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*Per MLS Data
Dear Neighbors,

Happy New Year! We hope that you had a wonderful holiday season and you’re enjoying a great start to 2023!

This month, we have the pleasure of featuring Brad and Angie Davis and their family. Brad is the Chancellor of West Valley-Mission Community College District, which includes both West Valley College in Saratoga, and Mission College in Santa Clara. We’re sure you will enjoy learning more about Brad and his family!

You’ll also have a chance to read about community events and more in this month’s issue.

Please feel free to send us any content you would like to share. At Saratoga Spotlight, we love sharing what’s going on in our community!

See you in town,

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Originally from Pennsylvania, Brad Davis met his wife, Angie, while they were both graduate students at Syracuse University in New York. They have now been married for 23 years. Brad says that he has been in love with her since the first day he met her! Angie is from San Diego and agreed to marry Brad only if they moved to California. They have lived in the Bay Area ever since.

Brad has a bachelor’s degree in psychology from Gannon University in Erie, Pennsylvania, where he played two NCAA Division II sports - baseball and basketball. He was the baseball team’s starting shortstop and a reserve guard on the basketball team. He chose Gannon over many other schools because it was close to home and his family and friends could watch him play. He then graduated from Syracuse University’s College of Law.

Brad has spent more than two decades as an educational administrator. He started with the West Valley-Mission Community College District (WVMCCD) as Vice Chancellor for Human Resources, Advancement, and Communications in 2009. In 2012 he was promoted to President of West Valley College, following a national search. Then, in 2019, after more than ten years as the second-longest serving president in the history of West Valley College, Brad was promoted to Chancellor, again following a national recruitment search. He oversees a district encompassing both West Valley College in Saratoga, and Mission College in Santa Clara. Brad says, “WVM strives to be an exemplary community partner and devoted to serving the educational, civic, and business needs of our residents.”

Angie works as Assistant Vice President of Communications for the University of San Francisco.

Brad and Angie have lived in Foster City since 2010. They chose the area because of the equidistance from San Francisco and Saratoga and appreciate that it is very safe, friendly, and close to everything.
Brad and Angie have two children. Their son, Gavin Davis, was his high school valedictorian and is now a freshman studying political science at the University of California at San Diego. Their daughter, Lauren Davis, is a junior at Hillsdale High School in San Mateo. Their children are truly the center of their universe and they have traveled extensively as a family. Their favorite trip was to Tahiti and Bora Bora.

Gavin has followed in his father’s footsteps and played baseball starting when he was 8 and high school baseball at Hillsdale High School. Gavin started his own business during the pandemic and won a small business award from Foster City Rotary. He is an accomplished guitar player and student athlete and is planning to go to law school.

Lauren is an accomplished soccer player who plays for Burlingame Soccer Club and Hillsdale High School. Lauren is a student leader in Hillsdale student government, plans to play soccer in college, and wants to be an orthodontist.

Brad coaches Little League, AYSO (American Youth Soccer Organization) soccer, and middle school basketball. He also enjoys playing and collecting vintage electric guitars. He is also a whisky connoisseur and collector, as well as being a sports enthusiast.

Brad and Angie love to travel and do so annually. Their favorite cities are Edinburgh, Scotland and Munich, Germany. They’re planning their next trip to Italy and Spain. Gavin, their son, will be studying abroad soon and they expect to be traveling there as well!
I am very excited and feel privileged to be the new President of the Saratoga Chamber of Commerce. I am blessed to have a unique perspective when understanding and working with our city’s unique attributes. I have lived here, shopped here, and walked the streets here for over 60 years and watched it transition from being a primarily agricultural suburb of San Jose in the 1950s to what it is today.

I am confident that Saratoga will remain one of the most popular places in Santa Clara Valley to live and raise a family. I know this for a fact because I have had the opportunity, as a local Realtor, to listen to and advise hundreds of prospective home buyers where to settle.

Saratoga’s popularity is partially due to the presence of great schools and our great climate, but is also due to an undeniable sense of community. I want our local Chamber of Commerce to be a place for our businesses to get needed support and to learn to thrive. I want our Chamber to be a local gathering place for residents and visitors to obtain useful community information (Did you know the Chamber office is also the official Saratoga Visitor’s Center guiding people to our businesses?).

