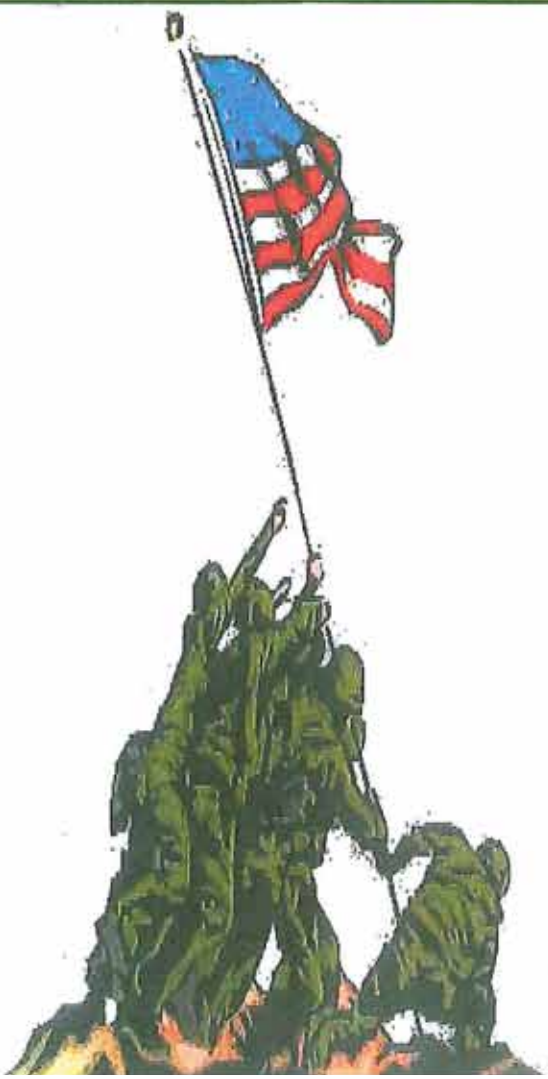
# DEERFIELD CHATTER

May 2018

Village office – 6 Congasia Rd. 732-350-2656
Email: crestwood6@comcast.net Homepage www.crestwoodvillage6.com



# PRESIDENT'S MESSAGE. . .

Wow, what a beginning of spring we had! April did bring much better weather and opportunities for cleaning up our properties. The Crestwood Six Community common grounds are being worked on to improve their look and to provide better maintenance then in the past.

In response to a number of questions at our Open Meeting from residents about common grounds and the beautification plan for our village, I responded that the Board of Trustees are taking a long view of the beautification process. There will be a number of smaller projects undertaken as we move forward. This as I had said at the Open Meeting is not a one-year plan, but one in which may take five years to be complete. We, as a Board of Trustees, are looking at ways to improve the look of the community without that improvement becoming a financial burden on you as a homeowner. No, we are not looking to put in an additional gazebo on the east side of the village as it is not needed or wanted. Most of the beautification will be dealing with grass areas, tree pruning, removal or possible replacement, and of course better maintenance of existing landscaping. Bonnie Hawthorne and her Committee Members will be making suggestions to the Board of Trustees for consideration.

It was brought to my attention by a resident that perhaps new residents are unfamiliar with some of the reasons that we, as a community, have Bad Debt Resolutions to write off amounts of money owed to the village. In this edition of the Deerfield Chatter, there is an explanation. Please read it as it is to your benefit to understand how our village operates and why.

Each and every homeowner and resident is encouraged to read the Deerfield Chatter as it is an official publication of the Board of Trustees and Crestwood Village Six Association. There are at time reminders of what our governing documents state or mean, as well as helpful information that may be beneficial to you as an individual. We try to keep it as informative as possible and as timely as possible.

A new section for the Deerfield Chatter will be to Honor one of our residents who has served in one of the branches of our five armed services. The Air Force, Navy, Marines, Army, and Coast Guard will all be represented as we proceed, based on information we receive from those individuals.

To remind everyone if you have a question or concern, you do not have to wait for the Open Meeting. You can contact the Administrator, the staff including the finance department at (732)350-2656 or come to the President's Office Hour that includes some Trustees in attendance on Monday Evenings between 6:30 pm and 7:30 pm at Deerfield Hall. The Board of Trustees are residents just like you and they have the concern for the welfare of the community at heart.

Wishing Everyone a safe Memorial Had Weekend.

*RJ Anderson,*

President

**MAY 2018**

From the Village Administrator, Valerie O'Neill

## OPEN TRUSTEE MEETING

The **Trustee Open Meeting** is scheduled for **Wednesday, May 2, 2018 @ 7 p.m.** **Ryan Fleming of JGS Insurance** will be here to review the village's various insurance policies and answer any questions you might have

Please join us. Refreshments will be served following the meeting.

## FOOD TRUCK

The **Food Truck** will be in the Deerfield parking lot on **Wednesday, May 9th @ 10 a.m.**

## LEAF & BRUSH PICKUP

**Stanley Contracting** will do a Leaf & Brush pickup on **Thursday, May 17th.** Pulling limbs & brush from your back yard is a chargeable workorder.

## LAWN CARE

Now is the time you should be fertilizing, seeding, and having sprinklers serviced and turned on. If you need "DO NOT CUT" flags, please pick them up at the Administrative Office.

## MANUAL OF DOCUMENTS

Each **Homeowner** is required to pick up your Manual of Documents at the Administrative Office. Each manual must be signed for by the homeowner. If you are homebound, please call us and the manual will be delivered to you free of charge.

## GUTTER CLEANING

Stanley Contracting will be cleaning gutters on or around May 29th. Please call the office to add your name to a list if you **DO NOT** want your gutters cleaned. If you have solar panels on your roof, call the Administrative Office for a work order as your gutters will not be cleaned by the gutter-cleaning crew, but by the Village 6 Maintenance crew.

## HOLIDAY CLOSING

The **Administrative Office** and **Deerfield Hall** will be closed on **Monday, May 28th, 2018.**

## TRUSTEES' KORNER. . .

Welcome to Spring, the time birds are singing, flowers are blooming, trees are growing leaves and grass is as green as ever. Oops!! We didn't prepare our lawns!! Now is the time to get out and seed and fertilize, get the sprinklers turned on, etc.

Please take to heart the need for everyone to participate in our lawn maintenance. Thank you for your lawn maintenance. Thank you for your cooperation in this matter.

Semper Fi

Wayne Koester.Vice President, Board of Trustees

## WILDFIRE PREVENTION

Crestwood Village 6 has embarked on a United States Fire Service program called **"Firewise"**. The object is to promote public awareness of the dangers of forest fires and to encourage development of mitigation programs. Manchester Township has already adopted Municipal Ordinance 17-026 to support this effort.

We have all seen the fires recently occurring on the west coast and in the rocky mountain areas. Many homes were destroyed along with extensive loss to other properties. Due to the vast extent of quick burning pine trees, brush oak and a sea of dry pine needles, our area is prime for forest fire and has a higher than average possibility for such an event to occur.

The **"Firewise"** program gives us an opportunity to take meaning action on our own, for the benefit and safety of ourselves and our property.

We are working on becoming a **"Firewise Community"**. This status requires us to take the initiative and to make a commitment in the way of spending time in clearing brush, cleaning roof gutters, removing excess and combustible materials from around our homes and in general, being "aware" of what contributes to a forest fire.

