

# DEERFIELD CHATTER



Administrative Office – 6 Congasia Road.

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732-350-2656

Homepage

[www.crestwoodvillage6.com](http://www.crestwoodvillage6.com)



## President's Message

PLEASE READ THE SPECIAL SAFETY NOTICE IN THIS EDITION.

October brings an OPEN BOARD OF TRUSTEE MEETING that will be the Annual Audit Meeting of the Association and, of course, that brings Bob Elliott, our Association Auditor, for those of you who may have questions of our finances. The audit process is a time consuming endeavor that reviews our accounting practices and our total finances. Through the assistance of our auditor, and by our financial analyst Sal, our Treasurer Marianne, and our Administrator Val, the audit is a true reflection of the policies, dedication and professionalism of the Staff. The Board of Trustees could not be more pleased with knowing we are doing our very best to uphold our fiduciary responsibilities.

Although, it will only be a formality, the Secretary of the Board of Trustees will be requested to cast one vote for the four incumbent Trustees prior to them being sworn into office for their new two-year term. My thanks to those Trustees and to the village residents that have been so supportive in the Board of Trustees efforts to enhance our community.

The FIREWISE COMMITTEE members will be doing a project that includes the inspection and evaluation of forest fires or fire potential hazard in the wooded areas behind many homes in the village. They will attempt to notify you prior to their walking behind your home. This evaluation is a critical part of the FIREWISE Action Plan that the committee members have been working on. On December 1<sup>st</sup> there will be a Community FIREWISE Day for all of our residents to attend and learn more about this project. It is being done to help keep our village safe from potential fires.

In September, we had a village-wide garage sale that appears to have been a success. It was a great way for many residents to clear out their homes and garages. A special thank you to the two resident volunteers that undertook coordinating this project, Mr. & Mrs. Hauland.

My sincerest appreciation goes out to the Dutton's who tirelessly walk and pick up the debris along Congasia Road. Although this is not our village property it is, however, our main entrance to our village community. We all know what first impressions mean.

October bring seasonal changes, including temperatures and some fall foliage color. What a great time to enjoy the outdoors. Be safe when walking and driving. When leaves begin to fall, a little extra caution will be best.

Sincerely,

*RJ Anderson*



## **OCTOBER 2018**

From the Village Administrator, Valerie O'Neill

### **OPEN TRUSTEE MEETING/ ANNUAL AUDIT**

The **Trustee Open Meeting** is scheduled for **Wednesday, October 3rd, 2018 @ 1 p.m.** Our Auditor, Bob Elliott, will review our Annual Audit. Please join us. Refreshments will be served following the meeting.

### **FOOD TRUCK**

The **FOOD TRUCK** will be in the Deerfield parking lot at 10 AM on **October 10th.** Parking Lot opens at 8:30 a.m.

### **ANNUAL ROAD CLOSING**

Safety Patrol will conduct our **Annual Road Closing** at the corner of Alpine & Congasia Roads on **Thursday, October 4<sup>th</sup>** from 8 a.m. until midnight.

### **LEAF & BRUSH PICKUP**

Stanley Contracting will do a Leaf & Brush **CURBSIDE** pickup on **Thurs., October 18th.** **DO NOT** put items out until the day before or you will be fined \$10 per day. Only use paper recycle bags. Leaves and pine needles only in bags. No limbs or brush.

**Manchester Twp.** will also conduct a Leaf & Brush pickup on **Thursday, October 25<sup>th</sup>.**

### **HYDRANT FLUSHING**

Manchester Twp. Utilities will be flushing hydrants throughout October and November. You may experience a difference in pressure and discoloration. Run your water tap only until it runs clear.

### **PRIORITY SNOW REMOVAL**

In order to be added to the priority snow removal list you must have your doctor fill out and sign a Priority Medical Form and return it to the Administrative Office. To qualify you **MUST** require life sustaining medical care such as **Radiation, Chemotherapy, Dialysis** only. No other conditions qualify.

## SPECIAL WARNING NOTICE

There have been several incidents that have raised serious concerns for the safety of our residents and the possibility of their homes being entered. In one of the instances, window screens had been raised in an apparent attempt to check to see if the windows had been left unlocked. In another the garage door was found open in the morning when it was closed the night before dark, the car had been left unlocked in the driveway and had a garage door opener in it.

A few years ago, we had similar instances in which access had been made into the homes and valuables taken. Fortunately, no one was injured at that time. As you may have seen on TV advertisements, homes are broken into all the time. Just because we live in an adult community does not mean it is safe from burglars or thieves. WE have to be aware of how we keep our home and property and be watchful of our surroundings and neighbors' property as well.

The main times the homes are entered is at evening time or when the house looks like the residents are gone for the evening or on vacation. Entry into homes that have unlocked windows, unlocked doors or open garage doors, no lights on, and no car in the driveway, or no sound coming from the inside of the home are the most likely targets for thieves.

Yes, you can get an alarm system installed, but they can be expensive.

Simple things you can do are the following:

- 1) Keep a couple of lights on timers inside your home. Lights in homes act as a deterrent to thieves. Lights should go on at dusk and stay on past your bedtime.
- 2) Having a radio or television on is also a good idea when you are not at home.
- 3) Keeping doors and windows locked is the best thing you can do. If you are working in the rear of your home or property, make sure the front and side doors and windows are closed and locked. This includes the door from your garage into your home.
- 4) If you park your car outside, make sure you lock it at all times. Not only is your garage door opener in it, but many other things that a thief can take or use for identity theft.
- 5) The single most important light may be your outside light by your door. This should or could also be on a timer at very little cost. The use of an outside LED light bulb gives bright light at a very little cost compared to the safety it can provide or the deterrent factor it can have.
- 6) Call the POLICE if you see anyone suspicious or if someone is around your home that you do not know or that you had not invited. Also call the POLICE if you think someone has tried to gain entry into your home or garage.

**Disclaimer:** The Deerfield Chatter provides this newsletter as information for the homeowners. All information is printed as space allows unless deemed inappropriate by the Trustees. Articles are printed as submitted. We reserve the right to edit them. 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, nor 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.

## TRUSTEE KORNER . . .

Time and time again it's been in the Chatter and has been repeated at our meetings, but certain people feel they're not obligated to follow our rules. Trash, recyclables and branches and leaf bags should NOT be put out until the day before pickup. Not only can critters get into your garbage, the wind has in the past many times scattered bottles and cans all over the neighborhood. Brush pickup is a designated day (3<sup>rd</sup> Thursday) each month. If you cannot wait, either call the office for an appointed (chargeable) pickup or get fined \$10 a day until removed. Thank you for your cooperation.

