

# DEERFIELD CHATTER

July

Crestwood  
Village

EST. VI 1979

SUN. BINGO 1:30

2019

Administrative Office – 6 Congasia Road.

Email: [crestwood6@comcast.net](mailto:crestwood6@comcast.net)

Homepage

732-350-2656

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



## President's Message:

Yes, the rumors are true. I will be leaving the Board of Trustees at the end of my term. Please respect my privacy on this matter. I have truly enjoyed being your representative in governing our community. I would like to take this time as an opportunity to remind all of our village property owners that this September election, as per our by-laws requires, the election of three (3) of seven (7) Trustees positions to be placed on the ballot for a period of two years. The deadline to submit your letter of interest and resume' is Friday, July 12<sup>th</sup> at 4:00PM to the Administrative Office. There is not any extension of this deadline. This election process is in compliance with current State law. If you are interested, please read the by-laws about the duties and responsibilities of being a Trustee. If you attended the June open meeting you would have been advised that two seats are being vacated, those vacated seats are myself and Dom Amoroso.

The past few years you should have observed many changes in our community, those changes have come about by having Trustees working together, that are hardworking and dedicated to the "community as a whole" and without favoritism or personal gain. It is my hope that over the next few years, you will continue to see the positive changes that have been made continue, in addition, with the expectations of even more improvements. Part of those improvements was through, although not popular, came about by the enforcement efforts of the present Trustees. Trustees are going to play a significant role in how this village is going to move forward and if the plans and improvements made and anticipated will come to be implemented.

In the August edition of the Deerfield Chatter will be the resumes of the candidates that are interested in the Trustee positions. I can tell you, it can be both frustrating, and very rewarding, being a Trustee. I can also tell you it takes devotion to doing the right thing for the village as a whole. In my experience the intrinsic reward of knowing you are helping your neighbors and your community is very satisfying. I can also tell you it is hard work and long hours and will not be a popular position at times, and at times you will not receive the respect that a Trustee deserves.

I will also suggest to the community that they have a responsibility to vote in September for who they think the best candidates are to fill the positions. The voter should vote for the person they think will do the best job as a Trustee and without other considerations such as popularity, friendships or personal agendas.

Working together we can have a village that is desired by all, with homes that have curb appeal and green lawns, homes that are in good repair, and little or no vacancies, and a community that offers clubs and activities that residents want to belong to and support. There are 1141 property owners in this village who can make a difference and help create the premiere community that we all hope for. Thankfully, many of those homeowners both new and old have taken steps to beautify their properties which is a step forward to achieving our collective goal.

My sincerest best wishes for a safe and enjoyable July 4<sup>th</sup> holiday and summer season.

*RJ Anderson*

### *Trustee Korner. . .*

A couple of things that need to be brought to your attention. First, all properties must have their house number clearly visible from the street by Manchester code on 4-inch numbers. If you have a garage it might be advisable to place the number over your garage, provided your garage is not on a different street.

Second, if you have trees on your property, they are your responsibility. If they are overhanging the street, they cannot interfere with traffic, especially mail trucks. They need to be trimmed to avoid this from happening. If you can't do it yourself, call the Administrative Office to request a chargeable work order. Thank you for your cooperation on these matters.

Happy 4<sup>th</sup> of July to everyone!

Semper Fi

Wayne Koester, Vice President

Our roof project is getting in full swing as you can see and hear by the roofs being done in our village. We are definitely making sure that the project will be completed in a timely manner so that we will be able to go on to other projects that are needed in our community.

As a note, I have noticed talking to people that a lot of the homeowners have not picked up their binders with the covenant's, rules and regulations, and bylaws. This binder is truly important for every homeowner and should be picked up at the administration office and kept with the home. As we all know, this is a restricted community for 55 and older people. But what I have noticed is that some of the new people that come from homes that were not restricted find it difficult to adhere to the rules and regulations that our community expects. These things are in place for certain reasons. There is a lot to be considered when buying in a restricted community such as adhering to the speed limits, respecting your neighbor's rights to privacy and, most of all, adhering to the rules and regulations of the community.

It's truly a shame that everyone does not read their Chatter. This paper is to inform every homeowner of what's going on and to make sure they truly understand what's happening in our community. The articles that are in the Chatter are gone through with every trustee making sure that the information is informative to every homeowner.

**Wishing everyone a safe and enjoyable Fourth of July.**

*Ron Paluzzi*

Second VP

## **WALKING WITH A FLASH LIGHT**

In the summer months when it is hot during the day, it is a highly recommended and good practice to walk during the evening hours carrying a flashlight for visibility, while just exercising or walking your dog. However, the flashlight 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.

## **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 for 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. Do not hesitate. Do it now!!

## **Number of People Permitted to Reside in Home**

Everyone in our Crestwood Village Six Community at the time they bought their homes, automatically is subject to and has to accept the governing documents as written. This is a private community subject to those governing documents. As a reminder, the following three points are a quick summary:

The Declaration of Covenants and Restrictions in Article V Section 1 Restriction upon Property and Owners. Age and Number of Occupants states the following:

- 1) All owners must be 55 years of age or older except in the instance of a spouse who can be under that age.
- 2) All occupants other than the owner (s) must be at least nineteen (19) years of age and closely related to the owner(s) such as child, grandchild or niece or nephew, both natural and by marriage. (Note: a care-giver can also reside if approved by the Board of Trustees, although it is not specified in the governing documents.)
- 3) There can be no more than three (3) occupants in any home.

In Section 2 Titled Multiple Ownership: It stipulates that ownership is limited to one home property as a general rule.

