours without a break! The months of experience gave Anne, Joanne, Vicki, and me the ability to take

all of these problems in stride (ha ha ha), make the various improvements, and end up with our fabulous production. We look back and realize how much fun we had working with this cast and crew. We hope you enjoyed it too! ■

*Barbara Machalk, Larry Friedman, Barbara Bell, Sandy Zeichner*



# Protecting Your Personal Information

by **VICKI WADDELL**

One of our home computers was recently hacked. Thankfully we caught it in time before the crooks emptied out one of our checking accounts! These bad guys are attacking us through our phones, our computers, our emails, and our bank accounts. Just when we figure out how to avoid certain attacks, the crooks come up with new ways to steal our money. I recently attended a seminar on this subject at College of Marin, and now I'm sharing ways to detect their presence and to fight back. This month, I'm going to start with the basics:

➤ Remove all unnecessary information from your wallet, such as your social security card and rarely used credit cards. Make copies (front and back) of the cards you leave in your wallet and put these copies along with the cards you removed in a safe place for future use. Be tough and start purging!



- Review your bank/credit card statements every month. Not everyone balances their checkbook every month, but do check to see that you made every transaction (debit and credit). If you see something that is odd or incorrect, report it immediately to your financial institution.
- If you have a landline, use your answering machine to weed out unwanted callers. You can tell if it's an unsolicited caller because you'll hear an automated churning sound. If your

curiosity gets the better of you and you do pick up and there's a foreign-sounding person at the other end, hang up! Just know that every time you answer an unsolicited call, you are confirming that your phone number is valid, which in turn encourages the bad guys' computers to hound you with even more unsolicited calls.

➤ Subscribe to antivirus software service for your cell phone and computer. Be careful you don't go with a company that automatically renews your contract every year. We got a notice on our computer that said it was time to renew our subscription. Of course we jumped right on it because we didn't want to get hacked. Consequently, we ended up with three subscriptions with the same company with renewal dates of 2024, 2025, and 2030! This taught us how important it is to keep track of our subscription renewals.



- Don't be tempted to open attachments from businesses or people you don't know. Malware can be hidden within attachments, and once your computer is infected it will start acting strangely. Unless you have computer hacking expertise, you'll need to call a specialist to get your computer up and running again.
  - Never, never, never let anyone have access to your computer (except your computer specialist). Yes, we're incorrigible as we did this too! We were told that to install a particular software program, the company, which ended up being a third party, would need access to our computer. They were inside our computer for 15 minutes assuring us every step of the way that it wouldn't take much longer to complete the process. This is called "data theft"!
  - Don't be goaded into making a rash decision, especially when the person on the other end of the phone sounds oily and overly caring. Trust your instincts. Take extra time to think about your decision and even better, consult with someone you trust to help you decide what is best for you.
  - Turn on a two-factor authentication (2FA) for all secure websites to access resources and data, especially from sites you frequent such as financial institutions. Examples of 2FA: credit card # and zip code, or password and ID #.
  - Use strong passwords. They should be at least 9–12 characters long. Mix up the password with numbers, letters with and without caps, and symbols. If you can't think of anything memorable, try using your favorite song, book title, a joke, your pet's name, or the names of your favorite movie stars. Consecutive numbers such as 12345, people's names, and your address are taboo as they are too often used and provide personal information about you that you wouldn't want others to have.
  - After typing in a URL (web address), don't select the entry that starts with an ad or sponsor, as these are not secure sites. Scroll down and find the official site. Then when you open the site, type `https://www ...` in the secure/locked area of your browser. The "s" after `http` indicates "secure" in the `http` link as in `https://....`
  - Always log out when using a public WiFi. Companies that gather data from interactions we make online use the information to predict patterns in decision making. While not illegal, this practice of selling information for financial gain can be dangerous if companies don't follow the laws and regulations of their particular industry. For instance, Nextdoor was conceived as a profit-oriented business and can be a "data miner." For us users, it's safer to stay within the confines of our MVMCC Nextdoor.
  - Shut your computer down at least once a week. Much like how our rem sleep restores our brains at night, your computer also needs time to update and recharge. I just learned the opposite is true for printers. If you turn the printer off, the ink dries out! (Thank you, Rene Prado.)
- Lastly: It's okay to laugh at your mistakes. We do it all the time in our household.
- Next month, we'll discuss "phishing," "spams," social media, virtual credit cards, smart phones, junk mail, and finally how to read a credit report. ■