To help Village 6 in achieving these benefits, the US Fire Service makes available, money grants which will in effect pay US to protect our OWN property. There is no cost requirement to the Village. While this inducement is attractive, we must recognize that it is only an inducement to participate and the primary objective is to minimize the dangers. We must not make any commitment solely for financial benefit.

There are more details to learn and the committee assigned to this task is now in the process of learning them. More information will be coming.

Once we get rolling and attain the **"FireWise Community"** status, I'm hopeful for a high degree of cooperation and enthusiasm from Village residents. This can be a "WIN-WIN" opportunity.

Dom Amoroso, Trustee

## Treasurer's Notes

Happy Mother's Day! First the important stuff, *The Young Messiah* movie that was cancelled in March due to HDMI damage from the thundersnow has been rescheduled for August 10th.

The March 31, 2018 Income/Expense Statement included in this month's Chatter is unaudited. The Village finances continue to be on track. SRECs prices jumped $14 to $227.50. We received a check for $1,365 in April representing 6 SRECs produced in February. For those of you who track our financials closely, you will notice that I changed the header to include the actual YTD month range. Thank you to Dom Longo for his suggestion at our last Open Meeting,

Ryan Fleming, our Insurance Broker, from JGS reported that all of the Village's insurance policies had a zero loss runs/exposure reported last year. This along with the certified appraisal conducted for the village resulted in very favorable rates this year. He will be attending our May 2nd evening Open BOT Meeting to give an in-depth explanation of the Village's insurance coverage. His representative will be available May 21st to review any of your individual homeowner policies. See details in the FREE INSURANCE REVIEW article in this Chatter.

Our Annual Budget meeting will be held Thursday, May 10th at 7:00pm to accommodate our very busy or working homeowners who cannot attend the afternoon sessions. This budget was an insert to this Chatter. If you did not receive it, copies are available at the Administration Office. Please bring your comments and questions to our next Open BOT Meeting, just reserve your Budget questions until May 10th.

As always, feel free to call me at 732-849-5363 if you have any questions or concerns. Remember the fallen this Memorial Day. We have our liberty and freedom because of them.

Semper Fidelis,
Marianne Yewaisis

## Aged Account Activity as of March 31, 2018

| | | | |
|---|---|---|---|
| 7 | Over 90 Days | $ | 5,118.50 |
| 7 | Accelerated | $ | 12,048.50 |
| 15 | Liens | $ | 86,129.00 |
| 10 | Foreclosures | $ | 72,804.76 |
| 1 | Sheriff Sales | $ | 8,275.00 |
| 2 | Bankruptcies | $ | 8,296.14 |
| 42 | | $ | 192,671.90 |

**CRESTWOOD VILLAGE SIX**
**Income/Expense Statement Period 3/1/2018 to 3/31/2018 and 7/1/2017 TO 3/31/2018**

| | Actual | Current Period Budget | Variance | YTD Actual | Year-To-Date Budget | Variance | Yearly Budget |
|---|---|---|---|---|---|---|---|
| **INCOME:** | | | | | | | |
| HOMEOWNERS FEES | 151,882.00 | 151,207.83 | 674.17 | 1,360,754.00 | 1,360,870.47 | (116.47) | 1,814,494.00 |
| TRANSFER FEE | 1,750.00 | 1,250.00 | 500.00 | 19,750.00 | 11,250.00 | 8,500.00 | 15,000.00 |
| RENTAL LEASE FEE | 1,200.00 | 166.67 | 1,033.33 | 3,685.00 | 1,500.03 | 2,184.97 | 2,000.00 |
| MISCELLANEOUS INCOME | 5,049.92 | 4,091.67 | 958.25 | 64,718.12 | 36,825.03 | 27,893.09 | 49,100.00 |
| **SUB TOTAL** | 159,881.92 | 156,716.17 | 3,165.75 | 1,448,907.12 | 1,410,445.53 | 38,461.59 | 1,880,594.00 |
| WORK ORDER INCOME | 2,865.00 | 5,416.67 | (2,551.67) | 40,786.40 | 48,750.03 | (7,963.63) | 65,000.00 |
| COSTS CHARGED TO WORK ORDERS | (722.58) | (1,916.67) | 1,194.09 | (13,918.95) | (17,250.03) | 3,331.08 | (23,000.00) |
| **SUB TOTAL** | 2,142.42 | 3,500.00 | (1,357.58) | 26,867.45 | 31,500.00 | (4,632.55) | 42,000.00 |
| **TOTAL INCOME** | 162,024.34 | 160,216.17 | 1,808.17 | 1,475,774.57 | 1,441,945.53 | 33,829.04 | 1,922,594.00 |
| **OPERATING EXPENSES:** | | | | | | | |
| SALARIES TAX & BENEFITS | 17,935.69 | 21,191.15 | 3,255.46 | 167,675.62 | 190,720.35 | 23,044.73 | 254,294.00 |
| PROFESSIONAL FEES | 7,371.58 | 3,891.66 | (3,479.92) | 31,266.51 | 35,024.94 | 3,758.43 | 46,700.00 |
| CONTRACTUAL EXPENSES | 72,286.41 | 85,379.16 | 13,092.75 | 742,623.23 | 768,412.44 | 25,789.21 | 1,024,550.00 |
| ADMINISTRATIVE EXPENSES | 19,183.91 | 6,691.67 | (12,492.24) | 54,813.97 | 60,225.03 | 5,411.06 | 80,300.00 |
| CLUBHOUSE EXPENSE | 6,141.05 | 3,458.33 | (2,682.72) | 40,067.14 | 31,124.97 | (8,942.17) | 41,500.00 |
| OTHER EXPENSE | 3,866.09 | 5,437.50 | 1,571.41 | 52,083.11 | 48,937.50 | (3,145.61) | 65,250.00 |
| **SUB TOTAL OPERATING EXPENSES** | 126,784.73 | 126,049.47 | (735.26) | 1,088,529.58 | 1,134,445.23 | 45,915.65 | 1,512,594.00 |
| **INCOME (LOSS)** | 35,239.61 | 34,166.70 | 1,072.91 | 387,244.99 | 307,500.30 | 79,744.69 | 410,000.00 |
| **RESERVES:** | | | | | | | |
| CAPITAL RESERVES | 34,166.67 | 34,166.67 | 0.00 | 307,500.00 | 307,500.03 | 0.03 | 410,000.00 |
| SOLAR PAYBACK | 1,494.50 | | | 38,622.00 | | | |

Unaudited Financial Statement

# MAY 2018
# BUS SCHEDULE
# Crestwood Village VI

**EVERY MONDAY MORNING**

10 AM start P/U of residents
10:30 AM arrive at Whiting Shopping Center
10:40 AM arrive at Whiting Commons
11:30 AM P/U residents at Whiting Shopping Ccenter
11:50 PM depart Whiting Commons

**AFTERNOON**

12:15 PM start P/U of residents
12:45 PM depart for Lacey
1:15 PM arrive at Lanoka Harbor (Lacey) Walmart
2:15 PM depart Walmart
2:30 PM arrive Lacey Shop Rite
3:30 PM depart Lacey Shop Rite
4:00 PM drop residents at various locations

**FIRST TUESDAY IN MARCH**

9:00 AM start P/U of residents
9:30 AM depart for Ocean County Mall/Target
1015 AM arrive at Ocean County
1:45 PM depart Oean County Mall
2:30 PM drop residents at various locations

