

DEERFIELD CHATTER



NOV

2019

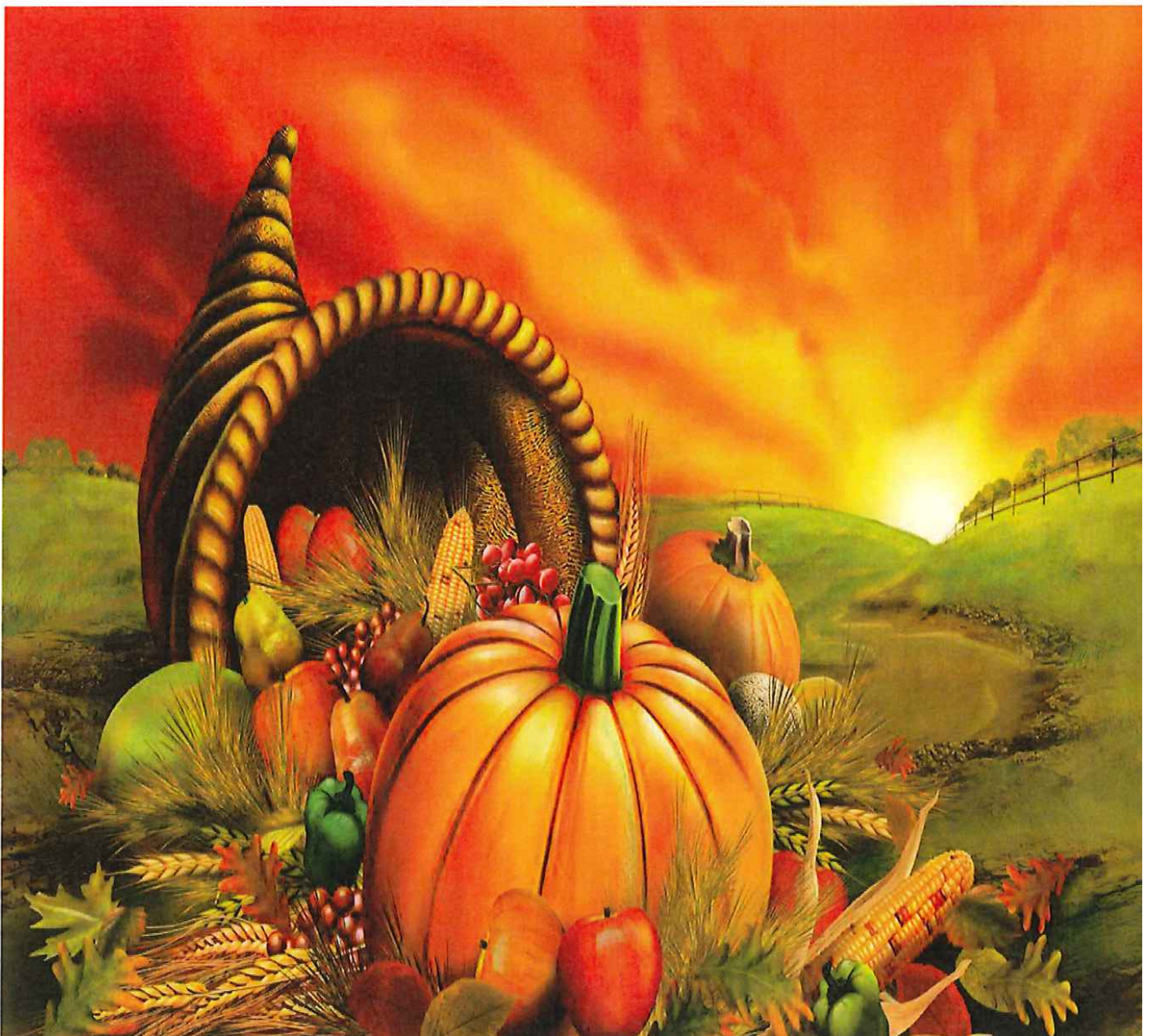
Administrative Office – 6 Congasia Road.

Email: crestwood6@comcast.net

Homepage

732-350-2656

www.crestwoodvillage6.com



President's Message. . .

To everyone in Crestwood Village 6, some of you know me, most of you don't. I've had the pleasure of serving our community for over ten years in several different capacities. I have also worked with many hard-working men and women, all volunteering to serve our village. Their time and efforts have afforded our community the benefit of their professional knowledge and expertise.

I want to sincerely thank two men in particular, Mr. Robert Anderson and Mr. Dominic Amoroso, for their considerable professional contributions. Their time and sacrifice on the Board of Trustees has raised the level of expertise of Board members to a new height. Having worked closely with them has given me a better perspective on what it means to be a trustee. Their presence on the Board will be sorely missed.

As President of our current Board of Trustees, I will try with the participation of our Board members to maintain the previous level of professional attitude. The Board's direction will be that of serving our community as fairly and honestly as possible. I will continue to hold the Board members to their high standard of competence and professionalism.

I ask that you only treat the Board fairly and remember that we are all volunteers elected to serve you. I will also give an opportunity to those with issues to speak to me or another trustee on the first Monday night of each month between the hours of 6:30 pm to 7:30 pm. This has proven in the past to be an effective source of communicating ones differences. I again look forward to serving you as the President of the Board of Trustees of Crestwood Village 6.

Respectfully,

Wayne Koester, President

Semper Fi



Treasurer's Notes

Happy 244th Birthday, my fellow Marines! To all who served in the other branches, Happy Veteran's Day! As you walk the side hallway of the clubhouse, please notice the Wall of Honor – more on this in a separate article in this Chatter.

The September 30, 2019 Income/Expense Statement included in this month's Chatter is unaudited. Financials are on track with no surprises. SREC prices decreased \$2.00 in October from \$225.50 to \$223.50. We received a check for \$2,905.50 in October representing 13 SRECs produced in August. Thankfully demand has been strong and weather has been good.

November 1st is the second-year renewal of Industrial Appraisal Corporation appraisal for the village. I have been working with their representatives to ensure a fair and accurate valuation is done. This renewal will aid our JGS insurance broker as he works to get the best coverages for the village at the lowest cost.