Wayne Koester, Vice President

### **FIREWISE INFORMATION FOR YOU AS A HOMEOWNER**

The present FIREWISE Committee has done an excellent job of investigating, reporting, and creating a proposed plan of action and information to be disseminated to all residents. There is a flyer in this Chatter that was created by the firefighting service. It is presented to you as a homeowner for your consideration in your landscaping plans. It is not intended to make you drastically alter your property or to wipe out trees and plantings. It is a suggestion as to the considerations you may make as you move forward with work on your property. We as a community are to keep a country or park-like setting per our governing documents, that has always been a consideration and that is what makes our individual properties unique. However, there are considerations you may undertake that will keep your property landscaped but more fire resistant.

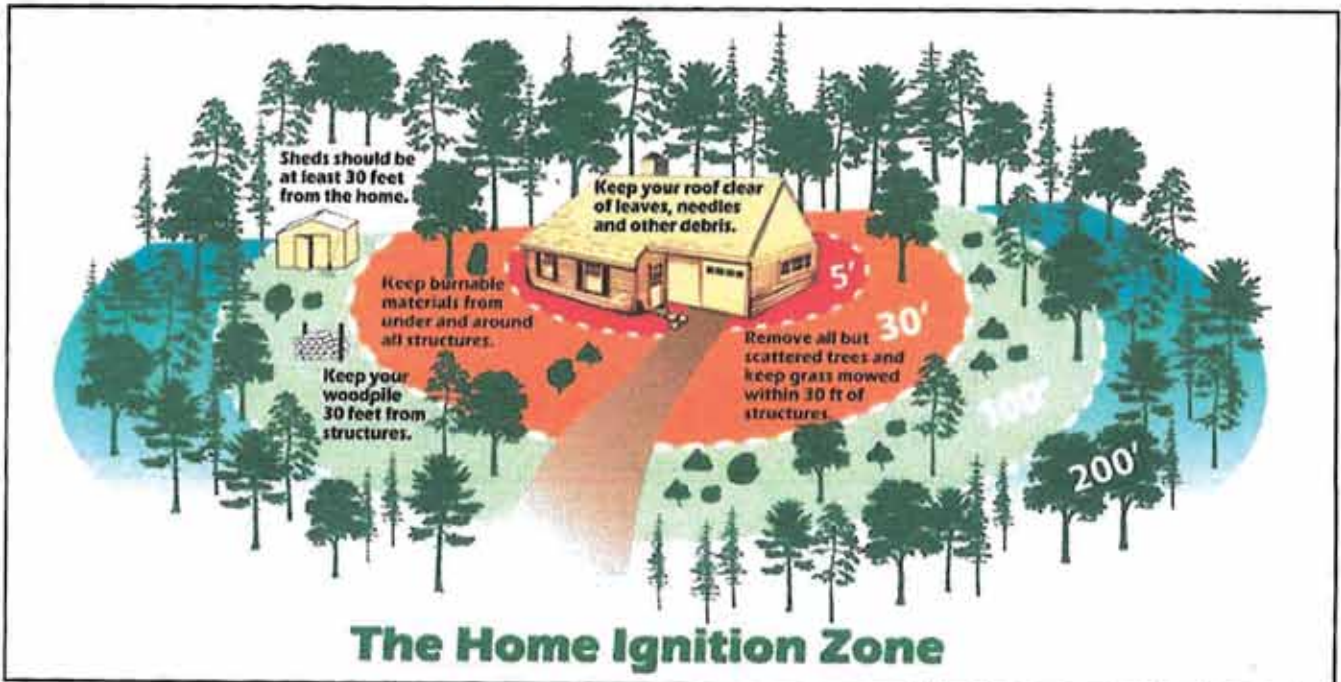
This FIREWISE program can help in making YOUR community safer, not only from forest fires, but also from other fire hazard. It may even have an effect on your insurance and that of the community's. As the FIREWISE Committee moves forward it will be reviewing the common wooded areas. In addition, they will be requesting other agencies that are responsible for large wooded areas surrounding our village to perform actions that will help protect our community. This request for the other agencies is to have "mowing or bush whacking" done to eliminate the ladder fuel. This request is the best alternative to controlled burns. A special community FIREWISE information day will be on Saturday December 1<sup>st</sup> at 11:00AM with lunch to be provided after the presentation.

### **NJ FOREST FIRE SERVICE CONTROLLED BURNING**

This information is being given to you so that you can be informed and know what is going on. The NJ Forest Fire Service controlled burning season is from early October through March. They have been doing controlled burnings for many years and do it as safely as possible. They put out signage on the roadways where they will be doing controlled burns. The reason for the controlled burning is to remove the "ladder fuel", in other words, the dead growth of plants or other vegetation that would enable a forest fire to burn hotter and more intense, sending sparks into the air for great distances.

The controlled burn for this fall includes the Manchester Wildlife Management Area on the west side of our village borders. The controlled burn in this area has been done numerous times in the past. In the spring the wooded area known as the Crossley property at the end of Congasia Road will also have a controlled burn. As with "mowing or bush whacking" the native perennials like the ferns will return after a controlled burn, generally healthier.

# Home Ignition Zones



Wisconsin Department of Natural Resources

- ZONE 1** 0-5 feet. Keep this area free from flammables. If landscaping is present, fire-resistant and high-moisture type plantings are preferable. Non-flammable mulches. Be mindful of decks, fences and keep flammable items off them if present.
- ZONE 2** 5-30 feet. Scattered vegetation, keep grasses mowed, space tree crowns about 10-20' apart, remove short vegetation from under larger trees (ladder fuels), as well as low hanging branches.
- ZONE 3** 30-100 feet. Clusters of trees should be kept separated (to avoid crown spread), wood piles and flammables such as fuel tanks and sheds should be kept in this zone or further out. Remove the "small stuff from underneath the big stuff".
- ZONE 4** 100+ feet. This zone should be thinned to a healthy level and managed for ecosystem health.

It is much easier to evacuate knowing that everything that could be done, was done

## BOARD OF TRUSTEES & FIREWISE COMMITTEE

### NEED INFORMATION

The Board of Trustees authorized a committee now known as the FIREWISE Committee to obtain information and to work with the residents and the association to first and foremost make our community safer from forest fires. This has been spoken about in Open Meetings and in the Deerfield Chatter.

The process of becoming a FIREWISE USA Community is a time consuming task creating a strategy for a safer community and creating a plan of action that could be implemented. It is to all our benefit for us to become a FIREWISE USA Recognized Community. Once recognized as a FIREWISE Community we can then also apply for grants that may total up to \$5,000.00 a year. Although the grant would not reimburse you as a resident, it would go to deferring your costs for the fire prevention plan for common property that the village owns.

The Board of Trustees and the FIREWISE Committee need information from you as a resident. The information needed is the total hours you and your family spent cleaning out your property under the trees or removing trees, shrubs, bushes, and even weeds this calendar year from January till now. If you had an outside company do work as mentioned above or tree removal, if possible a copy of the invoice would also be helpful. WE as residents, and the community association must show our commitment to not only becoming but also to continuing our commitment to being a FIREWISE USA Community. In other words committed to having a community that recognizes the need for preventative action to reduce the potential of forest fire or fire damage. The commitment dollar value we have to show is approximately \$28,000.00 this year that can be shown if you can supply the information you are asked for above. If you have the information please drop it off at the Administration Office.

