

# DEERFIELD CHATTER

FEBRUARY

2023



Administrative Office – 6 Congasia Road.

732-350-2656

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

Homepage

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

Happy  
Valentine's Day!



# President's Message . . .

Greetings,

Joy and good health to everyone. So far God has blessed us with some tolerable weather, Amen. Just keep in mind about what's expected during snow removal operations. No parking on the roadways. Seek advice if you are not sure.

As you may or may not be aware of the clubhouse closing after the Christmas weekend, we had a boiler incident that resulted in some of the water in certain pipes freezing. Consequently the expansion caused the pipes to split. When the thaw arrived the ice turned to flowing water creating a waterfall effect from the ceiling of the Fitness Room, Pool Room and adjoining hallway. Until repairs can be expedited both rooms shall remain closed for operation until further notice. The main room or V-room, library and D & E room shall remain open for normal operations.

As I have never formally welcomed our new residents to our village, (we average 10 new joins a month), I do so now for all of our past, present and future new residents to our community. In doing so I also ask of you to get involved in our village affairs. As most of you may be younger and still working, it may be difficult to volunteer some of your free time. As your time is valuable, so is your service.

Thank you again for your cooperation on these matters.

Semper Fi.

Respectfully submitted,

Wayne Koester, President, BOT

Enter through the narrow gate for wide is the gate and broad is the road that leads to destruction and many enter through it, but small is the gate and narrow is the road that leads to life, and only a few find it.

Matthew 7:13 & 14

He is no fool who gives what he cannot keep to gain what he cannot lose.

James Elliot



I hope everyone is staying warm, and before you know it, it will be Spring!

A note about our financial reports this month included in the Chatter. We have changed the reporting a little to include activity in our reserves account. We are now reporting our investment interest and expenditures for Capital Projects paid from our reserves. We are also reporting our income from SREC's.

For the six months ending December 31, 2022 we are still performing better than anticipated. Our operating income is \$210,440 which is \$97,199 better than budgeted. We have added \$205,000 to the reserve account this year.

Because the interest rate for CD's is over 4% it would be a great time to consider purchasing some for yourselves. Consult your financial advisor, or accountant, to see if it makes sense for you.

Pickleball continues to be a very popular activity. Everyone is enjoying playing in our controlled temperature courts. See what it's all about on Tuesday nights from 6 to 8 PM.

Be sure to join our facebook page, "Friends in Crestwood Village 6." Lots of current information is posted on a daily basis.

Thanks for reading!

Tom Perro, Treasurer  
609-977-1692

### **Bank Balances**

Ocean First Operating as of 12/30/22	\$	195,359.45
Ocean First Money Market as of 12/30/22	\$	100,053.02
Edward Jones as of 12/31/22		
Operating	\$	102,945.67
Reserves	\$	1,489,347.30

### **Aged Account Activity as of December 31, 2022**

3 Over 90 Days	\$	1,674.00
9 Liens	\$	32,985.75
4 Foreclosures	\$	28,044.25
2 Accelerations	\$	5,774.50
<u>2 Village Foreclosures</u>	<u>\$</u>	<u>65,672.45</u>
20	\$	134,150.95