Note: there are additional restrictions in the Rules & Regulations dealing with children and limitations as to length of stay and activities.

## **Termite Inspections**

Part of your assessment or monthly maintenance fee is spent on termite inspection and control. In Article VII of the Declarations and Covenants in Section 2 titled Purpose of Assessments it states in part that “The Community Association shall assume responsibility to the following services.....termite inspection and treatment: notification of excessive moisture found upon termite inspection (no responsibility is assumed with respect to the cause or remedy of any such moisture)”. In Article VI entitled Maintenance and Repair Responsibility in Section 1 (f) Community Association; it also states the following: “Crawl space inspection for moisture and termites, treatment and repair of termite damage (repairs on hidden damage are not the responsibility of the Association)”

Now, you know that you pay for termite inspection every year as part of your monthly fee. These inspections are to protect the whole village. New Jersey is termite heaven for termites, between moisture, high water levels, wooded areas, and landscaping all having an impact on potential growth of termite colonies.

In January-February of each year Ozane Termite & Pest Control, does inspections, and checks for active termite infestation. As part of that inspection they note moisture conditions that may be elevated. They also will note and advise the administrative office of the moisture condition, dry rot, other insect infiltration, hanging insulation, damaged or missing vent screens, and conditions that may increase termite activity. The report generated by Ozane and given to the Administrator generates letters going out to the residents that an observation of conditions indicate a concern.

This past January Ozane did the inspections and a number of residents received letters about termites or moisture conditions. Ozane has no choice but to make those reports and notifications, as does the community association. If you feel that you received that notification in error or question the inspection within the next two weeks, please call our office and ask to be put on the Ozane list (732)350-2656. Ozane will come out and recheck the situation reported. Please bear in mind that things like dry rot, that may have been reported in previous years, reported again this year and / or had been repaired, will continue to show up on a report if the section was not replaced, but only repaired.

For those of you who for whatever reason did not have your home inspected, you must contact Ozane @ 732-349-0559 to plan for an inspection. This is your responsibility and failure to do so may jeopardize not only your home, but also the associations ability to have future termite control instituted. If that happens because of your failure to permit inspections, you could be responsible for all associated costs.

**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.**

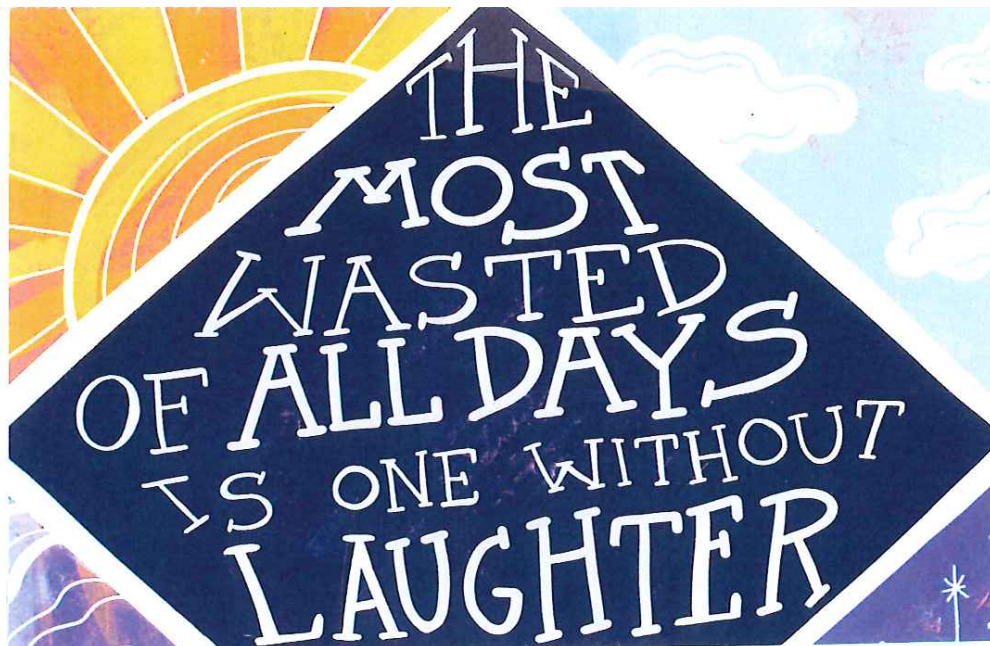
## A GOOD NEIGHBOR

What is a good neighbor? What should neighbors do or not do? Do you know your neighbors? Each of you as a homeowner or resident should consider what your answers would be, then think of what they should be. The difference may be greater than you think. Remember we have new residents moving into the village all the time.

Crestwood Village Six has for the past few years has had an excellent reputation of being a great community to live in, one that has homes that are maintained, one that is progressive and one that enforces the governing documents to keep it that way. The value of homes in our community continues to rise and there are less vacant homes. Part of that is people being part of the community and what it stands for.

Some important thoughts to consider:

- 1) We as village residents should get to know our fellow residents.
- 2) We share a community and may have similar hobbies, sports, or ideas, or problems
- 3) You should know who lives by you in case of emergencies or even just being friendly.
- 4) Do you even know their names and their phone number?
- 5) It is not necessary to socialize with your neighbor, but common courtesy should apply.
- 6) Keep your pet(s) off neighboring property.
- 7) Keep your trash and recyclables in containers so that they do not blow around in the wind or animals get at them. Remember trash in bags, recycle items in lidded containers.
- 8) If you are out walking and you have a cigarette butt or candy wrapper, bring it home. Do not leave it in the street or on someone's lawn.
- 9) Be aware of how loud your radio, TV, or even your voice as it can become an annoyance.
- 10) Park your car in your driveway, do not park in front of mailboxes, or create a situation that makes it harder for neighbors getting in and out of their driveway.
- 11) Perhaps the most important thought is respect.