The village bus is doing well and prior complaints were addressed and satisfied. This month besides the normal Monday and Friday groceries runs and Sunday services, the bus will be going to Ocean County Mall or Target on Tuesday November 5th and Smithville on Thursday November 21th. If you wish to go to the very popular Smithville trip don't delay, call the Administration Office or stop by to see them to reserve your seat as soon as possible

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

Happy Thanksgiving,
Marianne Yewaisis, Treasurer

Bank Balances

Ocean First as of 9/30/19	\$	370,130.80
Edward Jones as of 9/27/19		
Operating	\$	91,805.88
Reserves	\$	1,449,900.60

Aged Account Activity as of September 30, 2019

6 Over 90 Days	\$	6,399.26
5 Accelerated	\$	11,054.00
12 Liens	\$	65,012.85
9 Foreclosures	\$	74,816.96
1 Bnkruptcy/Frclsr	\$	16,616.50
0 Sheriff Sales	\$	-
0 Bankruptcy	\$	-
33	\$	173,899.57

CRESTWOOD VILLAGE SIX
Income/Expense Statement Period 9/1/2019 to 9/30/2019 and 7/1/2019 to 9/30/2019

	Actual	Current Period Budget	Variance	YTD Actual	Year-To-Date Budget	Variance	Yearly Budget
INCOME:							
HOMEOWNERS FEES	156,135.00	155,552.00	583.00	467,787.00	466,656.00	1,131.00	1,866,624.00
TRANSFER FEE	1,500.00	1,875.00	(375.00)	6,000.00	5,625.00	375.00	22,500.00
RENTAL LEASE FEE	100.00	416.67	(316.67)	788.00	1,250.00	(462.00)	5,000.00
MISCELLANEOUS INCOME	4,001.58	6,042.51	(2,040.93)	17,822.77	18,127.52	(304.75)	72,510.00
SUB TOTAL	161,736.58	163,886.18	(2,149.60)	492,397.77	491,658.52	739.25	1,966,634.00
WORK ORDER INCOME	4,964.50	4,666.67	297.83	14,719.21	14,000.00	719.21	56,000.00
COSTS CHARGED TO WORK ORDER	(1,806.03)	(1,500.00)	(306.03)	(2,845.43)	(4,500.00)	1,654.57	(18,000.00)
SUB TOTAL	3,158.47	3,166.67	(8.20)	11,873.78	9,500.00	2,373.78	38,000.00
TOTAL INCOME	164,895.05	167,052.84	(2,157.79)	504,271.55	501,158.52	3,113.03	2,004,634.00
OPERATING EXPENSES:							
SALARIES TAX & BENEFITS	18,383.51	21,908.33	3,524.82	56,210.37	65,725.00	9,514.63	262,900.00
PROFESSIONAL FEES	6,228.34	4,350.00	(1,878.34)	9,008.65	13,050.00	4,041.35	52,200.00
CONTRACTUAL EXPENSES	58,459.63	89,661.17	31,201.54	253,417.36	268,983.50	15,566.14	1,075,934.00
ADMINISTRATIVE EXPENSES	2,874.75	6,758.32	3,883.57	13,394.66	20,275.00	6,880.34	81,100.00
CLUBHOUSE EXPENSES	1,278.48	2,650.00	1,371.52	8,436.61	7,950.00	(486.61)	31,800.00
OTHER EXPENSE	2,999.84	7,558.33	4,558.49	13,423.34	22,675.00	9,251.66	90,700.00
TOTAL OPERATING EXPENSES	90,224.55	132,886.16	42,661.61	353,890.99	398,658.50	44,767.51	1,594,634.00
OPERATING INCOME (LOSS)	74,670.50	34,166.69	40,503.81	150,380.56	102,500.02	47,880.54	410,000.00
RESERVE FUNDING:							
CAPITAL RESERVES	34,166.67	34,166.67	0.00	102,500.01	102,500.00	(0.01)	410,000.00
INCOME (LOSS)	40,503.83	0.02	40,503.81	47,880.55	0.02	47,880.55	0.02
		MONTH		YTD		TOTAL	
SOLAR LOAN RECAP	228,977.00						
SOLAR PAYBACK		3,157.00		9,429.00		68,821.50	
REFERRALS		0.00		1,000.00		7,940.00	
ELECTRIC SAVINGS		833.33		2,500.00		28,500.00	
LOAN BALANCE							123,715.50

Board of Trustees
Crestwood Village Six Association
Open Trustee Meeting
October 2nd, 1:00 pm.

Meeting opened: 1:00 pm.

Salute to the Flag:

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

Approval of Minutes of: September 9-11,18,23,25 2019

Administrator's Report: Gross Income collected from chargeable work orders was \$4964.50. There were 121 chargeable work orders performed and 96 non-chargeable work orders performed. No arrears collected. We had a total of 7 new homeowners check in this month. Jersey Shore Sprinkler will winterize common grounds on Oct, 8th. The clock is now hung in the V-room.

Resolution#2019-10 Titled: Transfer from Operating to Reserve

Resolution#2019-11 Titled: Defer excess membership assessments

Special Attendance

Harvey Janelli: 2020 Census Presentation, This is for the 2020 census to get an accurate count of how many people are residing in each township so the township can get more financial help and funding. This also controls the congressional seats. They are looking to hire help also.

Bob Elliott: Reported on the Annual Audit. We are in really good shape as you can see from the report the bad debt is down. The investments are up. The solar project is really doing well.

Report of Trustees

Wayne Koester: Thanked all who did work on their yards. Let everyone know that the Board is working on getting a snow contract. This will be discussed next month at the open meeting

Ron Paluzzi: MCC met this month and the Brick Police have come up with an Idea of putting a lock box on houses of their seniors' homes who may need help so if a wellness check needs to happen they can get in the house without breaking the door or lock. Our Police Chief is looking into this for our area. The speaker was Ron Catelli spoke the about Bill 2425. This bill has been around for over 10 years and has never passed the Assembly. He has assured us that this is going nowhere. Now for the Food Truck, it will be here on 9th. We are hoping for a good turnout. The roofs are coming along. We are at 81% complete and by next year at this time we should be close to being done.

Dominic Amoroso: Home Improvements are going along well and the Firewise has had one meeting so far and he will be keeping up with that. Now I would like to thank you for giving me the time to serve and my best wishes for the new Board.

John Maass: stated there is no report at this time, but will be having one in the future he is sure. He would also like to say that after this meeting the Board's performance will change somewhat because of the change in the Board. He just wanted everyone to know that for the past 3 years this has been the best Board that has ever served this Village and he hopes the next Board can continue on.

Marianne Yewaisis: not too much to say. We had the Audit, the Reserve Study and soon the Insurance will be coming up for renewal. I sent off to Insurance Appraisal Company additions made to the property, such as, the gutters on the carriage sheds and split system a/c and heat pumps in the clubhouse. will see what adjustments, if any, this will add to the insurance. That's enough for me. I am taking a break.

Bonnie Hawthorne: Welcome all for coming and no report.