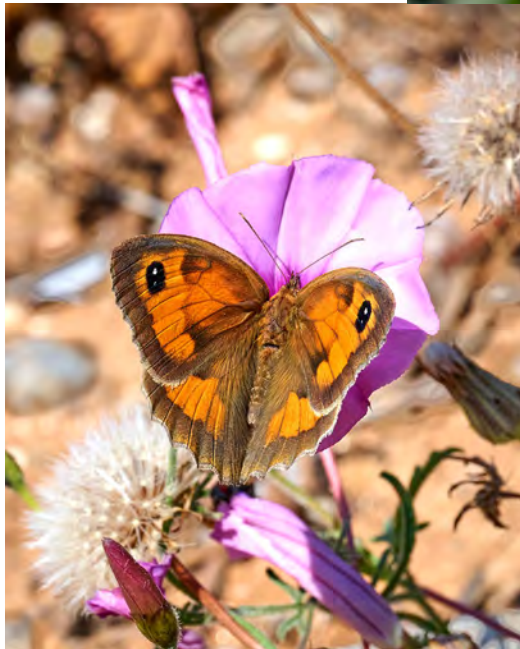


# Greetings from Greece

Text and Photography by **DAVID GRAY**

**W**e are concluding our time in Italy and Greece with a trip to the Greek islands of Milos and Sifnos. While out hiking we didn't see a wide variety of birds, mostly house sparrows, Eurasian collared doves, hooded crows, and gulls.

So when the butterflies caught my eye, I gave in to the guaranteed insanity of trying to photograph butterflies in flight, and sometimes settling for butterflies sitting on flowers and eating their nectar.



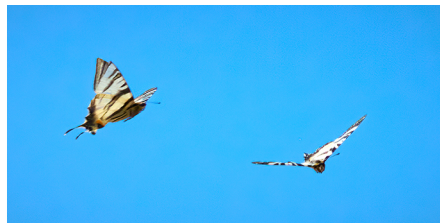
The green and orange Cleopatra (*Gonepteryx cleopatra*) was seen a lot, and this one was honing in on its lunch and then enjoying it.



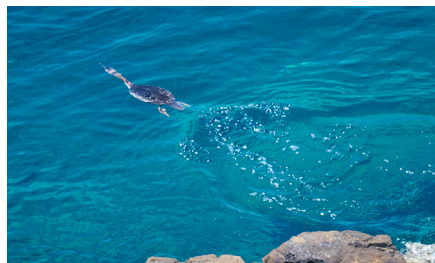
Some of the butterflies are European. The light brown with orange Southern Gatekeeper (*Pyronia cecilia*) was dining on a light violet *Convolvulus althaeoides*. The very dark brown with orange and white Red Admiral (*Vanessa atalanta rubria*) was feasting on lantana.



The Scarce Swallowtail (*Iphiclides podalirius*) was the star of the show, with two or three of them engaged in what was a rivalry for a female or a mating dance (or both) at the Agios Andreas temple high in the mountains near Apollonia. They were flying past the bells with the Aegean Sea visible under the arch.







Rounding out the trip with an actual bird: from atop a cliff I spotted this cormorant fishing under the beautifully clear aquamarine water near the tiny town of Hersonissos, in the far northern part of Sifnos.