**CRESTWOOD VILLAGE SIX**  
**Income/Expense Statement Period 12/01/2022 to 12/31/2022**

	Actual	Current Period Budget	Variance	YTD Actual	Year-To-Date Budget	Variance Over/(Under)	Yearly Budget
<b>INCOME:</b>							
HOMEOWNERS FEES	155,526.00	155,552.00	(26.00)	933,752.00	933,312.00	440.00	1,866,624.00
RENTAL LEASE FEE	100.00	333.00	(233.00)	2,250.00	1,998.00	252.00	4,000.00
TRANSFER FEE	1,500.00	1,875.00	(375.00)	10,750.00	11,250.00	(500.00)	22,500.00
ADMINISTRATION FEE	1,500.00	-	1,500.00	3,500.00	-	3,500.00	-
MISCELLANEOUS INCOME	6,512.49	5,608.00	904.49	72,418.19	33,650.40	38,767.79	67,300.00
<b>SUB TOTAL</b>	<b>165,138.49</b>	<b>163,368.00</b>	<b>1,770.09</b>	<b>1,022,670.19</b>	<b>980,210.40</b>	<b>42,459.79</b>	<b>1,960,424.00</b>
WORK ORDER INCOME	3,547.50	4,667.00	(1,119.50)	34,582.25	28,002.00	6,580.25	56,000.00
COSTS CHARGED TO WORK ORDERS	(2,198.75)	(1,750.00)	(448.75)	(11,468.44)	(10,500.00)	(968.44)	(21,000.00)
<b>SUB TOTAL</b>	<b>1,348.75</b>	<b>2,917.00</b>	<b>(1,568.25)</b>	<b>23,113.81</b>	<b>17,502.00</b>	<b>5,611.81</b>	<b>35,000.00</b>
<b>TOTAL INCOME</b>	<b>166,487.24</b>	<b>166,285.00</b>	<b>201.84</b>	<b>1,045,784.00</b>	<b>997,712.40</b>	<b>48,071.60</b>	<b>1,995,424.00</b>
<b>OPERATING EXPENSES:</b>							
SALARIES TAX & BENEFITS	29,440.70	25,197.00	4,243.70	150,396.64	151,182.00	(785.36)	302,362.00
PROFESSIONAL FEES	4,013.88	4,608.00	(594.12)	25,157.46	27,648.00	(2,490.54)	55,300.00
CONTRACTUAL EXPENSES	92,193.96	103,724.00	(11,530.04)	603,989.92	622,344.00	(18,354.08)	1,244,683.00
ADMINISTRATIVE EXPENSES	1,982.03	5,004.00	(3,021.97)	15,660.96	30,024.00	(14,363.04)	60,050.00
CLUBHOUSE EXPENSES	1,019.14	2,354.00	(1,334.86)	15,522.35	14,124.00	1,398.35	28,250.00
OTHER EXPENSE	2,639.14	6,525.00	(3,885.86)	24,616.63	39,150.00	(14,533.37)	78,300.00
<b>TOTAL OPERATING EXPENSES</b>	<b>131,288.85</b>	<b>147,412.00</b>	<b>(16,123.15)</b>	<b>835,343.96</b>	<b>884,472.00</b>	<b>(49,128.04)</b>	<b>1,768,945.00</b>
<b>OPERATING INCOME (LOSS)</b>	<b>35,198.39</b>	<b>18,873.00</b>	<b>16,324.99</b>	<b>210,440.04</b>	<b>113,240.40</b>	<b>97,199.64</b>	<b>226,479.00</b>
<b>RESERVE FUNDING:</b>							
CAPITAL RESERVES ADDED	34,166.67	34,166.67	0.00	205,000.02	205,000.02	0.00	410,000.04
CAPITAL PROJECTS SPENT	(9,555.06)	0.00	(9,555.06)	(104,645.81)	0.00	(104,645.81)	0.00
INVESTMENT INCOME	4,544.34	0.00	4,544.34	19,811.26	0.00	19,811.26	0.00
<b>NET INCOME (LOSS)</b>	<b>(3,979.00)</b>	<b>(15,293.67)</b>	<b>11,314.27</b>	<b>(79,394.53)</b>	<b>(91,759.62)</b>	<b>12,365.09</b>	<b>(183,521.04)</b>