RJ. Anderson: Absent. Wayne went to the President's meeting for RJ, and will give the President's report. The Meadows is looking for a snow plowing contractor also. There are several villages looking for snow plowing contractors. Whiting Station has put up cameras and their President is stepping down to run the Resident's Club. They are also looking into towing. Make sure you check the time regarding parking because the times are different in every village. Village 5 had a Sheriff involvement to remove a renter from their home. This took over 3 yrs. RJ. also wanted to express his best wishes and prayers to the future Board.

Clubs

Arlene Portenstein: reported on this month's movie. The doors open at 5:30 and movie starts at 6:30. The charge is only \$2.00. Next month the movie is Unbroken: Path to Redemption and the winter hours will be the doors open at 4:30 and the movie starts at 5:30 and the charge is still \$2.00. Arlene mentioned the coupon Club in the library doing well.

Peggy Carucci: coloring has started back on Monday the 14th. She is trying to keep it the 2nd Monday of the month so please check the calendar for next month's date. She also spoke about the ceramic activity on Fridays from 5 to 8 pm. The Class is filling up for the winter. If you are interested, please come in and check us out. She also wanted everyone to know they have puzzles in the library and also cards so stop in and check it out.

Leo Ruscitto: Advisory Board is letting everyone know that they need a few more members to help them out. If you want to help check them out, it's on the second Tuesday of the month at 11:00 am.

Julie Sutton spoke regarding Safety Patrol and Travel Club.

Rosie Weaver: Bereavement Group meets the last Friday of the month with Father Anthony to help with the grieving process. She also spoke about Women's Club and reminded everyone that the club is having a health fair coming up on Nov. 2nd. Make sure you don't miss it.

Swearing in of the New Trustees

Wayne Koester did the swearing in of John Maass, Ellie Strasser, and Jack Stewart. The New Trustees took their rightful positions as Trustees for the 2019-2021.

Public Comments

Rosie Weaver: asked Jack Stewart about working a full-time job and taking care of Trustee business.

Answer: by Mr. Stewart indicated that was no problem.

She also asked Ellie Strasser about if her health will allow her to do Trustees business.

Answer: that is personal.

Jane Messenger: asked do we know who will be handling the clubs.

Answer: No, this will be assigned next week in our workshop meeting.

Closed meeting: 2:45pm.

Bonnie Hawthorne,
Secretary,



NOVEMBER, 2019

From the Village Administrator, Valerie O'Neill

TRUSTEE OPEN MEETING

The **Open Trustee Meeting** is scheduled for **Wednesday, November 6, 2019 @ 7 p.m.**
Please join us. Refreshments will be served following the meeting.

FOOD TRUCK

The **Food Truck** will be in the Deerfield parking lot on **Wed., November 13th**
@ 10 a.m.

LEAF & BRUSH PICKUP

Thursday, November 21st, 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. See the Leaf & Brush requirements included in this Chatter.

HYDRANT FLUSHING

Manchester Department of Utilities will be flushing fire hydrants throughout the month **November**. You may experience a difference in water pressure and discoloration. Run your **cold 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.

GUTTER CLEANING

Stanley Contracting will be cleaning gutters the weeks of **Nov. 25th and Dec. 2nd**. Call the office if you wish to be put on the DO NOT CLEAN LIST. Also call to make a work order for manual cleaning if you have Solar Panels.

TRUSTEE KORNER. . .

Well, fall is finally upon us and our roof project so far is on schedule. So long as the rain isn't too bad this month, we should complete our quota for the calendar year. We are presently over 80% completed with the roof project. We are at a stage in our roofing project that we are in the years that were done last on the houses in '96 and '97. As you all know by now, our roofing project started in 2009 and we've made some good strides in getting new roofs on our houses. Overall the roofing project has been going extremely well. Naturally, sometimes there are problems because of the weather or work conditions, so please be patient. If you haven't gotten the roof yet, it will be coming up shortly for sure. If you have any questions, make sure you contact me and I will try to give you an idea of when your roof will be worked on. To those of you who have solar, remember that your solar panels must be removed before we come to put the roof on.

Now, those of you who have pets, we will try to call you to let you know when we will be coming to put the roof on so this way you can calm your pets down by giving them to a neighbor or another family member for the day so they won't get too stressed or upset. For those of you who are contemplating on getting a dish network, please remember to ask the contractor to put the dish on the side of the house as this will prevent any future leaks if they put it on the roof.

The food truck will be here November 18th. This past October I have to say thank you again to all of our volunteers who braved the bad weather to distribute the food for everyone. This includes the people that work inside and our office personnel and maintenance. Without help from the volunteers and other people involved, this program would not be here.

I would like to say that we all have a lot to be thankful for in this great country and I wish each and every one of you a very Happy Healthy Thanksgiving Day.

Ronald Paluzzi, Vice President

Fire Wise Update

To all our homeowners out there I'm giving you an update on our fire wise community. We are one of many in the state of New Jersey that have become a fire wise community. As we all are aware of, we live in the Pine barrens and there is a chance of a fire causing a lot of devastation. The Board of Trustees decided to initiate this project with the Forest Service so as to protect our homeowners in case of fire. Right now, your fire wise committee consists of several people who are truly involved in letting everyone know how to keep their homes safe and what to do in case of fire. We recently had an open house so that homeowners could come in and see what it was all about and I am so glad that people responded and came out in numbers to find out how this all works. Presently you will see work being done in common ground areas cleaning debris to prevent fires from spreading. If you are interested in having your home evaluated as to what you can do to keep your home safe please contact me through the administration office or when you see me around the village and I will pass it on to our committee member who schedules appointments to talk it over with you. I will be putting articles in future chatters concerning our homes and being fire wise about them. We will be planning another open house next year concerning fire wise and the good things you can do to protect your home and how to evacuate safely.

Ronald Paluzzi, Chairman, Fire Wise Committee



**Advanced
Dermatology &
Skin Surgery, PC**



Mordechai M. Tarlow, MD, FAAD

Clinical Assistant Professor of Dermatology
University of Pennsylvania School of Medicine
Diplomate, American Board of Dermatology
Fellow, American Society of Mohs Surgery
Fellow, American Society of Dermatologic Surgery

Esther Stern, NP-C

Fay Prag, NP-C

Pesha M. Cohen, NP-C

At Advanced Dermatology and Skin Surgery our goal is to provide you with the highest quality skin health care in a nurturing and compassionate environment.

We look forward to creating a trusting relationship, in which we can work together to keep your skin looking and feeling its best!

**EXPERTS IN
ALL AREAS OF
CUTANEOUS
MEDICINE:**

Adult and pediatric general dermatology

Oncologic skin disease (skin cancer)

Surgical Treatment

Mohs
Micrographic Surgery

Cosmetic dermatology

Most major insurance plans accepted.