**JULY 2019**

From the Village Administrator, Valerie O'Neill

### **TRUSTEE OPEN MEETING**

The **Trustee Open Meeting** is scheduled for **Wednesday, July 10th @ 1 p.m.**  
Please join us. Refreshments will be served following the meeting.

### **TRUSTEE ELECTION INFORMATION**

Reminder: Anyone wishing to run for Trustee at the September 9<sup>th</sup> election must submit their resume (limit 2-pages) on or before **Friday, July 12<sup>th</sup>** no later than 4 pm for consideration.

### **FOOD TRUCK**

The **Food Truck** will be in the Deerfield parking lot on **Wed., July 10<sup>th</sup> @ 10 a.m.**

### **LEAF & BRUSH PICKUP**

**Thursday, July 18th** Stanley Contracting will be doing a **Leaf & Brush** pickup of small limbs and bagged leaves and pine needles. Please do not put brush out until the night before pickup.

### **MAINTENANCE COUPON BOOKS**

For those of you who pay your maintenance monthly by check or cash, you should have received your coupon books by now. If not, call the office. They may have come back to us via the postal service. For those of you who pay your maintenance online through your bank, please be sure you have changed the amount due to the \$1 increase. Those of you on ACH do not need to do anything, just note the amount taken out will be an additional \$1.00.

### **DRYER VENT CLEANING**

Remember to have your dryer vent cleaned annually. Call the office to schedule an appointment. The fee is usually \$20 or less.

### **VILLAGE-WIDE GARAGE SALE**

There will be a village-wide garage sale in September. More to follow.

Board of Trustees  
Crestwood Village Six Association  
Open Trustee's Meeting  
June 5<sup>th</sup>, 1:00 PM

Meeting opened: 1:00 pm.

Salute to the Flag:

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

Approval of Minutes of: May 8<sup>th</sup>, 13<sup>th</sup> 15.

Administrator's Report: Gross income collected from chargeable work orders performed the month of May were \$7,100.75. Chargeable work orders performed were 136 and non-chargeable performed were 190. Arrears paid in the month of May was a total of 12,212.00. We had 7 new owners check in. The gutter cleaning is still in progress and the Do Not Clean Gutters list went to Marcus @ Stanley. Letters and numbers to re-mark carriage sheds are completed. There were 8 Snow proposals sent out and only two came back. Berge serviced the pool room A/C which was not cooling. This has been fixed. Gym parts on order. Signs for Mill Rd quad area ordered.

Resolutions: 2019-07 Firewise Grant Passed 7-0

**Report of Trustees**

Wayne Koester: Brought up about the trees on your property that hang over the roads, that you need to trim to have them trimmed back because they interfere with traffic. If you cannot do this, we will have the maintenance guys look into it and see what can be done. Please make sure your house is numbered and can be seen from the road. Now as far as the towing signs, they have not been put up as of yet. One of the other things is some of the Trustees will be doing this month is going around to inspect the lawns. We would like to see green, not brown, and we will be checking the back of the property also and some of the wooded areas to make sure there is no dumping of debris of any kind being done. We also will be looking at the outside of your house if it needs to be power washed or bushes need trimming. This way you will be notified and can take care of it.

John Maass: Happy Father's Day, No Report.

Dominic Amoroso: Reported on the Home Improvements, they have been going along with no problems. Dom did announce that he will not be seeking another term for Trustee.

Ron Paluzzi: Started with the roof report and so far it is about 79% completed. If you are on the list for this year and have solar panels, please make sure the solar panels are removed. MCC will have their last meeting in June 24<sup>th</sup> and they will be back sometime in Sept. Last month they had people in to discuss the recycling and there are 21 different spots for shredding. The Township is getting a new ambulance service this is a paid service. The clock on Rt. 530 by the baseball field has been fixed and is now working.

Marianne Yewaisis: Thank you for coming out. Tomorrow is the 75<sup>th</sup> anniversary of D-Day. Let's remember our Vets and Happy Father's Day to the gentlemen in the audience and on the Board.



There was a little hiccup in the June Chatter on the financial page. The Income/Expense statement was for April, not for May as stated. If you want an updated report, I have a few with me. Make sure you see me after the meeting and I will give you one.

Bonnie Hawthorne: Happy Father's Day, No Report.

RJ. Anderson: Has a few announcements. There is no President's Meeting they are off for the summer. As of the end of June there is no Residents club no one has stepped forward to run the club. The rest of the clubs are doing well. However, no one has signed up for Bocce. I would like to thank a few people right now: Lou Bruno for cleaning the front signs @ Rt. 530, we are the only village that has a front like that. Also the Board would like to thank Greg Hutch: He took care of the Island on Foxboro Court. Bill and Anita Dutton for picking up the trash on Congasia when they go for their morning walk. We need more Volunteers like this. We have an election coming up. I will not be seeking another term so if you would like to become a Trustee you need to submit your resume by July 12 at 4:00 pm.

### **Clubs**

Arlene Portenstein: spoke on behalf of Movie Night, the price is \$2.00 and the doors open at 5:30 and the movies starts at 6:30. It is on the second Friday of the month and the movie for next month is First Man. For more information check the calendar in next month's Chatter. The coloring activity is doing well. Please come out and join us and have some fun and relax, meet new people. Check the calendar for times each month.