***Should inclement weather cancel the 1st Tuesday, Then the schedule stops will be done on the 2nd Tuesday of the Month***

**EVERY FRIDAY OF EACH MONTH**

9:00 AM start P/U of residents
9:30 AM arrive at Whiting Shopping Center
10:00 AM arrive at Whiting Commons
11:15 AM P/U residents at Whiting Shopping Center
11:25AM P/U residents at Whiting Commons
11:30 AM drop residents at various locations

**AFTERNOON**

11:30 AM start P/U of residents
12:15 PM arrive at Manchester Shop Rite
2:30 PM drop residents at various locations

**EVERY SUNDAY**

9:00 AM start P/U of residents
9:25 AM discharge at Congregational/Methodist
9:45 AM discharge at Lutheran Church
10:00 AM discharge at Catholic Church
11 AM start P/U at churches
11:45 AM drop residents off at various locations

**Scheduled Special Trip**

May 10, 2018 - COLUMBUS MARKET

9:00 AM PICKUP OF RESIDENTS
9:30 AM DEPART TO COLUMBUS MARKET

# DIRECT DEBIT

The Administration Office currently has 388 households on Direct Payment for their monthly maintenance payments. While the Board applauds the nearly 10 percent increase from the last reporting done in the September 2017 Chatter, the Village remains far below what the neighboring Villages are averaging. This convenience has been offered for over 9 years with no problems occurring. The ever-increasing cost of printing coupon books, postage and processing of individual payments directly affects each of us by draining resources that could be put to better use. This program is annually updated prior to July 1st ensuring that the correct monthly maintenance amount is withdrawn from your account. This differs from any other bill payment programs that you might have signed up directly with your financial institution. These bank programs require that you annually contact them directly with any changed amount.

Please consider signing up for this program. Maintenance payments would automatically be withdrawn from your account on or about the 3rd of each month leaving you one less check to write, mail or deliver. The Board understands that this program is not for everyone. If you are on a fixed income and do not have sufficient funds available on the first of every month, do not sign up. Thanks and appreciation goes to those homeowners who have chosen this method. Please see the copy of the newly revised Authorization of Direct Debit of Monthly Maintenance (Assessment) Fees included in this Chatter and sign up at the Administration Office.

**Come Celebrate with the D'Cee's at Village VI on Saturday May 12Th between 6 and 10 PM**
**Doors open at 5:30 PM**

**Gather you friends and reserve a table for this Cinco de Mayo pot luck dance. Bring your favorite food to share with those at your table.**

**Door Prizes, 50/50, Coffee, Tea,soda, Dessert, Tortilla Chips and Salsa included**

**As always BYOB**

**Tickets will be sold in Deerfield Hall on Mondays between 10 AM and 11 AM.**

**Can't Be there contact**
**Pat at 732-673-4468 or**
**Michele at 732-350-9026**

**$10.00 PP**
**ALL SALES ARE FINAL**

**Village VI presents Karaoke with DJ Bill**

Shake off the winter BLAHS with DJ Bill. Come and join us for an afternoon of dancing, singing, fun and laughter

Saturday May 19th, 2018
noon to 3 PM

This is a no frills event.
Bring anything you want to nosh on at your table.
Dessert, coffee and tea included

COST: $5.00 per person
TICKET SALES: Monday mornings 10 AM to 11 AM
CLUBHOUSE - Deerfield Hall, 6 Congasia Rd
You can also purchase tickets at the door

Can't be there call Pat- 732-673-4468 or
Michele - 732-350-9026

## Crestwood Village Six Community Association

Deerfield Hall – 6 Congasia Road
Whiting, NJ 08759
Business Office: (732) 350-2656
Fax Number: (732) 350-2838

### Authorization of Direct Debit of Monthly Maintenance (Assessment) Fees.

**Name:**_____
**(Please Print)**

**Address:**_____

**Telephone:**_____ **Account #:**_____

### BANK ACCOUNT INFORMATION

I (we) hereby authorize Crestwood Village Six Community Association to initiate debit entries to my (our) account indicated below at the depository financial institution named below, hereafter called DEPOSITORY and to debit the same such account. I (we) acknowledge that origination of ACH transactions to my (our) account must comply with the provision of U.S. law.

**Bank Account Type:** ☐ **Checking** ☐ **Savings**

**Routing Number:**_____ **Bank Account Number**_____

## Please Attach a Voided Check

This authorization is to remain in full force and effect until Crestwood Village Six Community Association has written notification from me (or either of us) of its termination in such time and in such manner as to afford Crestwood Village Six Community Association and Depository a reasonable opportunity to act on it.

**Signature:**_____ **Date:**_____

**Start Date:**_____

**All insufficient funds will incur a $10.00 processing fee. Complete this form and mail to the above address.**

**revised: 4/10/18**

Board of Trustees
Crestwood Village Six Association
Open Trustees Meeting
April 4th, 2018 @ 1:00pm

Meeting opened @1:00 pm
Salute to the Flag
Attendance: RJ A., Wayne K., Bonnie H., Marianne Y., Ron P., John M., Val O'N.,
Approval of Minutes of: None
Administrator's Report: Gross income collected in March is $2865.00. Chargeable work orders performed were 59 and the non-chargeable work orders were 78. We welcomed 5 New Residents to the Village. The total arrears paid was $12,734.24. Bulletin boards were installed today. The new custodian who was to start had family and medical problems and had to quit. They will start to train a new custodian next week and he will start sometime in April. Turf Tech started the spring cleanup.

Resolutions

2018-09 Bad Debt 27 Easton Drive $ 6187.76 Passed 7-0

Report of Trustees

Wayne Koester: Reported Swift & Sons Contactors has addressed several issues with the roads and will be taking care of other issues that we have. As far as the lawns go, the damage with the lawns from snow removal will be take care of. Now as far as the lawns go, if you had problems last year you will have to pay special attention to your lawns this year. We don't like to fine you, but we do want our Community to look good. Now for the carriage sheds, you know that you are not allowed to use them for storage so that is why we are giving you a heads up that we will be starting the inspection as soon as the weather breaks. Wayne let everyone know about the deer head in the lobby.

Dominic Amoroso: Absent

Ron Paluzzi: Reported on the Chatter and how well it is going. The roof project is starting and those of you who will be getting new roofs will be sent a letter to come to the office and pick the color of shingles to put on your roof. As soon as the weather permits they will start. Now for the MCC report, Clayton Block is working on the railroad, will be starting up sometime this summer. Manchester will be doing a complete reassessment of property values in Manchester. This has to be done by 2019. This will start in June and you will be notified. There is a new Code Enforcer her name is Nicole Ashkar. Now for the Food Truck report. it went really good. We had about 100 people last month that were helped.

John Maass: Reported he is glad to be back and ready to work.

Marianne Yewaisis: Reported on work on cleaning up the accounts and getting ready for the budget process. The solar is doing well. It is too early in the month for SREC selling, but all indications are it will be higher than last month. Now for the Insurance JGS will be attending next month's nightly meeting. Ryan Fleming and his assistant Debbie will be here from 9:00 to 3:00 to review your policy. Post Script: Ryan will be attending meeting to be held on May 21st.

Bonnie Hawthorne: Reported on Carriage sheds and the removal of the trees. K&W will be cutting the trees around the Carriage Sheds. Now for anyone who is doing yard work or cutting trees, could you please make a copy of the bill and give it to the office so we can get in-kind credit for it with Fire Wise program that Dominic is working on.