Unaudited Financial Statement

# *Trustee Korner. . .*

Hello and welcome to all our new homeowners to Village 6. We have quite a few of you within the past 2 to 3 years. Once you're ready to join in on all V6 has to offer and you like the clubs and activities you see mentioned in the Chatter, join the Residents Club, Women's Club or Book Club. Try line dancing or senior yoga or quilting or even Ceramics. Come Play Bingo or bocce or billiards or poker. We now have pickleball! We have a Movie Night and a Travel Club. There are committees you can join that make these activities possible. We also have a Safety Patrol, an Advisory Board or our Firewise Committee you can join. All are worth looking into and I am sure some of you veteran V6 residents can also join. Come to the clubhouse V room on Mondays at 10 am where all the clubs and activities representatives are available to give you all the information you'll need or call the phone numbers in the Chatter for the club you are interested in joining. I would like to thank Ala of our current V6 residents who are doing a wonderful job keeping our village going, but we always need fresh faces. VOLUNTEERING MAKES YOU LIVE LONGER!

Leo Ruscitto V.P.

Hello everyone and happy New Year to all my friends and neighbors in Village Six. I, like many of you, was disappointed in the cancellation of the New Year's Eve party due to a frozen pipe that made a mess of the clubhouse. In moving this village forward in 2023 I would like to again remind everyone about the importance of reading the Chatter, knowing and understanding our rules and regulations and attending Open Meetings. All of those things I just mentioned keep you well informed on everything that is happening in our village. One of the things that will be happening around the first week in March is the power washing and painting of the carriage sheds. That project is estimated to take about six weeks to complete.

Michael Thomas, Trustee

Hello fellow Village 6 residents. I would like to bring you up to date on the light that's going up at Rt. 530 and Congasia Rd. I spoke to the Manchester Administrator who informed me the reason for the delay is because of the backorder on equipment. When the County does start up we will be notified. Not like last time! The cell tower is still being worked on. The new mayor is pushing very hard and working with Verizon to get it resolved. They are the problem currently. I will try to keep you informed on this issue.

Judy Noonan, Trustee







**February 2023**

From the Village Administrator, Valerie O'Neill

### **TRUSTEE OPEN MEETING**

Please join us on **Wednesday, February 1<sup>st</sup>** at 1 p.m. at the Trustee Open Meeting. Refreshments will be served following the meeting.

### **HOLIDAY CLOSING**

The **Administrative Office** and **Maintenance Department** will be closed on **Monday, February 20<sup>th</sup>** for President's Day. Deerfield Hall will be open.

### **BULK, LEAF & TRASH PICKUP**

Included in this Chatter are the Leaf & Brush, Recycle and Trash pickup schedules from **Manchester Township**.

### **VILLAGE 6 ANNUAL INSURANCE COVERAGE OVERVIEW**

Please find included in this edition of the Chatter our annual insurance coverage overview prepared by JGS Insurance. It is a description of the insurance the village has in effect and notifies you of the type of coverage you should have. Feel free to review it with your insurance agent to be sure you are covered appropriately.

**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.

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**732-573-0520**



ADS-1373



01/31/2023 to 01/31/2024

Crestwood Village Six Community Association, Inc.  
6 Congasia Road  
Whiting, NJ 08759

Dear Unit Owners:

We are pleased to advise you that Crestwood Village Six Community Association, Inc. has purchased insurance coverage through Jacobson, Goldfarb & Scott, Inc. At this time, we would like to give a brief overview of what coverages the Association has purchased, and what coverages should be purchased by the individual unit owners.

Insurance Provided by the Association through JGS Insurance

The Association's insurance policy provides property insurance on the buildings, on a blanket basis. Included in the definition of the buildings are the unit's fixtures, kitchen cabinets, interior walls, and carpeting as specified in the original building plans. The units are covered up to the standard builder's grade for anything installed by the builder, excluding upgrades or additions.

Coverage is written on a "Special Causes of Loss" basis with a replacement cost endorsement. Please be advised that the policy is subject to a **\$10,000** deductible for covered losses that may be the responsibility of the unit owner.

Crestwood Village Six Community Association, Inc.'s insurance policy provides liability insurance for the association on all common areas. There is no coverage for the individual unit owner's liability under the Association's policy.