A SPECIAL FIREWISE INFORMATION DAY will be held on Saturday ,DECEMBER 1<sup>st</sup> at 11:00AM with lunch to follow graciously supplied by the Crestwood Village Six Safety Patrol.

Your assistance in this project and your attendance at the information day is greatly appreciated.



**Treasurer's Notes**

Our auditor, Bob Elliott, presented his draft 2017-2018 report to the Board in September. He will be at the October 3<sup>rd</sup> Open meeting to discuss his official Audit Report that is included as an insert to this month's Chatter. It has been expanded to include a new Schedule of Other Operating Expenses – Other Expenses for more clarity.

As a result of this audit, the Board will be approving a resolution at the Open Meeting to clean up an old out of balance situation on the Village's Balance Sheet between the Operating Fund and the Replacement Fund. A copy of this interfund cash transfer resolution will also appear in this month's Chatter.

The August 31, 2018 Income/Expense Statement included in this month's Chatter is unaudited. Our financials continue to run on track with no surprises.

SRECs prices increased slightly in September to \$216.50 from \$211.00. We received a check for \$2,814.50 in September representing 13 SRECs produced in July. Let's hope for more sunny skies and mild weather this autumn. Enjoy the Halloween decorations that are beginning to appear in the Village and the changing leaf colors.

Remember October is Fire Prevention Month, time to change your smoke detectors' batteries or just buy new batteries and call the office to have maintenance men climb the ladder for you. This is a non-changeable service unless you do not provide the batteries. Newer smoke detectors use AA batteries. If your detectors are over 10 years old, please consider getting new smoke detectors. The Administration office can assist you.

As always, feel free to call me at 732-849-5363 if you have any questions or concerns.

Respectfully,  
Marianne Yewaisis

**Aged Account Activity as of August 31, 2018**

9 Over 90 Days	\$	5,672.26
6 Accelerated	\$	10,471.00
11 Liens	\$	52,685.00
11 Foreclosures	\$	90,202.00
3 Sheriff Sales	\$	24,988.50
<u>2 Bankruptcies</u>	<u>\$</u>	<u>8,410.54</u>
42	\$	192,429.30



**CRESTWOOD VILLAGE SIX**  
**Income/Expense Statement Period 8/1/2018 to 8/31/2018 and 7/1/2018 to 6/30/2019**

	Current Period		YTD Actual	Year-To-Date		Yearly Budget
	Actual	Budget		Budget	Budget	
<b>INCOME:</b>						
HOMEOWNERS FEES	158,405.00	154,457.83	313,038.00	308,915.66	4,122.34	1,853,494.00
TRANSFER FEE	1,000.00	2,083.33	5,250.00	4,166.67	1,083.33	25,000.00
RENTAL LEASE FEE	350.00	333.33	550.00	666.66	(116.66)	4,000.00
MISCELLANEOUS INCOME	5,822.33	5,270.83	13,151.13	10,541.67	2,609.46	63,250.00
<b>SUB TOTAL</b>	<b>165,577.33</b>	<b>162,145.33</b>	<b>331,989.13</b>	<b>324,290.65</b>	<b>7,698.48</b>	<b>1,945,744.00</b>
WORK ORDER INCOME	3,976.25	5,416.67	11,255.25	10,833.33	421.92	65,000.00
COSTS CHARGED TO WORK ORDERS	(1,051.89)	(1,916.67)	(2,159.82)	(3,833.33)	1,673.51	(23,000.00)
<b>SUB TOTAL</b>	<b>2,924.36</b>	<b>3,500.00</b>	<b>9,095.43</b>	<b>7,000.00</b>	<b>2,095.43</b>	<b>42,000.00</b>
<b>TOTAL INCOME</b>	<b>168,501.69</b>	<b>165,645.33</b>	<b>341,084.56</b>	<b>331,290.65</b>	<b>9,793.91</b>	<b>1,987,744.00</b>
<b>OPERATING EXPENSES:</b>						
SALARIES TAX & BENEFITS	20,514.65	20,865.58	37,147.74	41,731.17	4,583.43	250,387.00
PROFESSIONAL FEES	3,721.95	3,850.00	6,221.36	7,700.00	1,478.64	46,200.00
CONTRACTUAL EXPENSES	90,070.68	89,025.75	182,255.38	178,051.50	(4,203.88)	1,068,309.00
ADMINISTRATIVE EXPENSES	1,661.28	6,429.17	4,239.91	12,858.33	8,618.42	77,150.00
CLUBHOUSE/COMMON GROUND EXP	7,131.16	4,308.32	13,668.57	8,616.67	(5,051.90)	51,700.00
OTHER EXPENSE	1,897.94	7,000.00	5,956.04	14,000.00	8,043.96	84,000.00
<b>SUB TOTAL OPERATING EXPENSES</b>	<b>124,997.66</b>	<b>131,478.82</b>	<b>249,489.00</b>	<b>262,957.67</b>	<b>13,468.67</b>	<b>1,577,746.00</b>
<b>INCOME (LOSS)</b>	<b>43,504.03</b>	<b>34,166.51</b>	<b>91,595.56</b>	<b>68,332.99</b>	<b>23,262.57</b>	<b>409,998.00</b>
<b>RESERVES:</b>						
CAPITAL RESERVES	34,166.67	34,166.67	68,333.33	68,333.33	0.00	410,000.00
SOLAR PAYBACK	2,954.00		60,752.00			

Unaudited Financial Statement

### WALKING WITH A FLASH LIGHT

It is highly recommended and good practice when walking during the evening hours to carry a flash light for visibility, while just exercising or walking your dog. However, the flash light should be facing down towards the roadway and your dog. Flashlights are not to be directed towards anyone's home, and especially not at the windows. That would not only be an invasion of privacy, but also it could create a sense of fear of an intruder in the neighborhood.

### WALKING YOUR DOG

If you are walking your dog or cat at any time, you must have it on a fixed length (no greater than 6 feet long) leash. You must also pick up after your dog or cat and dispose of its droppings properly. No animal at any time is permitted to be outside of your home without a leash and proper disposal of their droppings is in your trash receptacle properly bagged, not in your neighbor's. Respect other people's property.

### RIDING A BIKE

Riding a bicycle or even a tricycle is permitted in Crestwood Village Six. It is nice to see our residents go out for a ride for fun or exercise. Remember, if you do ride a bike, please keep to the right side of the road and ride with traffic, not into it. Wear clothes that make you more visible to the motorists and if riding at night you must have a light front and rear. It is a very good recommendation to carry identification with you in case of an accident or a health issue that may arise. Having telephone numbers of people to contact in case of an emergency is also highly recommended.