I dream about our Chamber of Commerce being the hub of our community fostering profitable commerce and a strong sense of community. I look forward to meeting those I have not already met and working with everyone to make my dream come true!

Thank You!

Tiger Teerlink
President of the Saratoga Chamber of Commerce
Well, we made it through 2022 – what a wild and wackadoodle year that was! I hope, like me, you are starting to “see the light”. We are finally getting some rain, although not enough – it certainly has been helpful. COVID seems to have become the “new flu” we are learning to live with. Inflation is a little better and interest rates are moderating. And, on a personal note, I sold our own Saratoga home in December and the unpacking is pretty much complete – so YES, I am finally seeing the light!

And speaking of light – look at the gorgeous lemons and grapefruits I harvested from my trees on the day we closed! There is an abundance of mood-lifting produce just wanting to be picked this month: Meyer lemons, Cocktail grapefruit, cara cara and navel oranges as well as many varieties of mandarins. I hope they light up the New Year for you and I hope you have a bountiful and bright 2023!

**Bareroot Trees & Shrubs**

January is a great time to buy bareroot trees. Buying plants in their bareroot form offers several advantages. First, they come with no soil around their roots so are much lighter and easy to manage. Nurseries carry many more varieties in bareroot form than they do in ones that have been up-potted into containers. Bareroot trees will adapt to their new soil more quickly. And, they are much less expensive – what more do I need to say?

So, to make sure you have an abundance of sunshine in your garden next year – gift yourself a few new citrus trees for the New Year!

**New Year’s Resolutions**

Join me in making a resolution to ACTUALLY take those reusable bags into the store. Unfortunately, I often remember mine when I am at the check-out counter – I promise to do better in 2023!

Upgrade those houseplants. I recently made the “tough-love” decision to upgrade most of mine. If you have been keeping those not-so-good-looking, straggly specimens hanging on for dear life – let ‘em go! I composted several of my truly-tired ones and bought about a dozen new ones...what a difference! Not only are they doing a better job of cleaning our indoor air - they put a smile on my face every time I pass by one of them!

And speaking of letting go...I am resolving to stress less this year. This is a huge one for me. As a naturally-born worrywart, it isn’t easy to let it go. But, I realized, just like everything else, it is a practice - so I am starting each day with a little deep breathing and some newly-adopted mantras and I am freely a little lighter already!

*If you have a garden question for Rebecca, email her at: rjepsen@ggsir.com; or call 408-357-3990.*

Growing2Shine.com
A wise man once said, “The future is not something we enter; it is something we create.” Here at West Valley College, we are creating a future where students can earn bachelor’s degrees. The college is currently submitting applications to the state to offer two new four-year degrees: one in sustainable fashion design and the other in sustainable land management. Both degrees focus on sustainability and provide both lower division general education classes and upper division major courses. Students who complete these degrees will be qualified to work in the fields of fashion pattern making, fashion production design, land management, and agriculture.

Those who are currently pursuing an education and training in fashion find that a bachelor's degree can cost upwards of $200,000 to complete. West Valley College hopes to offer that same degree for a mere fraction of the cost (about $10,000) which will open this field of study to students from all socio-economic backgrounds. The degree will lead to jobs in pattern-making and production design where there are many unfilled openings due to a lack of a well-trained workforce. Our analysis demonstrates a considerable gap between the number of graduates in this field (low) and the number of job openings (high). This bachelor's degree is our attempt to close that gap and train the needed workforce in this field with a focus on sustainability.

The West Valley College park management program is submitting a request for a bachelor of science degree in land stewardship and sustainability. This degree combines scientific management courses with a hands-on approach to the student’s educational experience. It also incorporates traditional and progressive land management, conservation, stewardship, and sustainability methods into the curriculum. Anyone who has been to Yosemite National Park can appreciate the importance of land stewardship and the significant impact on the community. The need for this bachelor's program arose from years of partnership and conversation with our partner parks agencies (such as Santa Clara County Parks and Recreation Department) and partner educational institutions (such as Cal Poly Humboldt and UC Merced) who informed us of the need for training programs for the next generation of land preservationists. This program will help students learn cutting-edge land stewardship and sustainability techniques to better manage our natural and cultural resources and educate future generations. We have support letters from 11 partner city, county, state, federal agencies and NGOs and Cal Poly Humboldt and UC Merced. We will be working with those institutions to develop our program to serve the workforce needs in the land management field and to provide an exceptional educational experience to our students.