RJ. Anderson: Reported due to Richard Kimmel's resignation because of medical issues that the Trustees have voted John Maass to fill the seat. He also reported that there was a committee formed for Fire Wise Committee. Dominic Amoroso, Ron Paluzzi, Julie Sutton and Paul Wannemacher will be on this committee. RJ. recognized Richard Kimmel and thanked him for all the work he did while on the Board. This is a Fire Wise safety program that will take 6 to 8 months to get qualified and once we are at that stage it will allow us to apply for $5000.00 grants annually. It will hopefully make a difference in the insurance cost and liability. There is more information to come as we go through this

process and we will keep you informed. The brush pickup is tomorrow and we want the residents to make sure they use the brown bags for leaves and pine cones and make sure your branches and sticks are place at the curb so we don't get fined by Public Works. The Clubs are doing very well. The Pet Club will hold a flea market this month. I stopped by the Women's Club and enjoyed the soup day and am looking forward to their soup and sandwich day in the fall. I will turn this over to the clubs now.

Clubs Report

Leo Ruscitto: Wants to remind everyone about the Food Truck for the month. We are also looking for volunteers for Advisory Board. Come join us for a meeting and see if you're interested.
Arlene Portenstein: Reported on Move Night this month and the price of the move is $2.00 and refreshments are served. Doors open at 5:30. Arlene also wanted everyone to know the Coupon Club is doing well and she thanks everyone for all the coupons and the help.
Peggy Carucci: Reported that there would be no coloring this month. Travel Club has several trips. Stop by on Monday mornings to check out.
Rosemary Weaver: Bereavement Group is held the last Friday of the month from 1-3. You can come and go as you please. I am also on the Women's Club and our guest speaker is on Balance from All- Care and AristaCare.
Julie Sutton: Safety Patrol is looking for Volunteers. She will be talking to Safety Patrol about the Fire Wise Committee to see what ideas they can come up with or how they can help.
Wayne Koester: Wanted to let everyone know the Fitness Room is only $5.00 a month to join. The fee goes for the upkeep of the equipment. He also wanted to let the members know if they have a tree cut down it is the tree service responsibility to take the tree and all the branches with them. It is the member's responsibility to make sure the stump is also ground down.

Public Comments

Steve Ganslen: Wanted the Board to know when the Transformer blew. JCP&L came out and told the residents that there is to be a 10 foot clearing around these transformer boxes. They cut the trees back and pulled the brush away from these boxes and wanted to make sure the Board and Val knew that it was not cut by the residents and to make sure it will be picked up at no charge.
Answer: RJ. Reassured the residents that we will take that into consideration.

Loretta Lee: Wanted to know if the Insurance Broker would be here another time because she will not be able to attend.
Answer: Marianne told her she could call her own insurance agent to ask if there is are any updates that would be of help to her. Marianne also told her she could help her and look over her policy to see if she needs any addition coverage.

Lou Bruno: Wanted to know about the small towers that are all over the village and he tried to find out who they belong to and have them fixed or removed and he can't find out who they belonged to.
Answer: RJ. will send a letter to the utility commission to find out who they belong to and we will try to get them fixed.

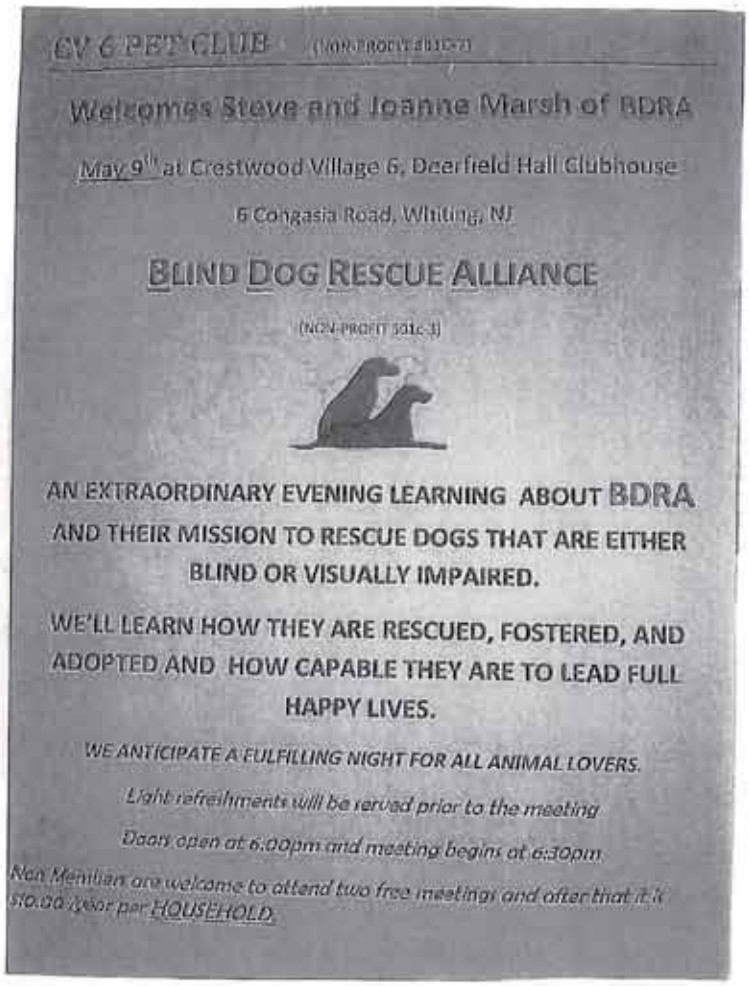
Rosemary Weaver: She had a question about a bad debt and there is work going on at the property. Why could we not collect more of the bad debt? She was unhappy with the benches in the lobby, but she did like the deer head. She also wanted to know why the residents were not asked about the redesign of the lobby.
Answer: The property was sold at Sheriff Sale. The State only allows us to recover 6 months in arrears from the time of the Sheriff's Sale. If there is work going on, then the new owners are remodeling.

Vicki Reenstra-Jones: Why the fire hydrants were blocked with snow and she has pictures of the damage to her lawn and if there is damage to her sprinkler's what should she do? She also wants to let them know about an 80 year old woman's sidewalk was not shoveled. She also wanted to know why the bus schedule was changed to pick up at the clubhouse only.
Answer: RJ. Asked if she had called the office to inform them about the fire hydrant? No. RJ. Inform the Resident that if anytime they see a fire hydrant blocked please call the office and they will clear them and if her neighbor needs help she was to call the office for that. RJ. informed the members that there is a running list of snow damages and that way we can get them fixed when the weather breaks. The Bus starts at the clubhouse and picks up at the residents' homes.

Dominic Longo: Wanted to let Marianne know that the movie this month is a very good one. Why can't all the bad debt that is written off be collected?
Answer: When a house goes into arrears we try to collect by placing a lien on it, but when it goes up for Sheriff's Sale we can only collect the back 6 months of what is owed.
2. When did we start allowing LLC to buy houses in here?
Answer: We have always allowed LLC to purchase homes however, they can only purchase. They are usually called flippers and they can only buy one at a time. They are not allowed to rent them out they have to sell them before buying another.
3. Do we have our own Stanley crew or do we share them?
Answer: We have our own for Maintenance. Snow removal some of them are ours along with a few others from Stanley.
4. Would like Marianne to put the year to date on the profit and loss statement?
Answer: We will look into it.
5. Why can't we make the clubhouse a warming center if people are without power?
Answer: RJ. Stated that the State changed the regulation about warming centers and we do not qualify for this. We would need more bathrooms and showers. Manchester has sites already for this. We will look into getting some information to pass along.