### EMERGENCY CONTACT PHONE NUMBERS

You may know who to call in an emergency, but do your neighbors or more importantly the Crestwood Village Six Administrative Office know who to call if you are the one involved in an emergency situation? The emergency situation may involve your home, or you, or possibly a spouse or significant other. Having a current phone number of yourself and an emergency contact is very important and may be done by just calling the Administrative Office at 732-350-2656. Having current correct phone numbers can also assist our Advisory Board District Representatives and our Safety Patrol.

#### **Resolution # 18 -**

**RESOLVED:** The Board of Trustees of Crestwood Village Six Community Association resolve that as a result of the Fiscal Year 2017-2018 Audit an interfund cash transfer of \$41,897.71 is required from the Operating Fund to the Replacement Reserve Fund.

**Explanation** – This \$41,987.71 represents an old out of balance situation on the Village's Balance Sheet. Discussion on this resolution will take place at the Open Trustee's Meeting on October 3, 2018. For Fiscal Year 2017-2018, the balance in Account #1287 due from Operating Fund is \$41,987.71 and the balance in Account #1288 due to Replacement Fund is (\$41, 987.71). Once approved, a check in the amount of \$41,987.71 will be drawn from the operating fund Ocean First checking account and deposited into the replacement reserve Edward Jones account.

Upon the advice of our auditor the Board of Trustees informally passed this resolution on September 12, 2018.

## RECIPE FOR SAFER COOKING

Every year house fires cause millions of dollars in damage throughout the state and the country, as well as emotional and psychological stress. The house fires are mostly kitchen fires, and unfortunately many are in the homes of senior citizens.

Follow the tips below whenever you are thinking about cooking, be it a dinner meal, a hot lunch or just a quick cup of coffee or tea.

1) Never leave the kitchen if you have put something on the stove to cook. It is easy to get distracted and whatever is cooking can burn or start a fire. THIS IS #1 cause of house fires.

2) Wear short or tight-fitting sleeved clothing as loose clothing can easily catch fire.

3) Clean the cooking surfaces. There should not be any food or grease buildup on stoves or in ovens.

4) Keep towels, pot holders, curtains, or any other flammable items away from the cooking surface.

5) Turn pan handles inward, do not have them pointing out where you may accidentally hit it and spill the contents.

6) If frying, do not over fill the pot as it will splatter and could cause a fire.

If a fire does start, immediately call the fire department by dialing the emergency 911 number.

Then the following:

1) If a fire in a pot or pan does start, you might be able to stop a frying pan fire with baking soda. DO NOT ATTEMPT to put water or flour on a cooking fire. Slide a lid over the pot and turn the stove off. Leave the lid in place.

2) If a fire starts in the oven, DO NOT OPEN the oven, shut the oven off and the fire will be smothered.

Equipment to have:

1) Always keep a fire extinguisher close to the kitchen, Make sure it is the right type and you know how to use it.

2) Always perform a monthly test of all working smoke detectors.



# Happy Halloween



Crestwood Village Six Halloween Bash

Date: Saturday October 13TH, 2018  
Featuring WILD ROSE

Time: 6PM -10PM

Doors open at 5:30PM

Menu: Snacks, Dessert, Coffee, Tea, Soda

Costume Contest , Door Prizes, 50/50

BYOB

Cost \$10.00

Ticket Sales Mondays 10AM-11AM  
at Deerfield Hall, 6 Congasia Rd, Whiting, NJ

IMPORTANT - if you are coming as a group please try to get all your tickets at the same time so we can guarantee you sit at the same table or in the same area.



Questions please call

Pat 732-673-4468 or

Nancy 732-350-0452



## PINELANDS SYMPHONIC BAND

COME JOIN US FOR AN AFTERNOON OF GREAT MUSIC

DATE : SATURDAY OCTOBER 27 TH, 2018  
TIME: 2:00 PM - DOORS OPEN AT 1:30 PM  
PLACE: DEERFIELD HALL, CRESTWOOD VILLAGE SIX  
6 CONGASIA RD, WHITING, NJ 08759

COST \$10.00 PER PERSON  
TICKETS SOLD MONDAY MORNINGS BETWEEN 10 AM & 11 AM  
IN DEERFIELD HALL

FOR ADDITIONAL INFORMATION  
CONTACT PAT AT 732-673-4468 OR NANCY AT 732-350-0452



THE PINELANDS SYMPHONIC BAND, FORMERLY THE CRESTWOOD SYMPHONETTE, HAS BEEN PERFORMING IN OCEAN COUNTY FOR OVER 30 YEARS. ALL MEMBERS OF THE BAND VOLUNTEER THEIR TIME AND EFFORTS IN THEIR JOY OF MAKING MUSIC. WE ARE SO VERY FORTUNATE THAT THEY HAVE TAKEN TIME OUT OF THEIR VERY ACTIVE SCHEDULE TO PERFORM HERE.

## Fall Flea Market

- 50/50 Raffle, Basket Raffles, Door Prize
- Tasty Breakfast and Light Lunch for Purchase
- New & Old, Unique Items, Crafts
- Holiday Gift Ideas

Where: Deerfield Hall CV-6

6- Congasia Road, Whiting, NJ

When: November 3, 2018

Time: 10:00 am -3:00 pm



Sponsored by CV-6 Pet Club Non-Profit 501(c)7



Come ring in the New Year with the sounds of DJ Johnny  
at Crestwood Village Six, 6 Congasia Rd, Whiting  
Monday December 31ST, 2018  
7 PM to 12:30 PM  
Doors Open at 6:00

Catered by Blue Fountain Restaurant  
Chicken Marsala, Roast Loin of Pork, Sliced Roast Beef,  
Stuffed Shells, Italian Meatballs, Eggplant Parmigiana,  
Rice Pilaf, String Beans, Salad, Rolls, Coffee, Tea, Soda,  
Setups & Dessert. BYOB  
Door Prizes  
50/50

Cost: \$37.00 Per person  
Ticket sales end Monday December 10 th, If tickets are available  
**ALL SALES ARE FINAL-NO REFUNDS**

Tickets May be Purchased at:  
Deerfield Hall Clubhouse  
6 Congasia Rd, Whiting, NJ  
Mondays: 10 AM - 11 AM  
Unable to Come In?  
Call  
Pat - 732-673-4468