732.905.9200

**456 Chestnut Street
Lakewood, NJ 08701**

ads-5668

**ASHLEY HERMAN ART
CARICATURES
&
FACE PAINTING**

**For Kids Parties
and Special Events!**

- **For Info:**
- Please contact Ashley at
- 848-525-1861
- AshleyHermanArt@aol.com
- AshleyHermanArt.com



ADS-6318

*A memorial service
should be about memories,
NOT HIGH PRICES.*

Call today and find out how to celebrate a life like
no other, beautifully and affordably.

Cremation starting at

\$1,300*

Burial starting at \$3,100**

**ANDERSON & CAMPBELL
FUNERAL HOME**
WHITING

DignityNJ.com 732-307-9554

Dignity*

↳ LIFE WELL CELEBRATED®

*Direct cremation (without ceremony) includes basic services of the Funeral Director and staff, transfer of the remains to the funeral establishment, refrigeration and service vehicle. The crematory fee is included.
**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

Hello to all Members and Residents. Well, it seems fall is here and winter is right around the corner. Once again as a Trustee I would like to remind everyone that feeding the wild life is against the rules for so many reasons, but the main one is if you feed them, they will not know how to fend for themselves for the winter. This will make them sick and they will become diseased. This will in turn affect all of the animals. Now if you are feeding the deer for hunting, **there is no hunting allowed on or in this village, so stop baiting them.**

The Trustees are still looking for someone to step up and get the Resident's Club started again and with this new Board maybe someone has better ideas on how to do this. Now for all the New Homeowners and some of the ones who have been living here for a while, it is time for the Rules and Regulations to be read again when it comes to Home Improvements and approvals. You must put the request in and wait for them to be approved. This is not a long period of time to wait before the office calls you. If the Board has a question there will be a call from a Trustee to either talk to or set an appointment to see the area that is going to be improved. I have checked out a few things that have been requested and they had already been done without approval from the Board. This could be a problem for you, the homeowner, if there is a problem with what has been done. It is easier to wait for the approval than to redo a project. If you want to know if you need a Home Improvement form all you have to remember is if it goes on the house on the outside it needs a form. Like doors, windows, siding, paint, sidewalks, driveway (new ones). Trees that you are getting cut, remember that the stumps need to be grounded out also. If you leave the stumps they draw bugs, termites and things like that we don't want. Well I guess that is all I have for now. I also want to thank all of you who have improved your homes and are bringing up the value of the village.

Bonnie Hawthorne, Secretary.

MAILBOX NAME PLATES

JEREMY WILSON
1165 OXFORD STREET
TOMS RIVER, NJ 08755
732-281-9013
EMAIL: jrwilson0830@gmail.com



Vinyl text on Aluminum Nameplate
2 sided
\$45.00 due when order is placed
Call, mail or email your order

House Number: _____
Name on Plate: _____
Delivery Address: _____
Phone Number: _____
Email: _____

LEAF & BRUSH PICKUP REQUIREMENTS

Stanley Contracting provides a monthly 'Brush and Bag' pickup to all residents of Village Six free of charge to the resident. This is a reminder as to the scope of what brush and bag means. First, the 'bags' need to be brown recyclable leaf bags and can contain only leaves and pine needles. When bags have anything else contained in them like potting soil from flower pots or large twigs and branches, they cannot be mulched and will be left at the curb.

Lately some residents have been attempting to take advantage of the brush pickup services by hiring contractors to remove trees and bushes and leaving them at the curb for pickup. The brush pickup day is intended for convenience of the homeowner who is cleaning up their yard with small branches, twigs, and bush clippings. Please do not stack large amounts of brush to the curb or the Village will have to bill you for the added expense of removing this debris. In general, a pile 4' long, and 2-3' high would be about what is reasonable for the free brush pickup day. Please do not attempt to abuse this free service by hiring contractors or doing major tree and bush removal work and putting it to the curb. If this is done and not removed within one week, the homeowner will be contacted by the Administrative Office and advised of the cost for Stanley Contracting to remove the debris. If the homeowner refuses, this will become a violation and a fine of \$10 per day may be levied until the situation is resolved.



CRESTWOOD VILLAGE SIX ANNUAL TREE LIGHTING MONDAY, DECEMBER 2, 2019

Where: Clubhouse Volunteer Room
When: Doors open at 4:30 PM
Tree Lighting about 5:15 PM
Celebration continues until 8:00 PM.
Who: Village Six Residents and Guests

Light Snacks, Desserts and Coffee/Tea will be available to all who sign up with \$3 per person.

Sign Up is available on Mondays in the Clubhouse Volunteer Room from 10 to 11 AM.
SIGN UP BY MONDAY NOVEMBER 25, 2019



**IMPORTANT
PLEASE READ**

I hope all had a great summer with Family, Friends and Neighbors.

My name is Robert Artificio and I reside at 15 Ashley Road.

I feel Crestwood Village VI is the best place to call home.

We have many things to do here with all clubs and trips,

but one thing is missing that I feel everyone did enjoy.

That item is our dances where all came to have a good time.

I have chosen to take over the program and have dances again.

But before we can enjoy them, I **Need Volunteers below:**

1....Vice President 2....Recording/Corresponding Secretary

3...Treasurer 4....Membership Chairman

There will be other persons needed for different tasks below:

1...Publicity 2....Refreshments 3....Decorating

4....Tickets 5....Entertainment, just to name a few

We all will be team members helping everyone out!!!

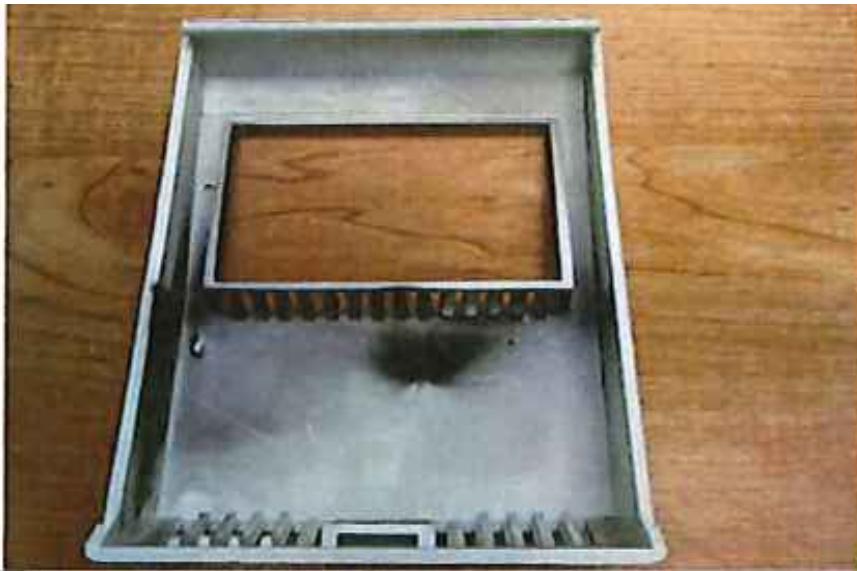
IF ANYONE IS INTERESTED, PLEASE CALL AND LEAVE A MESSAGE WITH YOUR NAME, ADDRESS AND PHONE NUMBER AT **732-849-3722**. I WILL RETURN CALL ASAP.