Closed meeting: 2:40 pm.

*Bonnie Hawthorne*
Secretary,



# FREE INSURANCE REVIEW

On Monday, May 21st between the hours of 10:00AM and 4:00PM Ms..Deb Torres will be available and Mr. Jim Thomas will be available between 4:00PM and 8:00PM. They are from our Insurance Broker's Office and at no cost to you will review your Property Owners Insurance Policies.

This FREE INSURANCE REVIEW of your coverage that you are required to have is to protect you and the village. The Crestwood Village Governing Documents state in the Declarations and Covenants Article V section 20 the following:

> "Each Home Owner is required to provide their own Home Owner's insurance protection by the Condo HO6 type insurance policy: (a) Structure changes (such as new windows, walls, patios, additions, upgrades, etc.); (b) Personal Property insurance which would cover replacement appliances, rugs, and other items besides furniture and furnishings which might be confused with original installations: (c) Personal Liability insurance for protection of so-called roof neighbors that might be affected by losses, caused by the negligence of others. In addition, the standard Condo HO6 type policy provides as options most beneficial to the members for two other items: (d) Additional living expenses: (e) Loss assessment.
>
> In the event of a financial loss caused by a member who has failed to obtain and maintain insurance coverage as required by Covenants and By-Laws, a lien could be created and attached to a faulty members residence for the protection of those who have suffered as a result thereof."

The Rules and Regulations in Article 4 Home Owners Responsibility states requirements and Insurance Guidelines including the following:

> "Guideline for homeowners regarding loss control measures to reduce future claims.
>
> a. Replace washing machine hoses with new "twenty year" hoses.
> b. Annually clean fireplaces, pellet stoves, and wood stove chimneys.
> c. Replace old hot water heathers prior to their leaking.
> d. Dryer vents are to be professionally cleaned annually.
> e. Ensure electrical panels are accessible at all times.
> f. Avoid excessive accumulation of combustible materials.
> g. No Hoarding is permissible.

SPECIAL NOTE:

Failure of the homeowner to follow these recommended guidelines may result in loss of coverage to the affected homeowner. This supersedes all previous insurance documents previously distributed."

# Wall of Honor & Page of Honor

The Wall of Honor that displays photos of the residents that have served in all the branches of the military is being relocated and expanded. You are requested, if you have served in any branch of the military services including: the Army, Navy, Airforce, Marines, or Coast Guard, the WWII Merchant Marines, and the National Guard to provide a photo of you with your military designations.

We, as a community, want to publicly recognize and thank each and everyone who has served to protect our freedoms and our way of life. Therefore, we are not only, having a Wall of Honor but also, a Page of Honor. Each month of the Deerfield Chatter we want to recognize one prior military service resident per month. The page of honor may or may not include a photo, but you should include rank and designations, or award earned, and a summary of your time serving the United States of America.

Your photos or articles should be given to Maureen Zaleck (732-849-0551) or Marianne Yewaisis (732-849-5363) Please, supply your name, rank, and branch of service.

## **Why Be a Volunteer?** (Author Unknown)

**It's not for the money;**
**It's not for the fame;**
**It's not for any personal gain,**

**It's just for love of your fellow man,**
**It's just to give a helping hand;**

**It's just to give a little of one's self,**
**That's something you can't buy with wealth;**

**It's not for a medal worn with pride,**
**It's for that feeling deep inside;**

**It's that feeling that you've been a part**
**Of helping people far and near,**

**That makes you a volunteer!**

**Several activities, organizations and clubs in Village Six would very much appreciate and would benefit with additional volunteers. This actually would only require an hour or two of your time each month. Please call any of the numbers in this Chatter associated with these groups or come to the Clubhouse any Monday morning from 10 to 11 AM.**

**Hope to see you as a new Volunteer!**

## Dryer Vent Cleaning

Now is a good time to have your dryer vent cleaned. The cause of many house fires is clogged dryer vents. Dryer vents should be cleaned every year. It does not matter if you live alone or are a couple and it does not matter how many loads a week you do. What matters is that the moist lint that the drying process creates is to be blown out of the dryer, the vent lines, and the vent itself. Because it is moist lint, it tends to clump causing a blockage in the vent lines that can back up into the dryer itself. That can cause a fire hazard and a health hazard. The length of the dryer vent lines in most models can be relatively short to twenty-five feet or longer in length. That vent line should have a brush run through it to get rid of any debris or accumulation. The Crestwood Village Six maintenance workers can do the dryer vent cleaning and inspection for you, at a small cost, if you are not physically able to do it yourself or you can have it done by outside contractors.

## Respect

Respect is a simple concept that we all should have learned in our younger years. You have moved into a senior adult community and are going to have other senior adults as friends, neighbors or acquaintances. At times you and they may have differences of opinions or disagreements, which will happen. It is only natural that as senior adults we have developed strong feelings on different issues. However, we should not let emotions run away with issues so that good judgment is not followed. Respect for our neighbors is a must if you plan to live in this village community. This is not saying you have to be socially friendly with your neighbor, but you must respect their rights and property just as you should expect to have your rights and property respected.

## Board of Trustees Approval Needed

There are many times or instances that you may wish to modify your home be it as simple as painting, siding, replacing windows or doors, or outside landscaping and tree modifications, or removals. Board of Trustees approval is required.

The Board of Trustees will review requests and approve many of the potential change requests with no suggestions or other input. The reason for Board of Trustees approval is to maintain the integrity of the village community and to prevent violations of the governing documents. It is unfortunate when someone invests money for an improvement without the Board's approval which could require the homeowner to undue to project at their costs.

The Board of Trustees is always pleased to see and review projects you, as a homeowner, may wish to do. It is a sign of a vibrant community and a commitment of the residents to keep our community property values intact.

## RETRACTABLE LEASHES

For those who walk their dogs through the village, be advised of our rule concerning leashes. It is it a Manchester Ordinance that a leash of only (6) six feet is permitted and no retractable leashes are allowed.

Our same regulation in our Rules & Regulations document states on Page 18, Paragraph #14, Line (A): "No dogs or cats are to run free. Pets must be controlled on a non-retractable leash of no longer than (6) six feet when outside the home." Please take this regulation seriously. See the adjoining article taken out of New Jersey Magazine.

## BOCCE & SHUFFLEBOARD SIGNUPS

Anyone who is interested, come on down! We need people who want to play. Bocce and shuffleboard are available to those who want to enjoy themselves. We will start Shuffleboard on Tuesday, May 8th at 6:30 pm. Show up and sign up and play. We will start Bocce on Wednesday, May 9th at 6:30 pm. Show up, sign up and play. We will also have Bocce at 8:30 am on Monday mornings starting on May 7th. Show up, sign up and play. All games last between 1½ - 2 hours. Sign up on Monday mornings between 10:00 and 11:00 am at the clubhouse. Additional sign ups can happen between 6:30-7:30 pm Monday nights at the Trustees' Office.

For additional information you can call Steve Koukoulogannis at (732) 849-1080.