Crestwood Village VI			OCTOBER BUS SCHEDULE			2018		
Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday		
1	2	3	4	5	6			
	10:00 AM Whiting Shopping Ctr/ Whiting Commons 12:15 PM Lacey Walmart/Shoprite				9:00 AM Whiting Shopping Ctr/ Whiting Commons 11:30 AM ALDI OR WALMART TOMS RIVER			
7	8	9	10	11	12	13		
CHURCH SERVICE 9:00 AM	10:00 AM Whiting Shopping Ctr/ Whiting Commons 12:15 PM Lacey Walmart/Shoprite	9:00 AM Christmas Tree Shop Brick Shopping Ctrs		9:00 AM COLUMBUS MARKET	9:00 AM Whiting Shopping Ctr/ Whiting Commons 11:30 AM Manchester Shoprite			
14	15	16	17	18	20			
CHURCH SERVICE 9:00 AM	10:00 AM Whiting Shopping Ctr/ Whiting Commons 12:15 PM Lacey Walmart/Shoprite				9:00 AM Whiting Shopping Ctr/ Whiting Commons 11:30 AM ALDI OR WALMART TOMS RIVER			
21	22	23	24	25	26	27		
CHURCH SERVICE 9:00 AM	10:00 AM Whiting Shopping Ctr/ Whiting Commons 12:15 PM Lacey Walmart/Shoprite				9:00 AM Whiting Shopping Ctr/ Whiting Commons 11:30 AM Manchester Shoprite			
28	29	30	31					
CHURCH SERVICE 9:00 AM	10:00 AM Whiting Shopping Ctr/ Whiting Commons 12:15 PM Lacey Walmart/Shoprite		HAPPY HALLOWEEN					

## Village VI Advisory Board Minutes for Aug 14, 2018

Members Present: Warren Ciafardini, Andrea James, Jay Johnson, Bill Kozusko, Jane Messenger, Leo Ruscitto, Julie Sutton, Paul Wannemacher. Trustees Present: RJ Anderson, Wayne Koester and Dom Amoroso

Guests: Chris Colton and Bill Matthews

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

- Minutes from the 7/10/18 were approved, updated lists of new homeowners and current renters were provided, complaints/violations with disposition were discussed and an updated list of Advisory Board Members was furnished. A revised Complaint Form and an edited Complaint Resolution Procedure were provided for review.

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

- Report of a dog relieving itself on the island at Ashley Court with ensuing argument between residents
- Report of a dead tree on a neighbor's property that needs to be removed but unable to contact homeowner
- Report of bug "bombing" in a duplex that effects roof neighbor
- District Reps ask that residents/homeowners call only between the hours of 9AM to 9PM. Cases that involve harm to a resident's/homeowner's personal well being should, as always, involve the resident or homeowner calling the police not the Advisory Board.
- A homeowner expressed wanting to join the Advisory Board and his name was given to the BoT.

### TRUSTEE & GENERAL COMMENTS:

#### General discussions amongst the Trustees and the Advisory Board Members involved:

- What is the difference between a Complaint vs a Violation? It was agreed that if a complaint involved a violation that could be resolved by the Advisory Board Rep then that should be the course of action. An example would be talking to a resident regarding a violation with a dog being walked on another resident's lawn.
- The proposed Complaint Resolution Procedure for Advisory Board Members was reviewed by both the Trustees present and the Advisory Board Members. This document will be reviewed by the entire BoT for possible adoption.
- Discussion ensued regarding dogs being walked on common property. A suggestion was made that signs be displayed on various common properties where this seems to be a continuing problem.
- **RJ and Wayne** both said there is no violation governing the bombing of insects by roof neighbors.

The next meeting will be held on Tuesday, September 11, 2018.

Respectfully submitted, **Bill Kozusko and Julie Sutton Co- Secretaries**

#### Advisory Board Meeting Information

The next meeting of the Advisory Board will be Tuesday October 9, 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 regarding our Village. If you have a maintenance concern you should call the Administration Office, otherwise call your District Representative. Please join us at our meeting or stop by any Monday 10 AM to 11 AM in the Volunteer Room to speak with an Advisory Board Representative. Please only call your Advisory Board Rep between 9 AM and 9 PM.

If you do not know who your Advisory Board Representative is you may call either Leo Ruscitto at 732-941-4303 or Jay Johnson at 732-408-5393. They are the Co-Chairpersons and will direct you to your Advisory Board Representative. Please call them before calling the Administration Office. PLEASE ONLY CALL LEO OR JAY AFTER 9 AM AND BEFORE 9 PM. THANK YOU!

## Two Simple Words

by Marian Colton

"Thank you " are two simple words; but they say so very much!

They offer up appreciation for all the lives you touch.

The time that you spend on behalf of your neighbors;

is a blessing to all who are touched by your "labors".

Whether checking garage doors or calling in broken lights;

You're sharing your time and giving up nights.

We never have to wait for the Chatter;

Your timely delivery really does matter!

When the food truck arrives it's "All hands on deck"!

You help park the cars so there's never a wreck!

The help that you all give; we honor today.

And the Blessings of God for you each do we pray!

This was a tribute to the members of Village Six Safety Patrol. It was read to them at the July Appreciation Bar-B-Que. "Thank You" also to members of the Village's Board of Trustees, Advisory Board, Resident's Club, Bingo Committee and ALL Activities and Club's Board Members who keep our Village a happy, satisfying place to live! We are grateful for your hard work and dedication!

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### BINGO

#### Sponsored by

The Senior Citizen's Club of Crestwood Village VI

*"You've got to play, if you want to win"*

#### Every Sunday Afternoon

Doors open at 11:30am. Breakfast and/or lunch made by our excellent Bingo Kitchen Staff is available and served until 1:15pm.

Game starts at 1:30pm. Come out to play.

Speak to them about volunteering a few hours once a month.

Board of Trustees  
Crestwood Village Six Association  
Open Trustees Meeting  
September 5th, 1:00PM

Meeting opened: 1:00 pm.

Salute to the Flag:

Attendance: RJ A., Wayne K., Dominic A., Ron P., Bonnie H., Marianne Y., Val O'N.

Approval of Minutes: None

Administrator's Report: Gross income collected for the month of August was \$3,976.25. The chargeable work orders performed were 102 and the non-chargeable performed in August were 86. We had 13 new residents check in. The arrears paid for the month of August was a total of \$18,138.50. We had the Towing sign replaced in the parking lot. There were 3 stop signs replaced and we are purchasing NO DOGS signs for the Islands and common grounds. The wall paper in the men's bathroom is repaired and the light in the pool room was repaired.

Resolutions: 2018-16 Bad Debt Re: 31- B Medford Rd \$4,344.00 Passed 6-0

**Report of Trustees**

Wayne Koester: We have Rules and Regulations that are enforceable and as I drive around people are putting their garbage out before the day it is to be picked up. Also what really bothers me is that people are putting out the brush after it has been picked up. From now on if I see this and can identify who it belongs to, you will be getting a fine. I hope everyone enjoys the rest of their summer and the heat. I will be walking in the woods. If anyone wants to join me, you're more than welcome.

Dominic Amoroso: Spoke about the brick work on the new sign and they are working on the wiring for the Electric. The Home Improvements are up to date and there are no problems there. The Firewise Committee is now going to be doing assessments of some of the property that butts up against the power lines and wooded areas.

Ron Paluzzi: Spoke about the roof project and it is about 72 % completed. Also touched base about the warranties on the roofs.