Insurance to be purchased by Unit Owners

You should purchase a Condominium Unit Owners Policy (also known as a HO-6 policy). This policy will essentially cover your personal belongings; furniture, clothing, fine arts, jewelry, etc. Any items of particular value over \$2,000 should be appraised and scheduled onto your policy for the specified value. This coverage should be based on an all risk, "replacement cost basis". This would replace your contents, if totally or partially destroyed by a covered loss, with new items, of like kind and quality, without depreciation. This would be subject to whatever deductible you choose. Sewer back up coverage should be requested for your personal contents and belongings. The Association provides this coverage for damage to the buildings, but not the contents of the unit owners.



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A BALDWIN RISK PARTNER

A building limit (or Coverage A under the HO-6 policy) of at least **\$10,000** should be purchased. Some of the units, either when originally purchased, or since that time, have added upgrades; better carpeting or padding, different kitchen cabinets, fireplaces, wood floor, upgraded painting, etc. The additional costs of these upgrades are your responsibility. These would be covered under the "Additions & Alterations" section of the HO-6 Policy for the additional cost of any upgrades in the unit. We also strongly recommend that the HO-32 endorsement, or similar endorsement, be added to the policy. This will broaden coverage for Additions and Alterations to Special Causes of Loss versus named perils. Unit Owners should also advise their personal insurance agent of the Association's property deductible, to ensure coverage is added to the appropriate section of their policy. Depending on the insurance carrier, these deductibles are typically covered either under the building limit, Coverage A, or as a loss assessment.

Also included in the HO-6 policy is personal liability of the Unit Owner(s). This covers the individual's personal liability arising out of the ownership of the unit, and we recommend a limit of at least \$500,000. Additional coverages that should be considered under your policy are; loss assessment, coverage for a liability assessment if levied onto the unit owners by the association. Extra expense and loss of use, if your unit becomes uninhabitable by a covered loss, your additional cost to relocate temporarily would be covered under your HO-6 policy. Coverages should be discussed with your personal Insurance Agent to tailor your coverages to your specific needs.

Unit owners that lease out their units should purchase a fire policy that would cover their unit's upgrades, any contents furnished in the unit, along with scheduling the personal liability arising out of the ownership of the unit onto your primary homeowner's policy. Additional coverages to be considered are loss of rents, if the unit becomes uninhabitable due to a covered loss, the loss of rents could be covered under this policy. Loss assessment is another important consideration.

The unit owner should require that the tenant's purchase a "Tenants Policy" (also known as a HO-4 policy). This would provide coverage on their personal belongings, contents, personal liability, and loss of use. The unit owner should ask to be named as landlord on the tenant's policy.

This brief description does not contain, extend, modify or explain all the clauses, conditions, exclusions, or amounts of coverage under the policies. It only reflects basic coverage in force at the time of printing. Please refer to the individual policies on file with the Association for specific coverage.