## BAD DEBT WRITE OFFS

For many residents there has been an annoying question that needs clarification. The question had come up a number of times over the last few years and has been answered a number of times, including by our legal counsel speaking on the issue at open meetings. It was felt that we should address it again for those new to the community. The annoying question deals with the Board of Trustees writing off "bad debt", when our governing documents say the new owners are responsible for liens placed on the property by the Crestwood Village Six Association.

Why are we writing off "bad debt"? To answer that is not a simple matter but basically it comes down to the rights of an individual that has filed either a Chapter 7 or a Chapter 13 Bankruptcy or, has his/her property being foreclosed by a bank or lending institution or has been sold at a Sheriff's Sale. If any of the aforementioned actions has taken place, it precludes the Association of Crestwood Village Six from getting the arrears in full or even in some cases partial payment.

No one, especially this Board of Trustees, likes the idea of writing off bad debt, but unfortunately state law does supersede our governing documents. Rest assured that our governing documents are used and enforced when the above situations are not a factor. We, as your Board of Trustees, are always looking for changes in the laws that may permit our recouping money due the Village and with our Administrator and our Attorney are trying to collect as much as possible when possible.

**Village VI Advisory Board Minutes for March 13, 2018**

**Members Present: Peg Carucci, Warren Ciafardini, Al Fagerlund, Bill Kozuszko, Mary McSwiggan, Jane Messenger, Leo Ruscitto, Julie Sutton and Paul Wannemacher**

**Trustees Present: Robert Anderson (RJ), Bonnie Hawthorne and Wayne Koester**

**Guests: Andrea James and Steve Ganslen**

**At this meeting the following was accomplished or discussed:**

- Minutes from the 2/13/2018 meeting were approved, updated lists of new homeowners and current renters were provided and complaints/violations with disposition were discussed
- The Covenants, By-Laws and revised Rules and Regulations were provided to each Advisory Board Member for their District Books.

**REPRESENTATIVES REPORTED ON THE FOLLOWING ISSUES IN THEIR DISTRICTS:**

- District Reps reported on leaking car fluids in a quad driveway, garbage can damaged by a homeowner (not by plowing), and a roofing complaint regarding popping nails inside the house
- General discussion regarding parking at the carriage shed areas.
- General discussion centered on patios, decks and sun rooms.

**TRUSTEE & GENERAL COMMENTS**

**RJ, Bonnie and Wayne responded to the following:**

1. **RJ** said there is only one garage spot for people living at Carriage Sheds. The additional spaces are for temporary parking. This will be addressed in the May Chatter and at the open BoT meeting.
2. **Bonnie** emphasized the new Rules and Regulations allow for 2 pets per household unless special provisions are given.
3. **RJ** said the camera use has not been addressed by the BoT.
4. **RJ** emphasized that only 6-foot leashes should be used to walk pets. Those people who abuse this Rule shall be identified and fined.
5. **RJ** followed up on some fines that have been levied.

The next meeting will be held on Tuesday, April 10, 2018.
**Respectfully submitted, Bill Kozuszko and Julie Sutton, Co- Secretaries**

## Advisory Board Meeting Information

**The next meeting of the Advisory Board will be May 8, 2018. District Representatives meet at 10 AM but Homeowners may join us at 11 AM in the Volunteer Room at which time you may bring concerns and questions you have regarding our Village. If you have a maintenance concern you should first call the Administrative Office, otherwise please call your District Representative. Please join us at our meeting or stop by any Monday from 10 AM to 11 AM in the Volunteer Room to speak with an Advisory Board Representative.**

## REMINDER TO ALL HOMEOWNERS:

**Binders with the Official Covenants, By-Laws and updated Rules and Regulations are available in the Administration Office.**

## Welcome New Homeowners!

**Bruce Rolff**
**120 Sunset Rd**

**Ralph Ruggiero**
**18-B Amesbury Rd**

**Elizabeth Rowling**
**20-B Alpine Rd**

**Kasim & Phyllis Serifovic**
**9 Cranston Ct**

**Elaine Close**
**69-A Sunset Rd**

## IN MEMORIUM

Our Deepest Sympathy to
The Family and Friends of

**ELEANOR ZAKREWSKI**
**SEBASTINO AROMANDO**
**RAYMOND MASTAPETER**
**LOUIS ROSA**
**ADRIANNA WISSE**

# Retractable Leashes; Nonretractable Injuries

ONE DAY AS I LEFT THE HOUSE to take my dog for a walk, he spotted a squirrel and took off. Realizing a bit too late that I had forgotten to lock the retractable leash, all I could do was stand at the top of the steps and helplessly watch as the zip line quickly ran out. The last thing I remember was toppling down the brick stairs, landing face-first on the pavement. I have a small scar just above my right lip that serves as a reminder of the dangers of retractable leashes.

Sure, a retractable leash can be fun for your pet, giving them a sense of off-leash freedom that allows them to explore areas where owners may not want to venture. However, in my experience, the risk of serious injury, or even death, far outweigh your pet's pleasure.

Regardless of whether the leash is made of flat nylon or string-like cord, all varieties have the potential to cause serious injuries to owners and their pets. When these leashes get wrapped around a finger, arm or leg, they can cause severe burns and deep gashes that may require a trip to the emergency room.

When wrapped around a small pet's limbs, there is a high risk for broken bones — even dismemberment. Serious neck and spine injuries also are possible. This is especially true if a pet runs off when the mechanism isn't locked and the leash reaches the end of its line, suddenly jerking the pet backward. Trauma to the neck and spine is a certainty. In some cases, the injuries can be grave enough to cause death.

When allowed to roam into underbrush or woodpiles, a pet — and its owner — are at risk for encountering wild and potentially diseased animals, such as a skunk, raccoon or fox. Miniature breeds on retractable leashes have been attacked and carried off by hawks, eagles and other raptors as high as 25 to 50 feet only to be dropped to the ground when the leash runs out.

Despite how comfortable retractable leashes may feel in our grasp, they can be difficult to hold onto when attached to a struggling or pulling dog. This is because the handles are designed to be held primarily by the fingers, which tend to be quite weak. (Try hanging from a chin-up bar by your fingers. Can't be done. It is likely most people do not possess enough finger strength to effectively hold back a struggling pet.)

In my opinion, retractable leashes aren't worth the risk for injuries. A much safer alternative is a standard flat leash.

NOTE - Representatives from various clubs are available on Mondays from 10-11am in the V room, to sell tickets, make reservations, pay dues, etc.

**COUPON CLUB-** The Coupon Club is in full swing. I just want to thank you all for contributing. Just a reminder that there isn't any fee or meeting days for this club. It is held in the library whenever the library is open. I am there on Monday, Wednesday and Friday mornings. If any questions please stop in the library or call. *Arlene Portenstein 732-408-5147*

**TOPS (TAKE OFF POUNDS SENSIBLY)-** Ready to stop dieting and start making real changes? TOPS can help you reach your weight loss goal with the tools, information, support and accountability you need to be successful. A winning formula for TOPS members over the past 60 years. Come experience a meeting with a great group of members at the clubhouse on Wednesday mornings. Weight-in 10am -10:50am. Meeting 11 am till noon. More info call Barbara 301-751-1632 Cell.