Marianne Yewais: Good afternoon. No news on SREC payments as it is too early in the month to report and the JCP&L bill was only 192.00 for the month. We banked over 35000 kwh for use in the future. I will be changing the way this is set up on the monthly report. It is not just for SREC, but for all the reimbursements that are put towards the solar repayment. Met with Bob Elliott 3 time so far and will be meeting with him a few more times before he presents the audit to the Board.

Bonnie Hawthorne: Spoke about the carriage shed inspections. We will be sending 7 letters out. That is a great improvement over last year. I want to thank everyone for doing a great job in keeping up with their carriage sheds. Just a reminder, on Sept 15th there is the village-wide garage sale so have a good time. Now just to let you know we have a plant thief. My neighbor across the street let me know that someone took all the herbs that she planted and, no, it was not the deer. I told her that someone took the two plants I had plant on the Island on Alpine and they even started to pull up the weed barrier that was put down. I realize that the Island does not look too good, but with the heat the way it was, I was not going to put plants in just to watch them die again.

RJ. Anderson: RJ stated the members are hearing some of what goes on in the village and what the Trustee's are working on. In the Chatter I did mention that now is the time for seeding so next year your lawn will look better. We are going to be looking at the plowing and using salt instead of a mixture. It will help keep the roads better and will not clog the storm drains. The clubs are doing well and I will turn it over for the clubs to make their comments.



### Clubs Comments

Arlene Portenstein: Spoke about the up and coming movie on the 14<sup>th</sup> of this month, the Book Club, Price is \$2.00 and the doors open at 5:30. Next month's movie is Coco for Halloween and will be posted on the board in the hall with flyers available near the restrooms.

Coupon Club is doing great but with the holiday weekend there is no coupons in the paper.

Peggy Carucci: Coloring will be starting back up on September 24 between 1-3pm. Also with Travel Club Cape May trip is full and it will be next week. If you want to know more about the trips check us out on Monday mornings between 10-11 am to see what peeks your interest.

Julia Sutton: Hello from Safety Patrol, we meet on Sept. 18<sup>th</sup> at 10:00am. come join us and see what it is all about. Next Wednesday for the Food Truck please park down past on the right-hand side. The annual road closing is on Oct 4<sup>th</sup>.

Sharron Bauer: Spoke on behalf of Ceramics. It is Friday nights from 5-8 pm. The girls have a lot of fun and they eat, laugh and joke around. For more information, please call Bonnie at 732-849-5626.

Leo Ruscitto: The Advisory Board meets every month on the 2<sup>nd</sup> Tues at 10:00 for members, and 11:00 am open to the community. They try to resolve problem between neighbors before it has to go to the Trustees. Always looking for Volunteers.

Rosie Weaver: Spoke on behalf of the Bereavement Group. They are just coming back from summer break starting in Sept. and will meet every month on the last Fri of the month at 1-3. She also spoke on behalf of Women's Club that will be starting back up from the summer break on Sept 25. Please check the bulletin board for more information about the Women's Club. On Oct 15 is Boscov's sale. On Oct. 20 is soup & sandwich 12-3 and the Amanda Rose show.

### Public Comments

Shelia Graves: Would like to know why the edging cannot be done. It looks so good when they cut the grass. Also why the grass is not being cut in the back of her property.

Answer: They only edge along the street they don't do along the driveways or sidewalks. The Board decided not to add that to contract because of the additional cost.

Rosemary Weaver: Asked about the bad debt and why did we not get the whole thing? 2. Why do we have all these people working in the office? 3. What was the price of the lobby? 4. Why is the sign down further?

Answer: 1. We can only collect 6 months back on Sheriff Sales. That is what is allowed. 2. There has always been more than just Val and Camilla that work in the office. We have Sal, a flexible part-time finance person. We have Val she is full-time and we have Karen who is full-time also and we have Dot who is part-time. The Board is looking at expanding the office hrs. However, we have not worked out all the details. 3. The lobby cost was 96,000.00 and some change. 4. This sign is two sided and lettering will be fixed, not rotating, and the reason this sign is down further is because we don't own the property.

Maria Sorreffs: Wanted to know how long it is going take to complete the Carriage sheds.

Answer: This project will take 2 to 3 yrs.; If not more. As we have the money.

Lou Bruno: Commented about taking care of your own property yourself. About the sign, Lou thinks it will be a great improvement to the village. However, the trees will be in the way. Would like to warn everyone that when he was gone his screens were up and they tried the windows and they were locked. Please make sure you secure your home before going away.

At this time there was a lot of discussion about the attic fans and the Board will be getting more information and will bring it back to the members at a later date and explain what the warranties are all about.

Closed meeting: 2:20pm.

*Bonnie Hawthorne*

Secretary



DEERFIELD HALL  
OCTOBER CLUB ACTIVITIES



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, October 12, we are showing "COCO". This animated movie is the story of a young boy who wants to be a musician and somehow finds himself transported to the Land of the Dead. This film was inspired by the Mexican Day of the Dead holiday which is celebrated from October 31 to November 2 honoring those who have passed before us. The movie is rated PG, runs 1 hour and 49 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 September 21 and covered the stages of grief. The group also welcomed 4 new members. The next meeting will be on Friday, October 26 at 1pm in the clubhouse. Anthony Lipari, D. Min. speaks on the stages of grief. Everyone is welcome, not just Village Six. The meetings are from 1-3pm in the D&E rooms. Social time and refreshments are served. The meeting dates are, November 30 and December 21 (due to Christmas). No meeting in January. For information call Rosie 732-881-1044. Please just leave your name and number and say it is about the support group. I will return your call.

**DEERFIELD SONGSTERS** -Merry Christmas. Oops! For most of you, you're not ready to hear those words yet-we are still almost a month from Halloween and two months from Thanksgiving. Guess you may think we're rushing the season, but the Deerfield Songsters must start NOW to have our program in tip-top shape for our December 8 performance. Our first rehearsal of the season was on September 6, and our members were happy to be singing again. Our program will include carols, old favorites, holiday standards and a few more recent contemporary selections, as well as some new songs written primarily for choral presentations. As usual, a very varied program-lots of "fun" stuff, as well as some more serious themes-will be available for your enjoyment. The Songsters will present their program at the clubhouse on Saturday, December 8 at 2pm. (Our "snow date" is January 5) Refreshments, many homemade, will be served following the program. Our ticket price of \$5 remains the same. Tickets will be available by mid-October from any member of the group, or at the Monday morning sales days from 10-11 in the clubhouse. The Songsters are available to perform for local clubs and organizations in early and mid-December with a holiday-themed repertoire, and early to mid-June with a varied program. Please call me, Pam Unger at 732-716-1628 for further information.

**TRAVEL CLUB**-Join us on October 18 as we travel to Somers Point for a hot lunch at the Crab Trap Inn; then onto Resorts casino with a \$25 slot play. Cost of this trip is \$60. Our November 26 trip to the Tropicana Casino for their Holiday Show and Carmine's lunch is sold out, but we do have a wait list. Our December trip on Wednesday, December 5 we will be celebrating the Holiday at Resorts with their Holiday Show, slot play and \$20 lunch voucher. Cost of this trip is \$54. Ticket sales on Monday morning from 10-11 am in the Volunteer Room. Any other questions, please contact Peggy at 732-350-6016.