THANKS FOR THE TIME. HOPE TO HEAR FROM YOU SOON

LET'S DANCE AGAIN (BOPPIN CHA-CHA BOB)

WINTER IS NEAR - CHECK THERMOSTATS

Winter is coming on fast, so make sure you check your thermostats. As reported in prior issues of the Chatter, LIN STAT thermostats have been reported to catch fire. Below are some pictures of thermostats removed by our Stanley maintenance staff. If you have any of these thermostats or yours are over 10 years old, think about changing them out for a newer type. This can do this for a reasonable cost (parts plus labor). Your options are: 1) purchase your own and have maintenance install it, 2) purchase a thermostat from the Administration Office and have maintenance install it, 3) choose your own outside electrician to do this for you. Check with the Administration Office, if you have any questions.



Crestwood Village VI		NOVEMBER BUS SCHEDULE				2019	
Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	
					1 9:00 AM Whiting Shopping Ctr/ Whiting Commons Manchester Shoprite	2	
3 CHURCH SERVICE 9:00 AM	4 10:00 AM Whiting Shopping Ctr/ Whiting Commons 12:15 PM Lacey Walmart/Shoprite	5 9:00 AM Bus- Ocean Cty Mall/ Target	6	7	8 9:00 AM Whiting Shopping Ctr/ Whiting Commons 11:30 AM ALDI OR WALMART TOMS RIVER	9	
10 CHURCH SERVICE 9:00 AM	11 10:00 AM Whiting Shopping Ctr/ Whiting Commons 12:15 PM Lacey Walmart/Shoprite	12	13	14	15 9:00 AM Whiting Shopping Ctr/ Whiting Commons 11:30 AM Manchester Shoprite	16	
17 CHURCH SERVICE 9:00 AM	18 10:00 AM Whiting Shopping Ctr/ Whiting Commons 12:15 PM Lacey Walmart/Shoprite	19	20	21 9:00 AM SMITHVILLE (Call office to Reserve a seat)	22 9:00 AM Whiting Shopping Ctr/ Whiting Commons 11:30 AM ALDI OR WALMART TOMS RIVER	23	
24 CHURCH SERVICE 9:00 AM	25 10:00 AM Whiting Shopping Ctr/ Whiting Commons 12:15 PM Lacey Walmart/Shoprite	26	27	28	29 9:00 AM Whiting Shopping Ctr/ Whiting Commons 11:30 AM Manchester Shoprite	30	

Pickup begins at Deerfield Hall Clubhouse, then residential streets.

Stouts: 609-883-8891

Village VI Advisory Board Minutes for Sept. 10, 2019

Members Present: Jane Messenger, Warren Ciafardini, Al Fagerlund, Paul Wannemacher, Leo Ruscitto, Chris Colton, Mary McSwiggan, Jay Johnson

Trustee Present: Bonnie Hawthorne

AT THIS MEETING THE FOLLOWING WAS DISCUSSED;

- No items from previous meeting needed to be revisited.

REPRESENTATIVES REPORTED ON THE FOLLOWING IN THEIR DISTRICTS:

- No complaints.
- Concerns on carriage shed parking being properly represented by real estate agents. Specifically, Coldwell Banker and Crossroads.
- Tow truck is being seen before 1 A.M.
- Parking on Mill Rd annex. Truck blocking driveway.
- Volunteers to help with small jobs.

TRUSTEE & GENERAL COMMENTS:

1. Advisory Board requests letter to Coldwell and Crossroads with correct wording on carriage shed parking, how many parking spots, how many cars being inaccurately described.
2. Need to call towing company and make sure they are not towing before 1a.m.
3. Form a committee to research parking and carriage sheds on Mill Rd annex, assign # spots or remove lines.
4. Bonnie said in regards to parking permit stickers she will bring it up to the Board.
5. Parking in quads during daytime is not allowed. Letters should be sent to move vehicle and then fined.

IMPORTANT CONCERNS:

There were no important concerns this month.

Advisory Board Meeting Information

The next meeting of the Advisory Board will be October 8, 2019. District Representatives meet at 10 AM but Homeowners may join us at 11 AM in the Volunteer Room at which time you may bring concerns and questions you have regarding our village. Please join us at our meeting or stop by any Monday from 10AM to 11AM in the Volunteer Room to speak with an Advisory Board Representative.

Respectfully submitted,

Janet Douglas



DEERFIELD HALL NOVEMBER 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-In honor of our nation's veterans on Friday, November 8, we are showing "Unbroken: Path to Redemption". Beginning where the movie "Unbroken" concluded, this is the true story of Olympian and WWII hero Louis Zamperini after the war as he meets and marries the love of his life while struggling with post-traumatic stress disorder, until a chance meeting with Billy Graham changes their lives. The movie is rated PG13 and runs 1 hour and 28 minutes It is shown close-captioned for the hearing impaired. **NEW TIMES** until the spring. Doors open at **4:30 pm** and the movie starts at **5:30pm**. Come early to sit, chat and enjoy refreshments that will only be available until **5:15**. Feel free to bring your own chair or cushion if those provided do not suit you, however, please do not block others views. 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 next meeting is November 22 at 1pm at the clubhouse. Anthony Lipari, D.Min. is the speaker. The stages of grief are discussed. Social time and refreshments. Meetings are open to anyone, not just Village Six residents. The last meeting for the fall session is December 27. No meeting in January, to resume in February for Spring session. You can just show up, no need to call. For info call Rosie 732-881-1044.