West Valley College continues to evolve to best serve the needs of the community and our current move to offering bachelor's degrees is just one example of this continuous evolution. Community members who have questions about these degrees can contact the college to learn more. We continue to appreciate the support from the community for all the programs and services we offer and look forward to an outstanding 2023 in partnership with the Saratoga and Los Gatos communities. Happy New Year to all!
As Santa Clara County Assessor, I am frequently asked how market values impact property assessments and ultimately property taxes. Every year since 1999, my office has published the Assessor's Annual Report, providing details to the public about the value of all assessable property in Santa Clara County. This year’s 2022 Assessor's Annual Report can be found at www.sccassessor.org/annualreport.

Information contained in the 2022 Annual Report is based on the assessed value of real estate in Santa Clara County as of the January 1, 2022 lien date. The record $619.9 billion 2022 assessment roll increased 7.46% over the 2021 roll, the fourth-highest increase in the last 10 years.

In the last half of 2022, residential properties in Santa Clara County experienced declines in value as the red-hot Silicon Valley economy began to contract. Immediately, citizens and economists alike asked if we are headed for a recession. The answer is maybe, or to be determined (TBD). COVID has inserted a level of uncertainty in the economy that makes normal economic analysis difficult.

As Assessor, my job is to accurately assess all property in Santa Clara County in accordance with the California Revenue and Taxation Code. So, when the market value of a property declines below the current assessment, my office is required to temporarily reduce the assessment for one year. The assessment of the property is restored when the market value increases at or above the assessment. The annual assessment notice mailed to all property owners in July of each year allows taxpayers time to request an informal review of their assessment, if they believe they are over assessed, before the September 15 deadline for filing assessment appeals.

To understand whether a property might qualify for a temporary reduction, it is helpful to have some background information on assessment values:

• For most property owners, the purchase price establishes the “base year value.”

• Increases are defined by State law and added to the base year value. The new value is referred to as the “factored base year value” (FBYV).

• Proposition 13 prevents the FBYV from increasing more than 2% annually, unless there is a change of ownership or assessable new construction.

• The assessed value of property is established each year on the January 1 lien date.

For a detailed description and examples of qualifications to request a decline in value review, see pages 24-25 of the 2022 Annual Report.

The 2022 Santa Clara County Assessor's Annual Report is loaded with additional information and resources to aid in understanding property assessment in Santa Clara County. Visit www.sccassessor.org/annualreport to read the 2022 Annual Report.

Larry Stone, Santa Clara County Assessor
Tax season is a good time to review IRMAA—the Income Related Monthly Adjustment Amount. This is the additional Medicare premium many individuals and couples might pay when they are enrolled in Medicare.

For example, with Original Medicare (Part A and Part B) most individuals get Medicare Part A at no cost because they worked 40 quarters or more. In 2023, Medicare Part B costs $164.90 per month. But if your income on your federal income tax return for 2021 exceeded $91,000 per individual or $182,000 per couple filing jointly, your Part B monthly premium in 2023 will likely be greater than $164.90 for each person. The same applies to high income Medicare enrollees in Part D, which covers prescription drugs. There will be additional costs based on income.

The income we are describing is modified adjusted gross income or MAGI. Your tax advisor can provide the details of what this includes for your particular tax return. Some items that can affect AGI: IRA contributions, non-taxable Social Security payments, passive loss or passive income, any overall loss from a publicly-traded partnership, etc.

We often meet with clients who sold a house or rental property and ended up with a sizable capital gain. Large and frequently one-time events such as— you withdraw a large sum from your IRA, are still working and earning a six-figure salary, or converted a large portion of your traditional IRA to a Roth—any of these actions could inflate your income substantially and leave you blindsided by IRMAA.