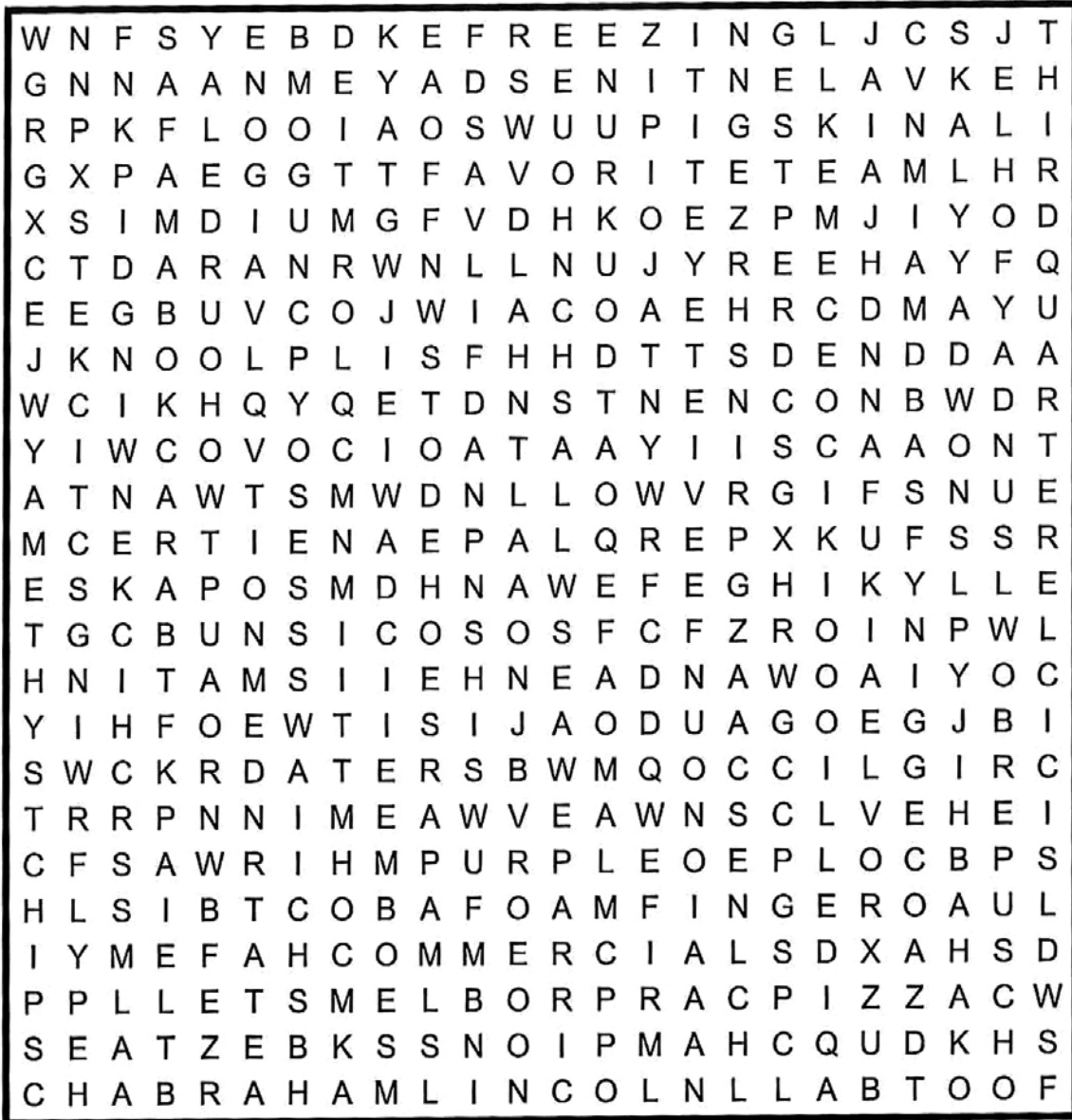
If you would like a quote for Condo Owner's Insurance, please call our office at 732-834-9800 and ask for the personal lines department.

If you have any questions regarding the Community's insurance, please contact the account manager, Ashley Schaller, at [Ashley.Schaller@jgsinsurance.com](mailto:Ashley.Schaller@jgsinsurance.com) or (732)837-1020.