DEERFIELD SONGSTERS- Now that Halloween is over, the stores can expand their Christmas holiday displays! The signs of the season are all around us. One Holiday tradition that many people enjoy is attending concerts of holiday music. Here in Village VI we have a dedicated group of singers who have been busy preparing for their Christmas holiday concert since September. We will offer a variety of musical styles and winter holiday topics in our selections. Refreshments featuring homemade cookies and cakes will be served following the performance. The program will take place on Saturday, December 14 at 2pm in the clubhouse. Tickets for the program cost \$5 and can be purchased from any member of the Songsters. They are also available on Monday mornings between 10am and 11am at the clubhouse throughout November and early December. Tickets will be available at the door. The group is available to present a holiday program in late November or December or a light program of varied music in late May or June each year for local organizations. For further info about the chorus, please call Pam Unger, Director at 732-716-1628

VILLAGE 6 TRAVEL-Seats are still available for Monday, November 11 to the Golden Nugget, Atlantic City. Price is \$25 with \$25 slot play and \$5 food credit. The Travel Team anticipates that Bingo will also be offered by the Golden Nugget. Join Village Six Travel for what is always an

enjoyable day at the Golden Nugget. Trips are now available to the Golden Nugget on Monday, January 20 and Monday, February 17. Our price will still be \$25 for these two trips. As soon as we decide on the rest of our 2020 trips, we will advertise. Yes, we are looking at trips other than to casinos. Non-Residents of Village 6 are always welcome. All monies are due upon sign up. No refunds unless trips are cancelled. Casino bonuses and offers can be changed at the Casino's discretion. Only deluxe bus transportation is used and cost includes driver's gratuity. Ticket sales are Mondays 10-11 am at the clubhouse. 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-Thanks to all of the Safety Patrol members who sat in their cars for the Annual Road Closing on October 3. Although the weather did not cooperate (rain), members volunteered their time for a worthy cause. Also, thanks to the members who worked parking cars for the Food Truck on October 9, again with rain. Safety Patrol members give of their time freely and willingly and always with smiles. We also deliver your Chatter in addition to our night patrols checking for open garage doors and unlit street lights. Recently we had fairly new residents volunteer to help us on Safety Patrol. We only need one or two hours per month of your time. Even if you work, we can find some way in which you may help us in our volunteers endeavors. Our next Safety Patrol meeting is Tuesday, November 19. Join us at 9:30 am for breakfast items followed by our meeting at 10am. If you are unable to join us at the meeting but still want to join please call the numbers below. A member of Safety Patrol is available every Monday in the Volunteer Room from 10 to 11 am. 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.

DEERFIELD WOMENS CLUB- We hope you will be able to join us on Saturday, December 7 for our pancake breakfast. You will receive pancakes, eggs, ham, coffee and orange juice. Price is only \$7. (no tax, no tip) Hours of our breakfast are 9-

11am. If you have a party of 6 or more when you purchase your tickets, please let us know and we will reserve a table in the time slot you are requesting for your party. Tickets will be on sale every Monday in November 10-11am in the clubhouse. There will be no tickets at the door. Come out and have a great breakfast. For more information, call Doris at 732-716-1460 or me, Jane. *Jane Messenger 1st VP.*

AMERICAN POLISH CLUB OF WHITING-On Wednesday, November 20, during our regular monthly meeting, members of our Club will be holding a Holiday Auction of holiday decorations and items that we no longer need or want. Members are asked to arrive about 20 minutes before 1:30 to set up and display their items. Please, no large items such as Christmas Trees or lawn figures. Such items as greeting cards, wrapping paper, bows, tree lights, balls, etc. will be accepted. As usual we will collect used, clean clothing and non-perishable items which we donate to "Your Grandmother's Cupboard" for those in need. New Members are welcome, you don't have to be Polish to join. Refreshments are served after all meetings. For more information please call RoseMarie at 732-350-4851 or Maureen at 732-849-0511.

ADULT COLORING-Ladies, please join us for an afternoon of fun, coloring. Everything is supplied. All that is needed is your company. Monday, November 11 from 1-3 in the Volunteer room. Hope to see you there. *Peggy 732-350-6016*

LIBRARY-There will be a Library Volunteer Pizza lunch on Friday, November 15 in the D&E rooms, from 12 noon until 2pm. There is a signup list in the library. Thanks for all that you do. Thank you to the residents who have left puzzles for us to enjoy! 2020 calendars will be available during the week of November 12, so stop by and select one. Wishing you all a happy Thanksgiving with family and friends. *The Library Committee.*

PLEASE HELP- Any information you would like to be included in the newsletter, has to be put in my paper chute (36 Stonybrook Rd.) by the 10th of the month. Please be aware that I do not include old

information (such as meetings held previously) with your information for the current month. If you want information about your club included in the newsletter, you must get it to me. Please call me at 732-350-8659 or send your information to me at lakewally36@comcast.net. Don't forget the Health Fair on Nov. 2nd! See flyer in Chatter. Thank you, Jean Balliet, Editor

ITEMS FOR SALE

6-ft Werner aluminum Step Ladder
\$30 or best offer. Call 732-350-0793.

Sony 27" flat screen TV. Mint
Condition. \$75.00 Call 973-768-1011.

Singer sewing machine Model 2259.
All attachments included. \$40.
Call (732) 350-6646

VIZIO 42" Flat Screen TV-New
In box \$150.00
Wolfgang Puck Pressure Oven -New
In box \$135.00. Call 732-350-1851

DEERFIELD WOMANS CLUB

6 Congasia Rd., Whiting, N.J.

HEALTH FAIR
SAT. NOV. 2nd, 9-2

Open to everyone

SCREENINGS BY DEBORAH HOSPITAL AND
OCEAN COUNTY HEALTH DEPT.

NEW JERSEY UNCLAIMED FUNDS

N.J. DIVISION OF DEAF & HARD OF HEARING
CLOVER HEALTH, ALL CARE, HORIZON B.C.B.S,
SALTY SPA, HARROGATE, CARMON-BOLEN,
COASTAL INSURANCE GROUP, PINES, CAP-TEL,
OCEAN RIDE, AG CAPITAL INSURANCE
ALCOEUR GARDENS, DART COALITION,
ARISTA CARE, SHOPRITE AND MUCH MORE

DOOR PRIZES

FOR INFO CALL ROSIE (732) 881-1044 OR

E MAIL - DEERFIELDWOMANSCLUB@AOL.COM NOTE: HEALTH FAIR IN SUBJECT LINE

Welcome New Homeowners!