**MOVIE NIGHT** On Friday, May 11, for Mother's Day, we are showing "Wonder", starring Julia Roberts and Owen Wilson. A young boy with a facial deformity begins the fifth grade when he attends school for the first time. The challenges he faces help others learn to not judge a book by its cover. The movie is rated PG, runs for 1 hour and 53 minutes and is shown close captioned for the hearing impaired. Doors open at 5:30 pm and the movie starts at 6:30. Come early to sit, chat and enjoy refreshments that will only be available until 6:15. Feel free to bring your own chair or cushion, if those provided do not suit you. All are welcome with the low admission of $2. Non-residents of Village 6 are always welcome. Any questions please call Arlene 732-408-5147. See you at the movies!

**BEREAVEMENT SUPPORT –** The group met on April 28 and welcomed one new member. Anthony Lipari, Div M. is our speaker. The group meets in the D&E rooms of the clubhouse from 1-3. Refreshments are served with some social time. The topics include the stages of grief and how to handle them. All are welcome, this is not for Village 6 only. For information call Rosie 732-881-1044. Please just leave your name and number and about support group and I will return your call. Please do not leave a long message.

**DEERFIELD SONGSTERS**-The Songsters are well on their way to having their spring program performance ready. By now, we have learned all of the songs for our program and will devote the remainder of our rehearsals to polishing our presentations so they will be "top-notch" for our concert. The program will take place on Saturday, June 9 at 2pm. Tickets for our concert will be on sale Monday mornings between 10 and 11pm throughout May (on Tuesday of Memorial Day weekend) and the Monday in June. June 9 will be here before you know it-get your tickets early. We will reprise one of our most-loved and often requested medleys, "The Sound of Music" in this year's Spring Concert. We have included a large number of familiar songs in our review of "Music from the Stage and Screen." The program is followed with refreshments provided by the Songsters and served by representatives of our very supportive Residents Club. We look forward to greeting you at our concert on June 9. Our group is available to present a program for local groups in early June and a holiday program in early December. If you are interested in having the Deerfield Songsters perform for your organization, contact our Director, Pam Unger 732-716-1628.

**TRAVEL CLUB –** We have 3 inexpensive trips: Thursday, May 24 spend the day at Resorts in Atlantic City. Cost of trip $25. With $25 slot play. Wednesday, June 20, our "Shop til you drop". Join us as we travel to the Shore Premium Outlets at

Tinton Falls and stop at Delicious Orchards. Cost of this trip is $28. Thursday, July 12, heading to Harrah's Casino and Race Track. Cost of this tip is $35 with bonus package to be announced. Ticket sales Mondays from 10-11am in the Volunteer Room. No refunds unless trip is cancelled. *Peggy Carucci 732-350-6016*

**LIBRARY-** May 13 is Mother's Day, so this is dedicated to all Mothers, Grandmothers and Great Grandmothers. We have a variety of books to keep you smiling, thinking, remembering and feeling good about yourself. We have started ordering magazines so stop in and check them out. If you are donating books, PLEASE make sure they are in good condition and no older than 2013. "Take care of yourself-you never know when the world will need you", ***Library Committee***

**WOMEN'S CLUB –**We missed you. We know that some of you do not come out in the cold nasty weather. Now that the weather is getting nicer, we hope to see our members as well as new members coming out to our meetings. We have interesting speakers for us to learn and perhaps help us in a situation that we could need knowledge or help. Refreshments are always served and sometimes our speakers provide us with a lunch. We are always looking to meet new friends, so come to one of our meetings and see what we are all about. If you have any suggestions or comments we are always willing to listen, it can only make us better. *Jane* Messenger -1st VP 732-350-2390

**SAFETY PATROL-** April showers are hopefully bringing us May flowers. However, May means more open garage doors left open at night. Help us by checking to see that your garage door is shut before our mobile tour begins at 9 PM. Now for a "lesson from Leo" entitled "Bad Habits". While driving around our village's private streets, do stop for stop signs and do obey the speed limits. When you get into the Bad Habit of violating these rules, this Bad Habit will follow you on to the public roads. So, get out of your Bad Habits or the police will follow you and take steps to correct them. Thanks Leo for that great lesson. We meet the 3rd Tuesday of every month. Our next regularly scheduled meeting is Tuesday, May 15 in the Volunteer Room at 10am. Please join us at 9:30 am for light breakfast refreshments. A member of Safety Patrol is also available every Monday in the Volunteer Room from 10-11am. We just need you to volunteer about one hour per month, or every other month. Please stop by to see us or call the following numbers if you are interested in joining. Julie Sutton, Chief at 732-849-5363 or Leo Ruscitto, Deputy Chief at 732-941-4303.

**AMERICAN POLISH CLUB OF WHITING-** Our April meeting is scheduled for Wednesday, May 16 to be held at 1:30 pm. We are planning a Fund Raiser Auction to benefit our Club. Members are asked to donate items that are in good condition but no longer have use for. (limit 2 items per member). For more information please call RoseMarie 732-350-4851 or Maureen 732-849-0511. As we do at our monthly meetings, we will continue collecting clean, used clothing and non-perishable food items for "Your Grandmother's Cupboard". Refreshments will be served following the meeting.

**RESIDENT'S CLUB-** It looks like Spring is finally here. Come and celebrate Spring with the D'Cee's on Saturday, May 12 from 6pm to 10pm. Bring your friends and reserve a table for our Cinco de Mayo dance. Soda, water, coffee, tea, chips and dessert are included in the price of your ticket. Feel free to BYOB and any additional snacks you may like. If you are a large group, please try to get your tickets at the same time so we will be able to sit you together. On Saturday, May 19 come join D.J. Bill for Karaoke. If you attended our Karaoke event in January, then you know everyone had a lot of fun. We hope to see you there. The cost is $5 per person. This is a no frills, bring your own event. Come have fun with old friends and make some new ones. Tickets will be on sale Mondays mornings between 10-11am. If you cannot get there please contact Pat 732-673-4468 or Michele 732-350-9026. Our next Residents Club meeting will be held on Tuesday May 15 at 7 pm. Our guest speaker will be a representative from Somebody Cares on Schoolhouse Rd. Membership expires June 30. We are ready and waiting to renew your membership. The renewal fee is still $5 per person. This will get you a $2 discount on all regularly priced dances when you present your membership card. *Pat, Nancy, Toni, Gloria and Helen*

**PET (ALL PETS) CLUB-** Oh Spring, where are you? The terrible cold of this Winter has kept some club members at home, missing our meetings, but I am hoping Mother Nature finally decides to give us back Spring temperatures. Our Easter Bunny photo shoots were a tremendous success, and we thank you for all of your support to the Club. Our thanks go out to our great guest speaker Ms. Lynette Brennan, Atty., for all of her great senior information she has provided to us. We are always looking for new members, it's still only $10 per year, per household. We meet every 2nd Wednesday of the month. Doors open at 6pm with light refreshments provided FREE and the meeting starts at 6:30pm. We always welcome any and all ideas you might want to suggest for the club. We are in need of a Secretary to take minutes and read them at the next meeting. If you would like to help us out, please come to me and let me know you are interested. You must live in Village 6 to be considered for the position. As always, thank you for your support. *Judy Hall,President 732-998-0010*

**ADULT COLORING-** Monday, May 14 join us in the Volunteer Room from 1-3pm. Please join us and have some pleasant conversation, soothing music to color by and an afternoon of relaxation. *Peggy Carucci 732-350-6016*