Julie Sutton: For Safety Patrol, due to some residents going away for vacation they are in need of volunteers. Travel Club is doing well. If you want to get your trip booked, please see Julie on Monday mornings from 10 -11 am. The trips are filling up fast.

RJ. Anderson: Firewise will be inspecting the back of your property so it can be determined what needs to be done to control the ladder fuel. This will be determined whether it is your or the village's property that needs to be cleaned.

Marianne added that she has put out recycling dos and don'ts. There are farm vouchers if anyone is interested.

### **Public Comments**

Ellie Strasser: Wanted to know why the Gazebo is not be taken care of.

Answer: The Gazebo is being done by Kurt @ Stanley Contracting. However, we will not take the shrubs out in back of the fence because it stabilizes the embankment to the pond. We will have the trees taken care of.

2. It was about the new electronic sign that was placed out in front of the Clubhouse. You can't read it.

Answer: The letters can be made a little bigger, however there is lot of things going on and it is not revolving like the other villages have.

Closed meeting: 1:40 pm

*Bonnie Hawthorne*

Secretary

## Treasurer's Notes

The May 31, 2019 Income/Expense Statement included in this month's Chatter is unaudited. The Village finances continue to be on track. SRECs prices declined \$2.00 to \$222.00. We will be receiving a check for \$2,442 in June representing 11 SRECs produced in April. JGS insurance representative was here on May 20<sup>th</sup> and reviewed 9 homeowner's individual insurance policies. You might think only 9, but this was the largest number ever reviewed. If you missed this opportunity because there was no evening session scheduled, please let the Administrative Office know. If there is enough interest, I will arrange for an additional session from 3pm to 7pm in the D&E room to review your individual homeowner policies.

Have a Happy 4th of July! Make this Fourth of July memorable by counting your blessings and truly appreciating your freedom. As the Trustee election approaches, I encourage those qualified individuals to seize the moment to bring a fresh perspective to the Board. However, I caution being a Trustee is truly a time consuming and thankless job. If you are willing to give of your time, energy and bring your humor, team spirit and expertise, there is no greater reward than making our community a better place for all of us to live.

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

Semper Fi,  
Marianne Yewaisis

### **Bank Balances**

Ocean First as of 5/31/19	\$	304,247.12
Edward Jones as of 5/31/19		
Operating	\$	90,460.45
Reserves	\$	1,344,545.72

### **Aged Account Activity as of May 31, 2019**

9 Over 90 Days	\$	5,502.50
3 Accelerated	\$	4,240.76
11 Liens	\$	55,091.50
9 Foreclosures	\$	61,666.50
1 Bnkruptcy/Frclsr	\$	15,997.50
1 Sheriff Sales	\$	3,527.00
<u>1 Bankruptcy</u>	<u>\$</u>	<u>6,695.12</u>
35	\$	152,720.88

**CRESTWOOD VILLAGE SIX**  
**Income/Expense Statement Period 5/1/2019 to 5/31/2019 and 7/1/2018 to 5/31/2019**

	Actual	Current Period Budget	Variance	YTD Actual	Year-To-Date Budget	Variance	Yearly Budget
<b>INCOME:</b>							
HOMEOWNERS FEES	154,572.00	154,457.83	114.17	1,700,292.00	1,699,036.14	1,255.86	1,853,494.00
TRANSFER FEE	2,500.00	2,083.33	416.67	21,500.00	22,916.64	(1,416.64)	25,000.00
RENTAL LEASE FEE	1,150.00	333.33	816.67	5,950.00	3,666.64	2,283.36	4,000.00
MISCELLANEOUS INCOME	8,501.77	5,270.83	3,230.94	79,592.52	57,979.14	21,613.38	63,250.00
<b>SUB TOTAL</b>	<b>166,723.77</b>	<b>162,145.33</b>	<b>4,578.44</b>	<b>1,807,334.52</b>	<b>1,783,598.55</b>	<b>23,735.97</b>	<b>1,945,744.00</b>
WORK ORDER INCOME	7,100.75	5,416.67	1,684.08	45,754.25	59,583.34	(13,829.09)	65,000.00
COSTS CHARGED TO WORK ORDERS	(2,180.18)	(1,916.67)	(263.51)	(13,516.85)	(21,083.33)	7,566.48	(23,000.00)
<b>SUB TOTAL</b>	<b>4,920.57</b>	<b>3,500.00</b>	<b>1,420.57</b>	<b>32,237.40</b>	<b>38,500.01</b>	<b>(6,262.61)</b>	<b>42,000.00</b>
<b>TOTAL INCOME</b>	<b>171,644.34</b>	<b>165,645.33</b>	<b>5,999.01</b>	<b>1,839,571.92</b>	<b>1,822,098.56</b>	<b>17,473.36</b>	<b>1,987,744.00</b>
<b>OPERATING EXPENSES:</b>							
SALARIES TAX & BENEFITS	22,465.70	20,865.42	(1,600.28)	209,447.48	229,519.58	20,072.10	250,385.00
PROFESSIONAL FEES	3,873.42	3,850.00	(23.42)	39,556.72	42,350.00	2,793.28	46,200.00
CONTRACTUAL EXPENSES	92,145.97	89,025.75	(3,120.22)	959,695.44	979,283.17	19,587.73	1,068,309.00
ADMINISTRATIVE EXPENSES	4,343.62	6,429.17	2,085.55	63,094.23	70,720.78	7,626.55	77,150.00
CLUBHOUSE/COMMON GROUND EXP	9,893.30	4,308.32	(5,584.98)	73,125.85	47,391.56	(25,734.29)	51,700.00
OTHER EXPENSE	2,558.44	7,000.00	4,441.56	48,593.85	77,000.08	28,406.23	84,000.00
<b>TOTAL OPERATING EXPENSES</b>	<b>135,280.45</b>	<b>131,478.65</b>	<b>(3,801.80)</b>	<b>1,393,513.57</b>	<b>1,446,265.17</b>	<b>52,751.60</b>	<b>1,577,744.00</b>
<b>OPERATING INCOME (LOSS)</b>	<b>36,363.89</b>	<b>34,166.67</b>	<b>2,197.22</b>	<b>446,058.35</b>	<b>375,833.38</b>	<b>70,224.97</b>	<b>410,000.00</b>
<b>RESERVE FUNDING:</b>							
CAPITAL RESERVES	34,166.67	34,166.67	0.00	375,833.33	375,833.33	0.00	410,000.00
<b>INCOME (LOSS)</b>	<b>2,197.22</b>	<b>0.00</b>	<b>2,197.22</b>	<b>70,225.02</b>	<b>0.05</b>	<b>70,224.97</b>	<b>-</b>
		<b>MONTH</b>		<b>YTD</b>	<b>TOTAL</b>		
<b>SOLAR LOAN RECAP</b>	228,977.00						
SOLAR PAYBACK		2,912.00		23,414.00			56,950.50
REFERRALS		0.00		1,000.00			6,940.00
ELECTRIC SAVINGS		833.33		9,166.67			25,166.67
LOAN BALANCE							139,919.83