As fantastic as the past three weeks have been, it is wonderful to be back home! ■





Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
<h1>JULY 2023</h1> <p>Please check our website <a href="http://marinvalley.net">marinvalley.net</a> for any changes or for Zoom links.</p>						1 <b>5PM Mar Val</b> <b>July 4 deadline</b> <b>4-5PM Breeze-</b> <b>way Market</b> <b>6:30PM Dancing</b> <i>Meadow</i>
2 10-10:30AM <b>Meditation</b> <i>Zoom/ Michael Hagerty</i> 4-5PM <b>Taiji</b> <i>Deck/ David MacLam</i>	3 5AM <b>Trash</b> 10AM <b>Water Aerobics</b> 7PM <b>PAC Board Meeting</b> <i>Zoom/contact Carol-Joy Harris</i>	4 <b>5PM Mar Val July 4 Celebration</b>	5 10-11AM <b>Water Aerobics</b> 2-3PM <b>Craft&amp;Chat</b> 6PM <b>HOL Board Meeting</b> <i>Fireside Room</i> 6PM <b>Dancing</b> <i>Deck</i>	6 10-11AM <b>Chair Yoga</b> <i>Fireside Room</i> 11AM-12 PM <b>Rollin' Root</b> 	7 10-11AM <b>Water Aerobics</b> 12PM <b>Mahjong</b> 4-5PM <b>Taiji</b> 5-7PM <b>Pub</b> 6-10PM <b>Game Night</b> <i>contact Ed Collins</i>	8 <b>6:30PM Dancing</b>  <b>Echo deadline</b>
9 10-10:30AM <b>Meditation</b> 4-5PM <b>Taiji</b>	10 5AM <b>Trash</b> 10AM <b>Water Aerobics</b> 5PM <b>MVEST</b> <i>Zoom/contact John Hansen</i>	11 4-5 PM <b>Taiji</b>	12 10-11AM <b>Water Aerobics</b> 1PM <b>Ladies Bridge</b> <i>Private, Fireside Room</i> 2-3PM <b>Craft&amp;Chat</b> 6PM <b>Mar Val Board Meeting</b> 6PM <b>Dancing</b>	13 10-11AM <b>Chair Yoga</b> 11AM-12 PM <b>Rollin' Root</b> 	14 10-11AM <b>Water Aerobics</b> 12PM <b>Mahjong</b> 4-5PM <b>Taiji</b> 5-7PM <b>Pub</b>	15 <b>6:30PM Dancing</b>
16 10-10:30AM <b>Meditation</b> 3-5PM <b>Bill Hartwell</b> 4-5PM <b>Taiji</b>	17 5AM <b>Trash</b> 10AM <b>Water Aerobics</b>	18 <b>5PM Circle of Friends</b> 4-5PM <b>Taiji</b> <b>5PM Pasta Pub deadline</b>	19 10-11AM <b>Water Aerobics</b> 2-3PM <b>Craft&amp;Chat</b> 6PM <b>Dancing</b>	20 10-11AM <b>Chair Yoga</b> 11AM-12 PM <b>Rollin' Root</b> 	21 10-11AM <b>Water Aerobics</b> 12PM <b>Mahjong</b> 4-5PM <b>Taiji</b> 5-7PM <b>Pasta Pub</b>	22 <b>6:30PM Dancing</b>
23 10-10:30AM <b>Meditation</b> 4-5PM <b>Taiji</b>	24 5AM <b>Trash</b> 10AM <b>Water Aerobics</b>	25 4-5PM <b>Taiji</b>	26 10-11AM <b>Water Aerobics</b> 2-3PM <b>Craft&amp;Chat</b> 4PM <b>Book Club</b> <i>contact Carol-Joy Harris</i> 6PM <b>Dancing</b>	27 10-11AM <b>Chair Yoga</b> 11AM-12 PM <b>Rollin' Root</b> 	28 10-11AM <b>Water Aerobics</b> 12PM <b>Mahjong</b> 4-5PM <b>Taiji</b> 5-7PM <b>Pub</b>	29 <b>10AM MVEST First-Aid Class</b>  <b>6:30PM Dancing</b>
30 10-10:30AM <b>Meditation</b> 4-5PM <b>Taiji</b>	31 5AM <b>Trash</b> 10AM <b>Water Aerobics</b>					