Sincerely,

*JGS Insurance*

# February



ABRAHAM LINCOLN  
 AMETHYST  
 AQUARIUS  
 BARACK OBAMA  
 BELOW ZERO  
 CAR PROBLEMS  
 CELEBRITIES  
 CHAMPIONS  
 CHICKEN WING DIP  
 CHIPS  
 COMMERCIALS  
 FANS  
 FAVORITE TEAM

GEORGE WASHINGTON  
 HALFTIME  
 HALFTIME SHOW  
 HOAGIES  
 ICE  
 ICICLE  
 JOHN ADAMS  
 NATIONAL ANTHEM  
 PIGSKIN  
 PISCES  
 PIZZA  
 PRESIDENTS DAY  
 . PURPLE

SNOWMAN  
 SODA  
 SUPER BOWL SUNDAY  
 TEACHER IN SERVICE DAY  
 TEAM JERSEY  
 THIRD QUARTER  
 THOMAS JEFFERSON  
 TICKETS  
 TIME OUT  
 TOUCHDOWN  
 TWO HOUR DELAY  
 VALENTINES DAY  
 WIND CHILL



**Lori Woytanowski**  
Broker/Sales  
Assoc./Manager  
732-874-0764



**Noreen Lynch**  
Realtor Assoc.  
732-267-2336



**Carole Kuiken**  
Broker Sales  
Assoc.  
732-232-1402



**Karen Naedele**  
Realtor Assoc.  
973-464-1052



**Maria Oliver**  
Broker/Sales  
Assoc.  
908-783-8320



**480 Route 530, Whiting, NJ 08759**  
**(732) 350-1000**

YES! Crossroads, your longest established and most trusted realtor, closes more transactions in Whiting and Manchester than any other realtor by a large margin, because we are working and marketing for you! These are the **FACTUAL** Sales statistics from the Monmouth/Ocean Board of Realtors Multiple Listing Service. It shows the true production numbers and the dollar volume for all of Manchester Township including all of Whiting from January 1, 2022 to October 24, 2022.

Here are the top 5 Realtors for Manchester/Whiting:

Rank	Company	Sales and Sold Listings	Dollar Volume
1	Crossroads Realty Whiting	139	\$15,887,636.00
2	ReMax New Beginnings/Whiting	78	\$11,232,106.00
3	Weichert Realtors/Toms River	64	\$8,453,699.00
4	Buonomo Realty, LLC	32	\$7,718,499.00
5	ReMax New Beginnings/Toms River	50	\$6,373,097.00



**Elizabeth Kohr**  
Realtor Assoc.  
717-269-6720



**Crystle Skinner**  
Realtor Assoc.  
732-581-8441



**Gerard Fiore**  
Realtor Assoc.  
732-966-4197

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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.

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ad-658





# Crestwood Village VI INDOOR FLEA MARKET

Saturday, April 29th 2023

8:30am - 1pm



Breakfast & Lunch Items Available  
TABLES ON WALL OR NEAR STAGE \$15

ALL OTHER TABLES \$12

VENDOR SETUP 4/28/23

FROM 3 PM TO 7 PM

OR 7:30 AM TO 8:30 AM 4/29/23

Call Julie 732-849-5363  
Please leave phone # and address  
(Village Six residents given  
priority until 2/28)



Sponsored by the Residents Club



# Pet Club







# DEERFIELD HALL

## FEBRUARY 2023 CLUB ACTIVITIES



**RESIDENTS CLUB-** Our next meeting is Tuesday, February 21 at 1:30 pm. The Residents Club meetings are the 3<sup>rd</sup> Tuesday of each month at 1:30pm. The Resident Club will be hosting a Mardi Gras dance on Saturday, February 18 from 6-10pm. We will have DJ music, snacks, dessert, soda, coffee/tea. There will be door prizes, a true 50/50 and raffles. Tickets are \$10 each (\$8 for 2023 Residents Club paid members). being sold on Mondays at the clubhouse. We will also be hosting an indoor flea market on Saturday, April 29 8:30-1pm. Tables along the wall or stage are \$15. All other tables \$12. Set up will be Friday, April 28 from 3-7pm or Saturday, April 29 from 7:30-8:30am Tables offered to residents of CV 6 are only offered until 2/28 then offered to all other vendors. Call Julie Sutton, 732-849-5363 to book a table. Please leave a message with your name and phone number. (See flyer in Chatter.)