Unaudited Financial Statement

# JULY BUS SCHEDULE

**Crestwood Village VI**

**2019**

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 Christmas Tree Shop/ Brick Shopping Ctrs			9:00 AM Whiting Shopping Ctr/ Whiting Commons 11:30 AM Manchester Shoprite	
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 Whiting Shopping Ctr/ Whiting Commons 11:30 AM ALDI OR WALMART	
14	15	16	17	18	19	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 Manchester Shoprite	
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 ALDI OR WALMART	
28	29	30	31			
CHURCH SERVICE 9:00 AM	10:00 AM Whiting Shopping Ctr/ Whiting Commons 12:15 PM Lacey Walmart/Shoprite					

Pickup begins at Deerfield Hall Clubhouse, then residential streets

STOUTS: 609-883-8891

# PLAYING IT SAFE



## Summer Safety - Dehydration

*Helpful tips for keeping you safe on the job*

In the simplest terms, dehydration occurs when you lose more water than you take in. Staying hydrated is important to keep all your body functions running smoothly. Whenever you are working outdoors or in warm environments, you'll want to take extra precautions as summer heats up.

### Water Loss

On average, adults lose almost 10 cups of water a day simply by sweating, breathing and going to the bathroom. Along with water, you also lose electrolytes, which are vital because they help maintain the balance of fluids in the body. When you become dehydrated, your body cannot function, possibly resulting in heat stroke or even death.

### Symptoms

How do you know if you're dehydrated? You'll begin to experience one or more of the following symptoms:

- Excessive thirst
- Sleepiness or tiredness
- Dry mouth
- Muscle weakness
- Headache
- Dizziness or lightheadedness

If you start to notice these warning signs, do not ignore them! Immediately take a break and give yourself time to recover.

### Preventing Dehydration

The best defense against dehydration is prevention. That sounds easy enough—consume lots of fluids and foods high in water such as fruits and vegetables—but determining how much fluid can be complicated.

Unfortunately, determining appropriate water intake isn't an exact science, especially because so much depends on age, physical condition, activity level, location and body chemistry. The best overall approach is to make a conscious effort to stay hydrated, and continue drinking even if you don't feel thirsty. In hot weather, skip coffee or soda, and make water your beverage of choice.

### Pace Yourself

During periods of heavy exertion, take frequent water breaks. Adjust your intake to match your activity level and working conditions to stay healthy and alert.

Be safe and healthy on the job at with these helpful tips provided by **JGS Insurance**.

Many times, the thirst mechanism is so weak that it is mistaken for hunger. Be sure to keep drinking water, even if it feels like you've just had a snack.

This flyer is for informational purposes only and is not intended as medical or legal advice.

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## DIRECT DEBIT

The Village currently has 415 households on Direct Payment for their monthly maintenance. While this is a significant increase over the past three years, this is far below what the neighboring Villages are averaging. This convenience has been offered for over 10 years with no problems occurring. The cost of printing coupon books, postage and processing of individual payments affects each of us by draining assets that could be put to better use. This program is annually updated to ensure the correct amount is to be withdrawn from your account on July 1st. This differs from other bill payment programs that you might have signed up directly with your financial institution, where YOU must annually contact them with the changed amount.

Please consider signing up for this program. Maintenance payments would automatically be withdrawn from your account on or after the 3rd of each month leaving you one less check to write, one less envelope and stamp to mail or giving you more time and gas by not having to drive to the office every month.

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. Our thanks go 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.

## 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 once a month.

**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(s):** \_\_\_\_\_  
**(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: 6/4/19

## Wall of Honor

The Wall of Honor displays photos of residents that have served in all branches of the military. Since it was relocated, it has expanded from 24 to 33 individual pictures. You are requested, if you have served in any branch of the military services including: the Army, Marines, Navy, Air Force or the Coast Guard and the WWII Merchant Marines to provide a photo of yourself in your military uniform or, if not available, a current photo. Include with your picture – your name and branch of service. You do not need to have it framed; frames are available.

The Board is especially looking to display more pictures of the women who have proudly served in the Armed Forces.