**VILLAGE 6 EXERCISE UPDATES-**The senior exercise program continues to grow and be successful thanks to all my ladies and gentlemen who attend on a regular basis. We not only continue to add new exercises but we have added walking around the gym to a faster paced music. Everyone is urged to walk at their own pace and rest if needed. The ones who can do it are encouraged to walk faster, getting a little more times round the gym for a little greater cardio workout. Our repetitions with the weights have increased building our muscle strength improving each week. Our 20-minute stretch in the beginning is starting to show off more flexibility in most of my students. Many are proud of their progress and are finding it easier to do their daily shores around the house. Everyone's legs get a fabulous workout with our resistance bands, while the balls prove to be fun while moving our arms and legs. It keeps our mind sharp and alert. So if you are interesting in joining, we meet on Friday morning 10-11am. Please remember your first class is free to see if you like it. Senior Yoga is catching on and my classes have increased in size these past few months. We have added many postures from chair to the mat. I have noticed a great improvement with their balance and flexibility in only a short amount of time. THERE IS NO STANDING ON OUR HEADS. Every person progresses at their own rate and most postures can be modified to your ability. The final relaxation is everyone's favorite time and has many benefits for the mind, body and spirit. It takes a little courage to join and commitment to have it work for you. Yoga is held Tuesday afternoon from 4-5pm. *Pat Kologe, Certified Fitness Instructor.*

PLEASE HELP- Any information you would like to be included in the newsletter, has to be put in my paper chute (36 Stonybrook Rd.) by the 10th of the month. Please be aware that I do not include old information (such as meetings held previously ) with your information for the current month. If you want information about your club included in the newsletter, you must get it to me. Please call me at 732-350-8659 or send your information to me at lakewally36@comcast net. Thank you, Jean Balliet, Editor

ITEMS FOR SALE

If you have any items you want to sell, take the information to the Administration Office. The office will get the information to me.

**Disclaimer**: The Deerfield Chatter provides this newsletter as information for homeowners. All information is printed as space allows unless deemed inappropriate by the Trustees and editorial staff. Articles are printed as submitted. We reserve the right to edit them. The monthly deadline is the 10th of each month. The length of these articles is at the discretion of the editorial staff. The staff of the Deerfield Chatter, the Trustees and the delivery personnel are volunteers and will assume no liability in any way for the contents of the Deerfield Chatter of Crestwood Village 6. The Deerfield Chatter of Crestwood Village 6 does not warrant the accuracy of any information, advertisement, service or the usability of any product or article and shall not be liable for any losses caused by the reliance on such articles and all copy is subject to editing.

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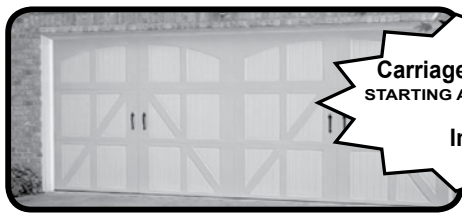

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# Crestwood Village VI — MAY 2018 — 2018

| Sunday | Monday | Tuesday | Wednesday | Thursday | Friday | Saturday |
|---|---|---|---|---|---|---|
| | | 1 TRASH PICKUP<br>8:30 AM Art<br>4:00 PM Senior Stretch<br>4:00 PM Poker<br>Bus -Ocean County Mall | 2<br>10:00 AM Tops<br>7:00 PM Open Meeting with JGS Insurance | 3<br>9:45 AM Songsters<br>1:00 PM Quilting<br>1:00 PM Mahjong<br>6:00 PM Canasta | 4 TRASH PICKUP<br>9 AM Library Committee<br>10:00AM Healthy & Fit<br>5:00 PM Ceramics | 5<br>PRIVATE PARTY<br>1-6 PM |
| 6 BINGO<br>TEAM 4<br>11:30AM Kitchen Open<br>1:30 PM Bingo | 7<br>8:30 AM Bocce<br>10:00AM Ticket Sales<br>1:30 PM Canasta<br>4:00 PM Poker<br>6:30 PM Billiards | 8 TRASH PICKUP<br>8:30 AM Art<br>10:00AM Advisory Brd<br>1:00 PM BINGO Cmte.<br>4:00 PM Senior Stretch<br>4:00 PM Poker<br>6:30 PM Shuffleboard | 9<br>10:00AM Tops<br>10:00 AM Food Truck<br>1:00 PM Trustee<br>6:00 PM Pet Club<br>6:30 PM Bocce | 10<br>9:45 AM Songsters<br>1:00 PM Quilting<br>1:00 PM Mahjong<br>6:00 PM Canasta<br>7pm Budget Meeting | 11 TRASH PICKUP<br>9 AM Library Committee<br>10:00AM Healthy & Fit<br>5:00 PM Ceramics<br>5:30 PM MOVIE<br>WONDER | 12 CINCO DE MAYO DANCE<br>6-10 pm<br> |
| 13 NO BINGO<br>HAPPY MOTHER'S DAY<br> | 14 RECYCLE<br>8:30 AM Bocce<br>10:00AM Ticket Sales<br>1:00 PM Adult Coloring<br>1:30 PM Canasta<br>4:00 PM Poker<br>6:30 PM Billiards | 15 TRASH PICKUP<br>8:30 AM Art<br>10:00 AM Safety Patrol<br>1:30 PM Residents Club<br>4:00 PM Senior Stretch<br>4:00 PM Poker<br>6:30 PM Shuffleboard | 16<br>10:00AM Tops<br>1:00 PM Trustee/Atty<br>1:30 PM Polish Club<br>6:30 PM Bocce | 17 LEAF & BRUSH P/U<br>9:45 AM Songsters<br>1:00 PM Quilting<br>1:00 PM Mahjong<br>6:00 PM Canasta | 18 TRASH PICKUP<br>9 AM Library Committee<br>10AM Healthy & Fit<br>5:00 PM Ceramics<br>6:30 PM Resident's Club<br>Silver Wings Concert | 19<br>RESIDENT'S CLUB<br>KARAOKE 12-3 PM |
| 20 BINGO<br>TEAM 1<br>11:30AM Kitchen Open<br>1:30 PM Bingo<br>Pine Barren Book Club | 21<br>8:30 AM Bocce<br>10:00AM Ticket Sales<br>1:30 PM Canasta<br>4:00 PM Poker<br>6:30 PM Billiards | 22 TRASH PICKUP<br>8:30 AM Art<br>1:30 PM Women's Club<br>4:00 PM Senior Stretch<br>4:00 PM Poker<br>6:30 PM Shuffleboard | 23<br>10:00AM Tops<br>1:00 PM Trustee<br>2:00 PM CV6 Book Club<br>6:30 PM Bocce | 24<br>9:45 AM Songsters<br>1:00 PM Quilting<br>1:00 PM Mahjong<br>6:00 PM Canasta | 25 TRASH PICKUP<br>9 AM Library Committee<br>10:00AM Healthy & Fit<br>1:00 PM Bereavement<br>5:00 PM Ceramics | 26<br>PRIVATE PARTY |
| 27 BINGO<br>TEAM 2<br>11:30AM Kitchen Open<br>1:30 PM Bingo | 28<br>DEERFIELD HALL & ADMINISTRATIVE OFFICE CLOSED<br> | 29 TRASH PICKUP<br>10:00AM Ticket Sales<br>6:30 PM Shuffleboard | 30<br>10 AM Tops<br>1 PM Trustee<br>6:30 Bocce | 31<br>9:45 AM Songsters<br>1:00 PM Quilting<br>1:00 PM Mahjong<br>6:00 PM Canasta | | RECYCLING WILL BE<br>JUNE 2ND |