The government uses a two year “look back” to determine if you should pay a surcharge. That’s why 2023 premiums are based on your 2021 tax return. Social Security (which handles Medicare billing) can notify Medicare enrollees at any time that their premiums will increase.

You should meet with your Medicare agent to understand in detail what these costs might be for the Medicare coverage you want. Also a tax advisor and/or financial planner can recommend strategies to avoid these scenarios or to include the additional costs to overall retirement planning.

For one-time increases in modified adjusted gross income (MAGI) there is an appeal process available to the beneficiary. This is especially important if such increases create a financial hardship for the Medicare beneficiary. The appeal is submitted to Social Security. A knowledgeable Medicare agent can help you with the process. Life-changing events such as: death of a spouse, work stoppage, work reduction, loss of income-producing property, marriage, divorce or annulment, loss of pension income, or employer settlement payment can be used for appeal.

No one likes surprises that impact them financially in a negative way. Starting at age 60, we recommend review of your future retirement plans. In addition to Medicare coverage, consider when you plan to collect Social Security. If you move out of the area, when should you sell your house? Do you have health issues that require special needs? How much income do you need to live comfortably, etc?

Income and Medicare
Additional Costs to Medicare Coverage
Santa Clara Valley, once known as the Valley of Heart’s Delight, is now known as Silicon Valley. How, when, and why did it change? The Saratoga Historical Foundation presents, “Past and Extant Farms in the Santa Clara Valley” by Pioneer Agriculturist Andy Mariani on January 28 at 7:00 PM on Zoom. The talk covers a brief history of the farming industry in the Santa Clara Valley, causes of its rapid decline, and profiles of some of the remaining farms, including their survival strategies, as they face the challenges of the increasingly urbanized world of Silicon Valley.

Educated in both horticultural and behavioral science, Andy Mariani, who grew up in Cupertino, continues to grow fruit on his family’s farm in Morgan Hill, but once pursued a career in city management and spent a year as Saratoga’s Administrative Assistant. His farm grows specialty fruit with a national reputation for its quality.

The program will be on Zoom and the link may be found at www.saratogahistory.com.

Meeting ID: 819 8944 2077
Passcode: 175559

Should you have any questions, please contact Annette Stransky, Saratoga Historical Foundation at (408) 867-7468 or annette022003@yahoo.com
As we reflect on the year and think about 2023, there is no better time to create a plan, make some changes and start some new habits. Reading some good books and getting some professional advice can be a good start. Our mindset, behaviors and habits around money are key.

The Right Mindset about Money and Decision Making

The Millionaire Mind by Thomas J. Stanley is a great read to help develop a healthy mindset around money. With the right mindset, naturally successful behavior will follow. Stanley's book is based on research, not conjecture, on how people who are successful about money think about money and investing. I suggest listening to the book on a long holiday drive with your family.

Fooled by Randomness by Nassim Nicholas Taleb is another great book. In Taleb’s book, he also tackles how we think, but focuses on our misconceptions around probability and what is truly responsible for success. The very few who succeed taking great risk fool us into believing that this is how you find success. The reality is that making more boring and high probability decisions is how most people succeed. He explores several other ways in which we think that can impede our success and encourage bad decision making.

Winning Behaviors

Investing. Manage risk and mitigate risks that can have devastating effects. Yes, a diversified portfolio is not exciting but it is tried and true and investment strategy can be more important than individual investment selection. We like to think that people who make big money bets on stock or more speculative vehicles are geniuses but we may fail to realize that it is simple luck; that there are many other investors deploying the same methods who lose a great deal.

Spending and saving. It is common for us to make decisions based on emotion and to rationalize them with reason. Purchasing is one of them for many of us. We see something, it creates an emotional response, we buy it, and oftentimes, we regret it when we look around at the clutter that can be our lives. The following are a few practices that can help:

- **Do not buy it unless you love it.** A sale is not a reason to buy. It is important to ask, how often will I use it? Will it create or help me tap into real value? If you are not sure or it is a high-cost item, sleep on it and talk about it with people who know you. There are many times this question has saved me and my wife from poor purchasing decisions.