The Community, as a whole, wishes to publicly recognize and thank each and every one who has served to protect our freedoms and way of life. “This nation will only remain the land of the free only as long as it is the home of the brave.” – Elmer Davis, Director of the United States Office of War Information during WWII

Your photos and information may be given to either Marianne Yewaisis (732-849-5363) or dropped off at the Administration Office.

Did you know that Cares is going to start a social group in the near future. Many have complained they do not have many friends down here so we decided to start the “Chit chat Club” at Cares. We will meet on Thursdays from 10-2 p.m. Come and have a cup of coffee and meet someone new, Let’s see what we can get going and plan some interesting activities. Come and give s your input. 732-350-1400.

Did you know that Cares calls the housebound residents? We call them 7 days per week. It’s a cheery call to say hello and notify the next of kin if there is a problem. Call 732-350-1400 for information.

We need some gals to help out in the office. If you can spare a few hours let us know. We sure could use you.





# Manchester Township

1 Colonial Drive • Manchester, NJ 08759 • (732)657-8121

Office of The Mayor

Kenneth T. Palmer  
Mayor

PRESS RELEASE – May 21, 2019

FROM THE DESK OF MAYOR KENNETH T. PALMER

## ENERGY AGGREGATION UPDATE

We have received a number of calls and inquiries about the conclusion of Manchester Township's energy aggregation contract with Tri-Eagle Energy. As you know, the contract provided that Tri-Eagle would be the Township's electric power supplier for our energy aggregation program for a period of two years. That period ends on June 30, 2019. When the contract ends, all of our residents who participated in the energy aggregation program will begin to purchase their electricity from JCP&L at their rates. There is not anything you need to do to effectuate the switch to JCP&L.

In the early spring, Manchester Township solicited bids from interested energy aggregation suppliers. Unfortunately, the bids we received were not cost advantageous compared to JCP&L rates. Manchester Township intends to solicit more bids in the fall. If the rates are beneficial, both the Council and I will move to enter into a contract. We recognize the cost savings the Tri-Eagle contract provided to our residents, especially those fully serviced by electricity. However, we will not just enter into a contract for the sake of entering into a contract. The rates must support the decision.

Importantly, other private energy suppliers know the Township's contract with Tri-Eagle is expiring and have started soliciting for business. Please be careful about signing your own individual agreement locking you into a contract that may be adjustable or for a higher rate than JCP&L providing. This includes renewing with Tri-Eagle as they are not obligated to give you the same rates and terms as the Township had negotiated. If you are inclined to sign with your own energy provider, ask the following questions:

- Is the rate fixed or adjustable?
- If fixed, how long?
- If adjustable, how often does the rate adjust?
- How long is the overall contract?
- How does the proposed rate compare to JCP&L's rate?

Please note, when Manchester Township does go out to bid for another energy aggregation, we are looking to lock in a non-adjustable (fixed) rate that is 7-10% less than JCP&L.

Overall, Manchester's first experience with an energy aggregation contract was successful. Despite a few customer service glitches, the program saved our residents legitimate money. As stated above, the Town Council and I are inclined to seek a second contract, but the terms must be right and the risk to our residents minimized. As this process progresses, we will keep you informed.

WWW.MANCHESTERTWP.COM

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AVAILABLE IN MONMOUTH AND OCEAN COUNTY



MLS Laser Therapy has a reported **85% - 90%** efficacy rate in relieving pain and inflammation.

## BENEFITS OF LASER THERAPY

Safe and painless, with no negative side effects.

Non-surgical

Improved nerve function

Accelerates tissue repair

Faster healing of injuries

**SPACE IS LIMITED TO THE FIRST 30 CALLERS**

Call Now to Schedule an Appointment

**732-653-1000**



## Are you suffering from low back pain, herniated discs, or sciatica? MLS Laser Therapy is the cure you've been waiting for.

NorthEast Spine and Sports Medicine is pleased to be offering MLS Laser Therapy, an advanced, non-invasive, highly effective treatment for acute and chronic pain and inflammation.

Using breakthrough technology, MLS Laser Therapy is clinically effective for rapid relief of pain, inflammation, and swelling from a variety of conditions, including chronic back pain, sciatica, shoulder pain, arthritis, sports injuries, acute injuries and muscular/skeletal system trauma.

MLS Laser Therapy is painless and non-invasive. Many patients experience pain relief after 1 to 3 treatments. Each treatment takes an average of 8 minutes to complete. The average course of treatment is 7-10 sessions. Chronic pain and other conditions can be controlled with repeated, regular treatments.

## How it works

Unlike traditional laser therapy, MLS Therapy uses two wavelengths and a patented, robotic control system that delivers separate but simultaneous dosage of each wavelength. This creates a synergy that enhances the therapeutic benefits of the treatment.

**NorthEast**  
SPINE and SPORTS MEDICINE  
[www.northeastspineandsports.com](http://www.northeastspineandsports.com)

FDA-APPROVED ROBOTIC  
LASER TREATMENT  
IN MONMOUTH AND  
OCEAN COUNTY

**Jackson, NJ:** 728 Bennetts Mills Rd.  
**Point Pleasant, NJ:** 1104 Arnold Ave.  
**Barnegat, NJ:** 175 Gunning River Rd.  
**Manchester, NJ:** 60 Lacey Rd.  
**Aberdeen, NJ:** 557 South Atlantic Ave.  
**Tinton Falls, NJ:** 4057 Asbury Ave.  
**Freehold, NJ:** 501 Iron Bridge Rd.  
**Toms River, NJ:** 367 Lakehurst Rd.