**SAFETY PATROL**- Fall is in the air and hopefully, this means fewer garage doors are open at night. However, if the Administration Office does not have your correct home or cell phone number, the Safety Patrol will not be able to contact you when your garage door is open. We then call the non-emergency police who will arrive at your residence. This month on Thursday, October 4, the Safety Patrol will be sitting at the intersection of Alpine and Congasia Roads from 8am to midnight for the annual road closure in order to maintain our private road status. A member of Safety Patrol is available every Monday in the Volunteer Room from 10-11 am. Safety Patrol can always use more volunteers. This only requires you to volunteer about one hour per month or every other month. Our next meeting is Tuesday, October 16. Join us at 9:30 am for breakfast goodies with the meeting to follow at 10am in the Volunteer Room at the clubhouse. 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. Please call between 9am and 8 pm.

**PINE BARRENS BOOK CLUB**- Our next meeting of the Pine Barrens Book Club will be on Sunday, October 21 at 2pm at the clubhouse. This month we are reading Cleopatra by Stacy Schiff. This book is an interesting read. Everyone knows that Cleopatra was best known for her shimmering palace and sexual intrigue. She bore children to two of the most prominent Romans of the day. Author Stacy Schiff separates fact from fiction to rescue the magnetic queen whose death ushered in a new world order. If you are interested in joining our

book club, please call 609-385-5973. This is a great group with lively discussions that will get your mind turning. Happy Reading!

**RESIDENT'S CLUB**- Greetings and welcome to Fall. October, of course, always brings Halloween to mind and so may activities that are designed around that holiday...my favorite of all. Our Halloween dance is on Saturday, October 13 from 6 to 10pm, featuring Wild Rose and is \$10pp. BYOB and, as usual, we will provide soda, water, coffee, tea, snacks and set ups. Doors open at 5:30 pm. On October 27 from 2pm til 5pm we will have the very popular Pinelands Symphonic Band in Concert. After the show, we'll have coffee, tea and desserts. Doors open at 1pm. Limited seats are still being sold on Mondays from 10-11am in the clubhouse. November's events begin with the Fall Dance featuring Blondage Rocks Band from 6-10pm at \$10pp. An afternoon of Wine and Painting event will be held on Friday, November 16 from 1-5pm. This is a BYOB event. Seats will be limited. More details in next month's issue. Saturday, November 17 we will have another popular Karaoke with C&N entertainment from noon to 3pm. Price is \$5 pp. Tickets for our New Year's Eve Gala are on sale now at \$37 pp. Last year this was a SOLDOUT event. Our Holiday Season will kick off on Friday, November 30 with our annual Tree Lighting from 5-8pm. This event welcomes only residents of Village 6 and their family members. More information on this in next month's Chatter. We are seeking 3-5 volunteers to head our Nominating Committee as per our By-Laws. This committee will be actively working on our upcoming Election of Officers. Anyone interested in serving on the Nominating Committee or being an Officer of the Executive Board of the Resident's Club, please contact our current Board. Any event questions, you may call Pat at 732-673-4468.

**PET (ALL PETS) CLUB**- Welcome back to all of our active Pet Club members. We will be having a membership drive, starting with a welcome letter in your paper chute. Kindly look for your letter, which explains the benefits of being a club member. There are a lot of new residents, and quite a few older residents that are still not aware of the benefits of being a Pet Club member. It is still only \$10 a year per household, not per person. Even if you

don't have any pets you can still come to join us, every second Wednesday of the month at 6:30pm (doors open at 6pm) Join us for light refreshments, to meet some of your neighbors, or to enjoy the demonstrations we provide by some of our guest speakers. We are sponsoring a flea market on Saturday, November 3 from 10am to 3pm. Basket raffles, 50/50 raffle, door prize and light foods available for purchase. We want to extend our condolences to Sharon Smith on the loss of her dog, Sarge and to Marie Morelli on the loss of her dog Izzy. We also offer condolences to Janice Young on the loss of her husband Ron. We are here for all of you, as you well know, a shoulder to lean on, to bring a smile to your face or to help ease your pain and your tears. We, as always, appreciate your support in every aspect of the club. The CV6 Pet Club is a non-profit 501(c) 7 Senior Club.

**ADULT COLORING-** Now that the summer is over and the grandchildren are gone, why not join us for a relaxing afternoon? Everything is supplied but your company. So, come join us on Monday, October 15 from 1-3pm in the Volunteer Room. Any questions, please call Peggy Carucci @732-350-6016.

**LIBRARY-** We are expanding our magazines; we now have Weight Watchers, New Jersey, Real Life and Saturday Evening Post. They are located on the metal rack in the front of the library. Enjoy! October is mystery month. We have various mystery authors ranging from Anne Perry, Catherine Coulter, Robert B. Parker, Brad Thor and John Grisham to name a few. Don't forget the puzzles and cook books located in the back room. *Library Committee*

**AMERICAN POLISH CLUB OF WHITING-** Our next meeting is scheduled for Wednesday, October 17 at 1:30pm at the clubhouse. You do not have to be Polish to join. As usual, at our meeting we collect used clothing and non-perishable food items to be donated to "Your Grandmother's Cupboard" at 173A Route 38W in Toms River. For more information, call RoseMarie 732-350-4851 or Maureen 732-849-0511.

**DEERFIELD WOMEN'S CLUB-** The Deerfield Women's Club is participating in the fundraiser to support recovery of those residents of Greenbriar I devastated by the recent flooding on August 13. The t-shirts show the power of the communities. "Neighbors Helping Neighbors" and cost \$10 each. Proceeds benefit Greenbriar Relief Fund. For more information call Rosie at 732-881-1044.

The October meeting will be on October 23<sup>rd</sup> at **1:00 pm**. There will be a speaker from Horizon Blue Cross. Her topic, Brain Games, hopefully to keep our minds sharp. There's still time to purchase Boscov's shopping passes for Tuesday, October 16<sup>th</sup>. Boscov's is open from 8 am to 11 pm and they do free gift wrapping, too. Our soup & sandwich luncheon and show is Saturday, October 20<sup>th</sup>, lunch 11:30 - 1:30, show 2-3pm. Homemade soup, sandwiches, dessert and beverages plus a show for \$12. Enjoy some 50's & 60's music with Amanda Rose. Reconnect with old friends. Door prizes, too! See you in October. Please call for more information. Doris Penrose, President 732-716-1460.

**WEDNESDAY BOOK CLUB-** Come join us for a spirited discussion of a new book selection every month. This month's book is "The Last Days of Night" by Graham Moore. It is a surprising tale of the beginnings of electric light. We meet in the big room of the clubhouse at 2pm on the last Wednesday of the month. All are welcome. Bring a friend.