- **Be intentional.** Whether you have significant wealth or income or not, it never feels good to waste money. When planning a wedding, a vacation, or a trip to the supermarket, prioritize your spending around utility. One way to do this is to rank the features of the purchase relative to what really matters and to spend more money on what has the most impact on your quality of life and spend as little as possible on everything else. My wife did this for our wedding. For us, food and photos were most important. We believe a bad food experience will be forever memorable and good pictures can last generations. For example, we paid $300 for her dress and $500 for flowers in 1998. $5,000 was spent on the photos and we have never regretted it.

  - **Spend less on healthier food and enjoy it more.** Many of us spend the most money on food, apart from housing and taxes. Eating out often is not healthy and very expensive. With proper planning, we can have better meals at home and in the lunchbox, and eat out less. We can then spend more at nicer restaurants when we do eat out. This can reduce our total spend and increase our quality of life.

Setting Goals

Financial, personal, health and family goals are important to the success of achieving our goals. Having goals and reviewing them periodically can help to influence and modify our thinking and behavior around spending and living a healthy lifestyle. Set them now and review them with your family and/or loved ones every quarter.

Alright, so now we are ready to have the right mindset and some new behaviors around money. 2023 is looking better already.

Victor Adint is a Private Wealth Advisor with Raymond James Financial Services, Inc. His Branch is located at 229 W. Main St, Suite 1, Los Gatos CA 95030, 408-402-3059. Securities offered through Raymond James Financial Services, Inc., member FINRA / SIPC. Investment advisory services offered through Raymond James Financial Services Advisors, Inc. The opinions in this newsletter are those of the author and not necessarily those of Raymond James. Raymond James does not offer tax or legal services. You should discuss any tax or legal matters with the appropriate professional.
The most important and difficult task in writing anything is the first sentence. It must capture the reader’s interest to commit to the rest of the piece.

Hemingway stated when you can’t find the way to start a story you should, “Just write one true sentence” and the door would open.

In The Shanahans trilogy I was challenged with condensing the essence of three books about one man’s triumph over personal tragedy into a single sentence. I opened with, “What would you do if you lost your job, your house, your baby and your wife?”

Story telling’s most intriguing subject is the infinitely variable behavior of human beings. You can attack the story as a tragedy, a comedy or a mystery. If you can put all three into the story, you’ve got something special. The interesting facets of the Irish are they endured 800 years of harsh British rule, they’ve developed a captivating attitude toward life, and they hide their true selves behind Gaelic language and titillating folk tales.

My trilogy starts with Book One, The Shanahans, Mike’s Last Chance. It opens in 2009 introducing Mike Fitzpatrick a 32-year-old Boston sports writer who has lost everything. In despair he takes a call from his friend Padraig Shanahan who invites him to Waterford to work on his magazine, Irish Sports. Shanahan is the retired GOAT of Gaelic football and owner of a distillery, golf course and pub, sheep farm and magazine.

When he arrives Mike is confronted by One-Pint Sullivan, alcoholic editor of Irish Sports, and Padraig’s 28-year-old twins, Maureen and Kathleen. Do you see the possibility of a romantic triangle? The group doesn’t want the Yankee carpetbagger in Waterford. As he goes to work, he uncovers incompetence, betrayal, embezzlement and eventually an attempted murder.

Book Two, Shanahan’s Growing Pains, opens with a major storm that devastates Shanahan’s farm and floods the company’s offices. The story describes accidents and new characters that Mike must overcome to achieve the surprising goal of this episode.

Book Three, Shanahan’s Full House, finds Mike dealing with an unplanned pregnancy, two children’s problems, and learning what it means to be a husband. This, and more, hinders him as he manages to secure his place in this expanding, perplexing, whimsical clan.

Books One and Two are currently available on Amazon and Barnes and Noble in paperback and E-book formats. The Book Three will be published in January.