## DEERFIELD HALL JULY 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. Weigh-in 10am -10:50am. Meeting 11 am till noon. More info call Barbara 301-751-1632 Cell.

**MOVIE NIGHT-** On Friday, July 12, we are showing "First Man" in honor of the 50<sup>th</sup> anniversary of the July 20, 1969 landing on the moon. This is the riveting story of NASA's mission to land a man on the moon, focusing on Neil Armstrong and the years 1961-1969. The movie explores the sacrifices and the cost on Armstrong, his family, his colleagues and the nation itself of one of the most dangerous missions in history. The movie is rated PG13 and runs 2 hours and 21 minutes. It 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 price 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 June 28 for the last meeting of the spring session. The fall session starts on Friday, September 27 at 1pm in the D&E rooms of the clubhouse. Anthony Lipari, D.Min. is our speaker. Meetings are from 1-3 with social time and refreshments. The stages of grief are discussed. Meetings are not just for Village 6, all are welcome. You can just show up. You do not need to call. *Rosie 732-881-1044.*

**DEERFIELD SONGSTERS-** The Songsters presented their annual Spring Concert program on June 1 to a "full house." I had foot surgery on March 11, and did not return home from rehab until May 27. While I had introduced some of the music in the program in February and early March, most of the work preparing the program was done by my excellent accompanist, Kathy Sandel (who herself is an excellent director and teacher) and Esther Graham, who stepped in to conduct the chorus. Between them, they taught and perfected our performance just about all of the music, with excellent results. My thanks to Kathy and Esther, and to all of the Songsters who really worked hard to produce their usual excellent and enjoyable program. I look forward to returning in the Fall to begin work on the music for our annual Christmas Holiday Concert, to be presented on Saturday, December 14 at 2pm. The Songsters will begin their Fall rehearsal season on Thursday, September 5 at 9:45 in the clubhouse. We hope to welcome new members. Prior choral experience is not required, as all the music is taught. I'm already beginning to look at newly released coral music as well as some of the songs we've presented in the past that our singers enjoyed preparing and our audience enjoyed hearing. If you'd like more information about joining our chorus, please feel free to call me. Meanwhile, enjoy the beautiful summer weather. *Pam Unger, Director 732-716-1628*

**VILLAGE 6 TRAVEL**-Thanks to all who have signed up for our Harrah's and Cape May trips. We are fully booked but keep wait lists in case there might be last minute seats available. Our Trip **Thursday, December 12 to Doolan's, Spring Lake to see the Radio City Tribute Holiday Spectacular** with the Rockette Style Senior Calendar Girls, Mike Byrne and the All Star Players plus an incredible Comedian is filling up nicely! Tickets are still available but don't wait as you need to sign up in July with a \$50 deposit. The \$95 price includes complete luncheon with salad, wine/soda dessert, coffee/tea and choice of Roast Beef, Chicken Kiev or Herbal Salmon. One-hour open bar is included prior to the luncheon. Our trips **Monday, Oct. 21 and Monday, Nov. 11 to the Golden Nugget, Atl. City** are also starting to fill up. Price is \$25 with \$25 slot play. Non-residents of Village 6 are always welcome. No refunds unless trips are cancelled. Casinos' bonuses can be changed at the Casino's discretion. Only deluxe bus transportation is used and cost includes driver's gratuity. Tickets Sales are Mondays 10-11 in Deerfield Hall. For more information call Julie at 732-849-5363 or Doris at 732-716-1460. No answer? Please leave a message with your name and phone number!

**SAFETY PATROL**-We are now in those "lazy, hazy, crazy days of summer" Summer also means that Village Six is "crazy" with several open garage doors each evening. We do call you three times before calling the non-emergency police but without a correct phone number we are left with no alternative. We do not take a break during the Summer, but sometimes our patrols are limited as our members do like to enjoy their families and vacations. Please consider joining us and you will find that we are a very warm and inviting group of volunteers. Our next Safety Patrol meeting is Tuesday, July 16. Join us at 9:30 for breakfast goodies with the meeting to follow at 10am in the Volunteer Room in the clubhouse. A member of Safety Patrol is available every Monday in the Volunteer room from 10-11am. 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 8pm and leave a message if there is no answer.

**PET (ALL PETS) CLUB**- Hope everyone is enjoying the summer. Just a reminder that our next meeting is September 11. We are taking a Summer break. If you are interested in our Fall Flea Market which is November 16, you can call 732-575-2089 and I can send you an application. Starting in September you can also come to the clubhouse on Mondays from 10-11 to fill one out. Please, any questions call the club phone. I can answer all your questions. *Debbie Shrump,*

**AMERICAN POLISH CLUB OF WHITING**- We do not meet in July and August. Our next meeting is scheduled for Wednesday, September 18. At that meeting, we will renew yearly membership dues and welcome new members to the club. As usual, we will be collecting used, clean clothing and non-perishable food items for donation to Your Grandmother's Cupboard. If interested, call RoseMarie 732-350-4851 or Maureen 732-839-0511

**CRESTWOOD SIX BOOK CLUB**-Have you ever read a book and thought "I wish I could discuss this with someone?" If so, this is the group for you. We are a small but lively group, always looking for new members. We meet on the fourth Wednesday of each month at 2pm in the Volunteer Great Room of the clubhouse. Our book for July is "Small Great Things" by Jodi Picoult, and is sure to be a story to ignite conversation. So, pick up a copy and join us! See you there.