Lynn Martin
64-A Sunset Rd

Thomas & Christine Rinaldy
5 Medford Rd

Francis Davis
9 Cranston Ct

Nelia Valverde
19 Stonybrook Rd

Luis & Brunilda Martir
1 Amesbury Rd

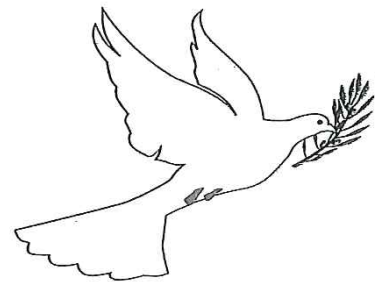
Janalyn Myers
11 Berkshire Rd

Peter Graziano
Ana Serrano
25-B Stonybrook Rd

Janice Baugher
45 Easton Dr

IN MEMORIAM

Our Deepest Sympathy to
The Family and Friends of



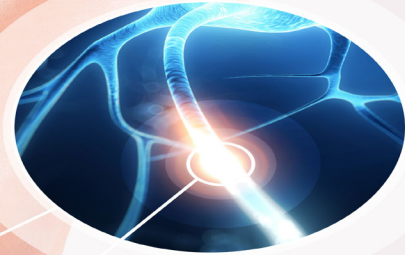
William Keyes
Samuel Abate
Joseph DeLorenzo
Dean Frish
Maureen Broadbent

NEUROPATHY

Nerve Disorder Causes Pain for Millions of Americans

GET RID OF IRRITATING NUMBNESS AND PAIN IN YOUR LEGS AND FEET WITH FDA CLEARED TREATMENT

There are over 100 different kinds of peripheral nerve disorders or neuropathies. Some are the results of a disease like diabetes while others can be triggered by a virus infection. Still others are the result of an injury or compression on the nerves. No matter where the problems begin, it is imperative nerve disorders are resolved as soon as possible to prevent permanent damage.



HOW DO YOU KNOW IF YOU HAVE PERIPHERAL NERVE DAMAGE?

The following symptoms may start gradually and then get worse:

- Numbness
- Pain when you walk
- Sharp electrical-like pain
- Burning or tingling
- Difficulty sleeping from leg or foot discomfort
- Muscle weakness
- Sensitivity to touch

If you suffer from any of these symptoms, call us today! We can help.

HEALTHY NERVE CELL

Properly processes sensory information to the brain.



DAMAGED NERVE CELL

Sends incorrect signals to the brain, from phantom pain to tingling and numbness.

- Treatment is Safe, Easy and requires NO surgery
- Call today if you experience any degree of pain or discomfort in your legs and feet
- Start living your life pain free!

WHY SPINEAID DISC CENTER?

SpineAid Disc Center offers some of the most advanced non-surgical, FDA cleared procedures for relieving chronic pain. Our customized approach utilizes the latest medical technology. We offer programs and procedures that will improve your health with the utmost safety and precision. We will provide you with an accurate diagnosis and recommend a program that best fits your needs.

CALL TODAY AND START TO FIND RELIEF FROM PAIN

We are confident that you will find healing and relief at SpineAid Disc Center. You will have a one-on-one consultation with one of our trained staff who will evaluate your condition and determine if you would be a candidate for this treatment. Due to the demand, we have opened an additional 30 appointments this week. Time slots fill quickly so CALL TODAY to secure your appointment.

NEW FDA CLEARED TREATMENTS PROVIDE HOPE

Many people suffer with pain for years, not realizing that their symptoms may be due to Peripheral Neuropathy. Treatment options have been limited to a small assortment of pain medications, which can lead to further issues. Ignoring the problem or masking the symptoms has never been a viable solution.

SpineAid Disc Center is pleased to announce their new program for treating Peripheral Neuropathy, which includes a combination of advanced FDA cleared treatments with breakthrough technology that aids in healing the damaged nerves. The effects of this program can be felt on the first few visits. This treatment restores, stabilizes, and rebuilds the nerves in your extremities. Treatment has also been effective in addressing painful symptoms of arthritis, MS, and other forms of chronic pain. Patients generally feel relief physically throughout the treatment period and even feel better emotionally after experiencing a reduction in pain.

JOIN OTHERS IN RELIEVING THE PAIN



SUSAN M.
AMARILLO, TX

"The pain was so excruciating that I couldn't sit in any chair, ride in a car, swim in my pool or tie my shoes. Since coming to SpineAid Disc Center, I am now relieved of the pain and can resume a more normal life!"

LIMITED TO THE FIRST 30 CALLERS!



Call today to schedule your appointment.

CALL TODAY!
732-384-1198

www.northeastspineandsports.com

NorthEast
SPINE and SPORTS MEDICINE

Nine offices located in Aberdeen, Barnegat, Jackson, Freehold, Manchester, Point Pleasant, Lakewood, Neptune and Toms River, NJ.



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.

JGS Insurance
<http://www.jgsinsurance.com>
877-547-4671

This flyer is for informational purposes only and is not intended as professional advice.
© 2008, 2013, 2016 Zywave, Inc. All rights reserved.

JGS
INSURANCE



What Is A Veteran?

A “Veteran” – whether active duty, discharged, retired or reserve – is someone who, at one point in their life, wrote a blank check payable to “The United States of America,” for an amount of “up to, and including their life.” That is honor. Every year on the 11th of November, the nation honors our veterans. You left your friends and family to serve your country with honor and pride. Though we may not know each name, we thank ALL veterans just the same.

Wall of Honor

We, as a community, wish to publicly recognize and thank each and every one of our homeowners and residents who has served to protect our freedoms and way of life. The Wall of Honor that displays photos of the residents that have served in all branches of the military has recently been rehung in the side hallway of the clubhouse.

You are requested, if you have served in any branch of the military services including: 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.

We are especially looking for more women in our village who have proudly served in the Armed Forces.

Your photos and information should be given to either the Administration Office or Trustee Yewaisis (732-849-5363). Copies of your original photo will be made with the original returned to you.

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.

SHIP vs. Sales

What you need to know before choosing your Medicare Plan...

Think of it as if you've just decided to buy a new car. Your life has changed and your current vehicle no longer suits your needs. You've scouted around and decided on one of the new Buicks. You go to your local Chevy dealer to give it a test drive and learn about which particular Buick you would like. The problem is, the Chevy dealer doesn't know anything about Buick's, and only wants to sell you one of his Chevy's. So, you end up purchasing a car that you really didn't want and doesn't quite fit your needs.

This could also be the case when picking out your Medicare plan. More and more, we are seeing insurance representatives in the area conducting education forums on Medicare. However, when they are done explaining Medicare, the conversation shifts to convincing you to a purchase plan from them. The problem is, they can only tell you about the plans offered by the companies that they work for. They may not sell all the products available for such options as Medicare Supplements, Medicare Advantage or Medicare Part D drug plans. In addition, agents work on commission so they have a financial incentive to sell you one of their plans.

So where do you go for trusted, unbiased Medicare help? The answer is simple and it's **FREE**; talk to one of our many local state certified SHIP Counselors. SHIP (or State Health Insurance Assistance Program) is a federally funded program that provides trained counselors to help you navigate your way through the Medicare maze as well as screen you for programs to assist with Medicare costs. The Office of Senior Services coordinates the SHIP program here in Ocean County. Our counselors do not work on commission and are well versed in ALL of the plans and programs available to you. Any and all information given to you by a SHIP Counselor will be completely unbiased, with no strings attached.

SHIP Counselors can be found throughout the county at any of the Senior Outreaches, at the Office of Senior services at 1027 Hooper Ave and at The County Connection in the Ocean County Mall. To find a SHIP Counselor near you call our office at (732)929-2091.