**SAFETY PATROL-**Safety Patrol members really enjoyed the holiday lights displayed in November and December. Here's hoping we do not see any of Mother Nature's "white stuff" during the month of February. Safety Patrol continues to find open garage doors even during the cold months and we very much appreciate the thank yous that we receive! However, we are still very much in need of new members. Volunteers are needed to do mobile tours once a month and base volunteers are needed to work from home. You do not need to attend our monthly meeting if you are still employed. We do have members who still work but volunteer once a month on mobile or base. Our next meeting is Tuesday, February 21 at 10 am. Join us at 9:30am for light breakfast items. Please join us as a Village Six volunteer. If you are interested in joining, please call Julie Sutton, Chief at 732-849-5363.

**BEREAVEMENT SUPPORT GROUP-**The next meeting is on Friday, February 24 at 1pm. The group meets on the last Friday of the month from

September to June at 1pm in the D&E rooms. The speaker is Anthony Lipari, a grief counselor. The meetings are informative and cover the stages of grief. Meetings for the rest of this session are March 31, April 28, May 26 and June 30. No meetings in July and August. Refreshments are serviced and there is social time. You do not have to register; you can just show up. *Rosie Weaver 732-881-1044*

**CRESTWOOD SIX BOOK CLUB-**Getting together to discuss a book is as old as books themselves! The sharing of the reading experience is inevitable. How many times have you read something and couldn't wait to tell someone about it? And how many times did they show little interest? A book club solves this problem. Here are some people more than ready to share your enthusiasm! Join us in the clubhouse at 11:30 on the fourth Wednesday of the month. All are welcome! *Tina Crepezzi*

**MOVIE NIGHT-** On Friday, February 10, we will be showing **Ticket to Paradise**. A romantic comedy about the sweet surprise of second chances. Academy Award winners George Clooney and Julia Roberts star as a divorced couple who race to Bali, Indonesia to stop their lovestruck daughter from marrying a seaweed farmer. The movie is rated PG-13 and runs 1 hour and 44 minutes and shown close-captioned for the hearing impaired. A few extra bonus features will also be shown following the film. Doors open at 5pm and the movie starts at 6pm with refreshments available until 5:45. Feel free to bring your own chair or cushion if those provided do not suit you, however we don't want you to block others' views. All are welcome for the low admission price of \$3. Non-residents of Village Six are also welcome. Any questions or movie suggestions, please call Arlene 732-408-5147.

**COUPON GROUP** This is not a club. There aren't any fees and the group is held in our library at the clubhouse. Hours are the same as clubhouse hours. I ask that all coupons be cut. They are to be left against the wall above the bookcase. You will see the box marked coupons. Take what you want, and leave the rest. Questions, call Arlene 732-408-5147

**WOMENS CLUB OF DEERFIELD HALL-**

The speaker at our January meeting was Dr. Pollack who spoke on laughter, and everyone enjoyed some good laughs. At our February meeting, members will get to sample homemade soups. Members are enjoying the new special coffee bar, with flavored coffee, lattes and cappuccino. March TBA. April, birthday celebration. In May we will make flower arrangements for hospice and have the Lavender Lady. June is spring luncheon time. There will be a treasure table at times also. Meetings are open to anyone 55 and over due to speaker and age-related presentations. The club gives back to the community with dollars raised by our events. Due to covid there have not been any since 2019 and the scholarships to MTHS had to be cut back along with any donations to local charities. We are looking forward to many events in the coming months. Our first will be the Ragtimers, back by popular demand on Saturday, April 22 at 1pm. I know it is a long way off, but tickets go fast. If you would like to attend, please let me know. Leave your name and phone number and how many people. Tables of 8 can be reserved. For Ragtimers reservations only call 732-503-3043. Payment is not due until early March. Our Spring Fair will also be back on Saturday, May 6. Our meetings are held at the clubhouse on the 4<sup>th</sup> Tuesday of the month at 1pm from September until June. Membership is \$10 per year. Refreshments are served and we have luncheons during the year also. *Rosie Weaver, President 732-881-1044*