**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 10<sup>th</sup> 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

## Village VI Advisory Board Minutes for June 11, 2019

Members Present: Mary McSwiggan, Jane Messenger, Warren Ciafardini, Al Fagerlund, Paul Wannemacher

Trustees Present: Wayne Koester, Bonnie Hawthorne

### **AT THIS MEETING THE FOLLOWING WAS DISCUSSED;**

- There was no Minutes from last meeting.
- No items from previous meeting needed to be revisited.

### **REPRESENTATIVES REPORTED ON THE FOLLWING IN THEIR DISTRICTS:**

- Warren reported on problem with garbage in Quads and Carriage houses. Recycling being put out in plastic bags and is not being pickup. Recycling needs to be in receptacles.

### **TRUSTEE & GENERAL COMMENTS:**

#### **Bonnie and Wayne responded or commented on the following:**

1. Wayne & Bonnie said they will follow up with Valerie about sending letters out to entire Quads about recycling garbage and if they don't comply a possible charge for the whole Quad for picking up recycling since we cannot identify who is not complying their recycling requirements for pick up.
2. Advisory Board will run Elections. Will need volunteers.

### **IMPORTANT CONCERNS:**

There were no important concerns this month.

Have a Happy and Safe 4<sup>th</sup> of July

The next meeting will be on Tuesday July 9, 2019

Respectfully Submitted,

Kitty Lapinski

## 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.

**For Sale-Patio Set. Glass table with six chairs. Needs some work. \$50. As is. Please call Angela at 732-849-3377 or email at [jpe2727@aol.com](mailto:jpe2727@aol.com).**

**ESTATE SALE- Entire contents of home. 20A Ashley Road on July 20 and 21, from 10am until 4pm Questions? Call Richard at 609-223-5182.**

**For Sale - Two Black & Gold 5 foot Floor lamps \$35 each. Must see. Like new. Connie (732) 350-8326**

**For Sale – 2007 SONY LCD Digital Bravia Color TV 32”. Excellent Condition. Model # KDL-32M3000. Cash and Carry \$100. Call 732-350-4721**

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should be about memories,  
NOT HIGH PRICES.*

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\*\*Immediate burial (without any rites or ceremonies at the funeral home, graveside or elsewhere) includes basic services of the Funeral Director and staff, registration, transfer of the remains to the funeral establishment, transportation of remains to the cemetery and service vehicle.

115 Lacey Rd., Whiting, NJ 08759 | 732-350-5700 | Richard C. Campana Jr., Manager, NJ Lic. No. 4135

## Welcome New Homeowners!

Bryan McGauren  
12-A Golden Ct

Theresa & David Reeves  
12 Berkshire Rd

Stonefield Property LLC  
84 Sunset Rd

Thomas & Valerie Aimone  
9-B Norwich Dr

Jadwiga Szymczak  
8 Dartmouth St

Darren Velasco  
9-C Dartmouth St

Susan Corsini  
10-C Berwick St

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- Service Contracts
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or Heat Pump**

With Coupon

May Not Be Combined

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Kitchen Floors, Shower Doors

Over 30 years Experience

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# Crestwood Village VI

# JULY 2019

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
	<b>1</b> 8:30 AM Bocce 10:00 AM Ticket Sales 1:30 PM Canasta 6:30 PM Billiards	<b>2 TRASH PICKUP</b> 8:30 AM Art 4:00 PM Poker 4:00 PM Senior Stretch Bus-Xmas Tree/Brick	<b>3</b> 10:00 AM TOPS 4:00 PM Poker	<b>4</b> <b>HAPPY 4TH OF JULY!</b> CLUBHOUSE & ADMIN. BLDG CLOSED	<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> TEAM 2 11:30 AM Kitchen Open 1:30 PM Bingo	<b>8 RECYCLE</b> 8:30 AM Bocce 10:00 AM Ticket Sales 1:30 PM Canasta 6:30 PM Billiards	<b>9 TRASH PICKUP</b> 8:30 AM Art 10:00 AM Advisory Brd 2:00 PM Bingo Cmte 4:00 PM Senior Stretch 4:00 PM Poker	<b>10 FOOD TRUCK</b> 10:00 AM TOPS 1:00 PM Open Meeting 4:00 PM Poker	<b>11</b> 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 PM MOVIE	<b>13</b>
<b>14 BINGO</b> TEAM 3 11:30 AM Kitchen Open 1:30 PM Bingo	<b>15</b> 8:30 AM Bocce 10:00 AM Ticket Sales 1:30 PM Canasta 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 4:00 PM Poker	<b>18 LEAF &amp; BRUSH PU</b> 1:00 PM Quilting 1:00 PM Mahjong 6:00 PM Canasta Harrah's Bus Trip, PA	<b>19 TRASH PICKUP</b> 9 AM Library Committee 10:00 AM Healthy & Fit 5:00 PM Ceramics	<b>20</b>
<b>21 BINGO</b> TEAM 4 11:30 AM Kitchen Open 1:30 PM Bingo Pine Barren Book Club	<b>22 RECYCLE</b> 8:30 AM Bocce 10:00 AM Ticket Sales 1:30 PM Canasta 6:30 PM Billiards	<b>23 TRASH PICKUP</b> 8:30 AM Art 4:00 PM Senior Stretch 4:00 PM Poker	<b>24</b> 10:00 AM TOPS 1:00 PM Trustee 2:00 PM Book Club 4:00 PM Poker	<b>25</b> 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 5:00 PM Ceramics	<b>27</b>
<b>28 BINGO</b> TEAM 1 11:30 AM Kitchen Open 1:30 PM Bingo	<b>29</b> 8:30 AM Bocce 10:00 AM Ticket Sales 1:30 PM Canasta 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 4:00 PM Poker			