Trips & Tours
Travel & Cruise Center
Since 1988
Celebrating Our 23rd Year!!

- ✓ Disney Authorized Vacation Agency
- ✓ Certified Cruise Specialists
- ✓ European River Cruises
- ✓ Escorted & Independent Tours
- ✓ We Specialize in Groups, Family Reunions and Destination Weddings

★ **TRAINED VACATION SPECIALISTS** ★

*Your Neighborhood
Travel Agency*

Monday to Friday: 9am to 5pm
Saturday & Evenings By Appointment



This is To Certify That
TRIPS & TOURS TRAVEL
has been voted best of
Travel Agency

Also voted Best Travel Agency
in 2008 & 2009!

**Come Visit Our New
Expanded Office !!**
304 Union Ave
Hwy 71 Brielle
732-223-5565
Call Toll Free:
877-758-0235

www.tripsandtours-travel.com

John's Tile

Bathrooms Repaired/Remodeled
Walls, Floors, Kitchens Backsplash
Kitchen Floors, Shower Doors
Over 30 years Experience
732-925-2999

Ad - 5695

"Come Home to Quality"

with

**BERGE
HVACR, INC.**



732-350-4666

Master HVACR Contractor Lic. #19HC0027700

Guy E. Berge, Owner
Fully Insured

HEATING VENTILATION AIR CONDITIONING RECOVERY

**NOW MORE REASONS
TO CHOOSE BERGE'S**



- Locally Owned & Operated
- Fully Certified Technicians
- Free Estimates on New & Replacement Equipment
- 20 Years of Customer Satisfaction
- Fast, Courteous Service
- No Subcontractors Used
- Expert Service on ALL Makes & Models
- Gas Conversions
- Service Contracts
- Warranty on all Work Done
- Clubhouse approved contractor

spc-1019f

0% Financing Available - Veteran's Discount!

\$250 OFF

**Replacement of Furnace
or Boiler**

May Not Be Combined

\$79.95

Heater Tune-Up

With Coupon
May Not Be Combined

Come visit us at 103 Lacey Road in Whiting
or at BergeHVAC.com

REPAIRS DONE RIGHT!

GUARDIAN

Garage Door Service

Service • Repair • Sales • Installation



**Senior
Discount**

**SERVICING ALL BRANDS
OF GARAGE DOORS & OPENERS**

• Rollers & Cables Replaced • Transmitters & Receivers •

732-269-9667 / 609-693-8040

Radio Dispatched • Fully Insured

Broken Springs Specialists

NJ Cert #13VH01882000

www.GuardianGarageDoors.com

spc-882

DIRECTORY

GUARDIAN GARAGE DOOR SERVICE

Repairs ~ Sales ~ Installation
Repairs Done Right!

732-269-9667

Lic. #13VH01882000

Triple Seven Limo

Airport Car Service

Senior Discounts Licensed/Insured

888-777-6627

Nancy's House Cleaning

Weekly, Bi-Weekly, Monthly

FREE ESTIMATES

732-941-4040

732-895-7143

4-PAWS Dogs \$15 Cats \$12
Nails, Ear Cleaning (Anal Glands \$5)

In the comfort of your home

AKC Certified Dog Training

OBEDIENCE, BEHAVIOR

Call 908-309-6201

This Space

Available

888-637-3200

Crestwood Village VI

NOVEMBER 2019

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
					1 TRASH PICKUP 9 AM Library Committee 10:00 AM Healthy & Fit 5:00 PM Ceramics	2 Women's Club Fair 9 AM - 2 PM
3 BINGO TEAM 3 11:30 AM Kitchen Open 1:30 PM Bingo	4 10:00 AM Ticket Sales 1:30 PM Canasta 6:30 PM Billiards	5 TRASH PICKUP 8:30 AM Art (D & E rm) 6 AM GENERAL ELECTIONS TO 8 PM All V-room events are cancelled. Bus-Ocean County Mail	6 FOOD TRUCK 10:00 AM TOPS 4:00 PM Poker 7:00 PM Trustee Open	7 9:45 AM Songsters 1:00 PM Quilting 1:00 PM Mahjong 6:00 PM Canasta	8 TRASH PICKUP 9 AM Library Committee 10:00 AM Healthy & Fit 5:00 PM Ceramics 4:30 PM MOVIE Unbroken - Path to Redemption	9
10 BINGO TEAM 4 11:30 AM Kitchen Open 1:30 PM Bingo Pine Barren Book Club 2:00 pm	11 RECYCLE 10:00 AM Ticket Sales 1:00 PM Adult Coloring 1:30 PM Canasta 6:30 PM Billiards Golden Nugget Trip	12 TRASH PICKUP 8:30 AM Art 10:00 AM Advisory Brd 4:00 PM Poker	13 10:00 AM TOPS 1:00 PM Trustee 4:00 PM Poker 6:00 PM Pet Club	14 9:45 AM Songsters 1:00 PM Quilting 1:00 PM Mahjong 6:00 PM Canasta	15 TRASH PICKUP 9 AM Library Committee 10:00 AM Healthy & Fit 5:00 PM Ceramics	16 Private Party 2:00 PM
17 BINGO TEAM 1 11:30 AM Kitchen Open 1:30 PM Bingo	18 10:00 AM Ticket Sales 1:30 PM Canasta 6:30 PM Billiards	19 TRASH PICKUP 8:30 AM Art 10:00 AM Safety Patrol 4:00 PM Poker	20 10:00 AM TOPS 1:00 PM Trustee/Atty 1:30 Amer. Polish Club 4:00 PM Poker	21 LEAF & BRUSH PU 9:45 AM Songsters 1:00 PM Quilting 1:00 PM Mahjong 6:00 PM Canasta BUS - 9:00 AM Smithville (Call Office to Reserve)	22 TRASH PICKUP 9 AM Library Committee 10:00 AM Healthy & Fit 1:00 PM Bereavement 5:00 PM Ceramics	23 Private Party 1-5
24 BINGO TEAM 2 11:30 AM Kitchen Open 1:30 PM Bingo	25 RECYCLE 10:00 AM Ticket Sales 1:30 PM Canasta 6:30 PM Billiards	26 TRASH PICKUP 8:30 AM Art 9:45 AM Songsters 1:00 PM Women's Club	27 10:00 AM TOPS 1:00 PM Trustee 2:00 PM Book Club 4:00 PM Poker	28 HAPPY THANKSGIVING ADMIN. OFFICE & CLUBHOUSE CLOSED	29 TRASH PICKUP ADMIN. OFFICE CLOSED ONLY	30 Private Party 12 pm