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BY DR. JAC FITZENZ | COMMUNITY INTEREST

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From the time we are able to talk, and sometimes even younger, we do our best to obtain our independence. We like to do it ourselves. Do it our way. Only when things go awry do we sometimes seek help from others. Independence is essential to becoming a self-reliant adult. It’s something we strive for. We work to find solutions and overcome our problems. In general we do our best to handle life’s problems on our own. We are so good at it that for the most part it’s second nature. We don’t give it much thought. We just handle the things that come our way.

Dementia takes our independence away. Dementia makes it impossible to be independent. Dementia takes away the ability to function on our own. Thankfully most of us have someone in our lives who can advocate for us. Most often our primary advocates are our spouses or children, but they can be our best friends or even an appointed conservator. Whoever they are, they are the people who coordinate with the doctors, facilities, caregivers and agencies to provide the person afflicted with these disabilities to be well cared for in both big and small ways.

Advocates have immense responsibilities in regards to the afflicted person’s care. Most often the first thing an advocate does is to insure the safety of that person. That can be within the person’s own home or in a variety of care homes and care facilities. There are meetings with physicians and exams and diagnosis’. With the information the advocate acquires they need to make the best decisions possible for the person who can no longer make good decisions for themselves.

After all the major decisions have been made the advocate is still vital in the afflicted person’s day to day life. When the advocate is a spouse, child or other close loved one they can be extremely helpful to a care team in providing ongoing information about their loved one. Knowing a person’s likes and dislikes in regards to food, games, sports, reading or any activity they enjoy, or might be opposed to, is important information for those who will be caring for them. Many times something will come up in conversation with the advocate that will make the care team aware of something they didn’t know about the person and this is a benefit to all concerned. The more things that are learned about someone the better their experiences can be.

Although being the advocate for someone may come naturally, it isn’t always easy. Sometimes it’s difficult to handle another person’s needs along with your own. There are many times when advocates have to juggle their needs with that of the person they are advocating for. It is amazing to see that no matter how difficult or challenging these times may be, advocates are most often able to manage whatever trials they encounter with poise and grace. Perhaps throughout our lives we are trained in small ways to be able to take on the role of an advocate. We learn from our youth to be helpful and considerate. We learn to put another person’s needs before our own. We are well-suited to care for one another when the need arises.

We should probably all consider how we would advocate for someone. We should probably consider how we would want someone to advocate for us. At some point in our lives it will probably become a reality one way or the other. Take some time to think about who you would want to advocate for you.
Palm Villas is a state-of-art family owned and operated full service Memory Care Community. The Sneper family and our wonderful staff have devoted our lives to helping support and care for seniors that are afflicted Alzheimer’s / Dementia and related disease. Our communities provide our beloved seniors with maximum independence in a comfortable home-like living environment.

Our services include:

✓ Specialized Alzheimer’s and Dementia care
✓ Qualified staff vetted with Department of Justice and FBI clearance
✓ Providing a care team who is trained in the latest techniques to deal with the challenges of caring for those with memory impairments
✓ Medications issued with licensed nurses oversight
✓ Emphasis on appropriate medication reduction to promote physical activity and engagement
✓ Optimizing functional independence through all stages of memory loss
✓ Continuum of care services: including companion and hospice care by interdisciplinary teams, to allow residents to age in-place and reduce traumatic changes in surroundings
✓ Robust activities and enrichment programs focused on maintaining residents’ physical and emotional wellbeing through engagement and participation
✓ Open, landscaped environment with secured perimeter for safety
✓ Pet friendly communities
✓ High quality gourmet meals and nutritious snacks available throughout the day
✓ Our rate structure is all-inclusive, meaning no point system/no add-ons

After what seemed like a never ending search for a perfect facility for Mom, we found Palm Villas. Our Mom had special requests and Gary agreed immediately saying, “We can do that.” When she entered Palm Villas, she was an elderly frustrated woman just waiting for her life to end. In less than 6 months, our Mom was a new person, enjoying life and looking forward to each new day. A special thanks to Garry and Michael for helping to make the transition from the family home our mother lived in for over 60 years to her new home. We thank Lu for all the activities he provided which gave her many hours of joy and happiness.

The Harter Family

Please call us direct or visit us anytime at:
PALMVILLASFAMILY.COM

Come visit us at either of our locations!
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