**DEERFIELD WOMAN'S CLUB  
LUNCHEON AND A SHOW  
SAT. OCT. 20<sup>th</sup>, 2018**

Join us for a luncheon of homemade soup, sandwich, and homemade desserts and beverage plus show

Lunch 11:30-1:30 Show 2-3

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Also guess what show the song is from ex. Golden Girls, Love Boat etc.



Tickets on sale Monday's from 10-11 a.m. at Clubhouse 6 Congasia Rd. Whiting, N.J. Or call Doris (732) 716-1460

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# HOME MATTERS

Loss prevention tips for all your home matters provided by: JGS Insurance

## The Importance of Smoke Detectors

Smoke detectors are one of the most important safety devices you can install in your home. Once you've installed smoke detectors, it's absolutely vital to test them regularly to ensure that they will work during a fire. After all, what good are they if they aren't working when you need them the most!

## SMOKE DETECTOR MAINTENANCE

When selecting a smoke detector, keep the following in mind:

- Photoelectric units are better for smoldering fires—such as electrical fires in the walls—so they're ideal for kitchens and bathrooms where these fires tend to occur.
- Ionization units give the surrounding air an electrical charge and then measure whether the charge remains constant or if a fire consumes the oxygen in the air. These units are better suited to areas where fires get out of control, such as a basement or near a furnace.

Use this guide to ensure that your smoke detectors are working properly:

- Press the test button on the unit and wait for it to sound.
- Light a candle and hold it six inches below the detector so the heated air will rise into the detector.
- If the alarm doesn't sound within 20 seconds, blow and the candle and let the smoke rise.
- If the alarm still doesn't sound, open the detector and clean the unit. Then test the unit again.
- If the detector still isn't working, it should be replaced immediately.

### Safety First

Replacing smoke detector batteries is critical to their usefulness. A great way to remember to change your smoke detectors' batteries is to do so twice a year during Daylight Saving Time. When you set your clocks forward or back an hour, also change your smoke detectors' batteries to keep your home and your family safe.

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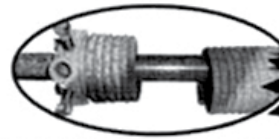
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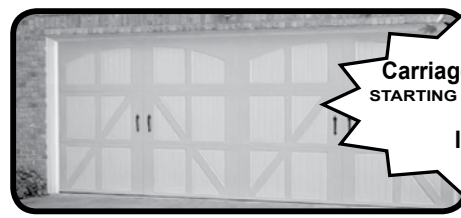
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Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
	<b>1 RECYCLE</b> 10:00 AM Ticket Sales 1:30 PM Canasta 4:00 PM Poker 6:30 PM Billiards	<b>2 TRASH PICKUP</b> 8:30 AM Art 4:00 PM Senior Stretch 4:00 PM Poker	<b>3</b> 10:00 AM TOPS 1:00 PM Trustee - Open/Audit Mtg	<b>4 ROAD CLOSING</b> <b>Alpine and Congasia</b> 9:45 AM Songsters 1:00 PM Quilting 1:00 PM Mahjong 6:00 PM Canasta	<b>5 TRASH PICKUP</b> 9 AM Library Committee 10:00 AM Healthy & Fit 5:00 PM Ceramics	<b>6</b>
<b>7 BINGO</b> <b>TEAM 4</b> 11:30 AM Kitchen Open 1:30 PM Bingo	10:00 AM Ticket Sales 1:30 PM Canasta 4:00 PM Poker 6:30 PM Billiards	<b>9 TRASH PICKUP</b> 8:30 AM Art 10:00 AM Advisory Brd 1:00 PM BINGO 4:00 PM Senior Stretch 4:00 PM Poker	<b>10</b> 10:00 AM TOPS 10:00 AM FOOD TRUCK 1:00 PM Trustee 6:00 PM Pet Club	<b>11</b> 9:45 AM Songsters 1:00 PM Quilting 1:00 PM Mahjong 6:00 PM Canasta	<b>12 TRASH PICKUP</b> 9 AM Library Committee 10:00 AM Healthy & Fit 5:00 PM Ceramics 5:30 MOVIE "COCO"	<b>13</b> <b>RESIDENT'S CLUB</b> <b>HALLOWEEN DANCE</b> <b>6-10 PM</b>
<b>14 BINGO</b> 11:30 AM Kitchen Open 1:30 PM Bingo <b>TEAM 1</b>	<b>15 RECYCLE</b> 10:00 AM Ticket Sales 1:00 PM Adult Coloring 1:30 PM Canasta 4:00 PM Poker 6:30 PM Billiards	<b>16 TRASH PICKUP</b> 8:30 AM Art 10:00 AM Safety Patrol 4:00 PM Senior Stretch 4:00 PM Poker	<b>17</b> 10:00 AM TOPS 1:00 PM Trustee/Atty 1:30 Polish Club	<b>18 Leaf &amp; Brush P/U</b> 9:45 AM Songsters 1:00 PM Quilting 1:00 PM Mahjong 6:00 PM Canasta Travel Club-Crab Trap and Resorts	<b>19 TRASH PICKUP</b> 9 AM Library Committee 10:00 AM Healthy & Fit 5:00 PM Ceramics	<b>20</b> <b>WOMEN'S CLUB</b> <b>SOUP &amp; SANDWICH</b> <b>11-4 PM</b>
<b>21 BINGO</b> <b>TEAM 2</b> 11:30 AM Kitchen Open 1:30 PM Bingo Pine Barren Book Club	<b>22</b> 10:00 AM Ticket Sales 1:30 PM Canasta 4:00 PM Poker 6:30 PM Billiards	<b>23 TRASH PICKUP</b> 8:30 AM Art 1:00 PM Women's Club 4:00 PM Senior Stretch 4:00 PM Poker	<b>24</b> 10:00 AM TOPS 1:00 PM Trustee	<b>25 Manchester Twp</b> <b>Leaf &amp; Brush P/U</b> 9:45 AM Songsters 1:00 PM Quilting 1:00 PM Mahjong 6:00 PM Canasta	<b>26 TRASH PICKUP</b> 9 AM Library Committee 10:00 AM Healthy & Fit 1:00 PM Bereavement 5:00 PM Ceramics	<b>27</b> <b>RESIDENT'S CLUB</b> <b>SYMPHONIC BAND</b> <b>2-5 PM</b>
<b>28 BINGO</b> <b>TEAM 3</b> 11:30 AM Kitchen Open 1:30 PM Bingo	<b>29 RECYCLE</b> 10:00 AM Ticket Sales 4:00 PM Poker 6:30 PM Billiards	<b>30 TRASH PICKUP</b> 8:30 AM Art 4:00 PM Senior Stretch 4:00 PM Poker	<b>31</b> 10:00 AM TOPS 1:00 PM Trustee 2:00 PM Book Club			