**LIBRARY COMMITTEE**-Hello all! Hope you had a very happy New Year. We are still purging books in our library and will not be accepting donations until March. WE WILL NOT ACCEPT PERIODICALS, RELIGIOUS AND TEXTBOOKS! No books printed earlier than 2017. Stay warm and healthy. *"Even the smallest candle burns brighter in the dark" The Library Committee*

**VILLAGE SIX PET CLUB**-Well, January seems to have flown by, and with the warm temperatures, it felt more like Spring. Our Santa photos were a big success, thank you so much for your participation. We are submitting the photos for all to see. Our Holiday party was really great, with plenty of food, and treats for all. We will be getting our Easter Bunny photo dates published very soon. As always, they will be taken on a Saturday and Sunday 9am-4pm. We will advise at the meeting and on our Facebook page. Easter will be very early this year, on April 9. Our dues are now \$15 per year, per household, and we started collecting them at the January 11 meeting. Our scheduled guest speaker was Margaret Dellapietro, Ocean County Animal Control Officer. Meetings remain the same, every second Wednesday of the month at 6:30pm. The doors open at 6pm and the only animals allowed are service dogs (registered with our office) due to insurance and safety issues. All senior developments are welcome. *Judy Hall, VP 732-998-0010, Sharon Smith, Pres. 732-600-3533*

**VILLAGE SIX TRAVEL CLUB**-Happy holidays everyone. We have two trips scheduled for 2023 so far. On February 20<sup>th</sup>, we again go to Resorts Casino. Price is \$35 with \$20 slot play. On April 1, we go to the Algonquin Theater to see KINKY BOOTS. Tickets go on sale starting December 12. Price is \$75. For questions call Doris at 732-716-1460. Our trips are open to everyone. You don't have to live in Village 6.

**AMERICAN POLISH CLUB OF WHITING-**Our Christmas luncheon (a "Covered Dish") prepared by our members on December 21 was a huge success. We enjoyed many homemade Polish recipes in addition to regular Holiday "fare". Next monthly meeting is scheduled for Wednesday, February 15 at 1:30pm at the clubhouse. We will have a guest speaker from Beacon of Life who will present a program of all inclusive Care for the elderly. Membership in our club is open to all Seniors 55 and older who reside in other Senior Communities. You don't have to be of Polish descent to join *RoseMarie Bartley, Secretary*

**ADVISORY BOARD**-The Advisory Board consists of volunteers and meets the second Tuesday of the month at 10am to discuss matters in our Village. Residents are welcome to come and voice any concerns or ask any questions during that meeting. The Advisory Board can assist residents with problems with their neighbors and acts as a liaison between residents and the Board of Trustees. If you do not know who your representative is, please contact the office for assistance. The Advisory Board, as well as many other village activities needs volunteers. Please, while driving around our beautiful village, SLOW DOWN. The speed limit is 25 mph. Currently, the Advisory Committee is working on a noise complaint from a resident, as well as numerous dog litter complaints. PLEASE, do not let your dog defecate or urinate on ANY property besides your own, including communal areas. *Carol Lauer*

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](mailto:lakewally36@comcast.net). Thank you, Jean Balliet, Editor

### Items for Sale

**Please take notice--- You MUST inform me if items advertised have been sold. If I do not receive information, I WILL ASSUME EVERYTHING HAS BEEN SOLD AND WILL NOT PUT THE ITEM IN THE NEXT MONTH'S CHATTER.**

## Welcome New Homeowners

Ken & Lisa Gillen  
1 Holyoke Ct.

Jesse & Kelli Kalapos  
61-B Sunset Rd.

Angelita Maldonado  
54-B Easton Dr.

Joanne Moran  
9-C Dartmouth St.

Angelo & Ida Corradino  
56-B Easton Dr.

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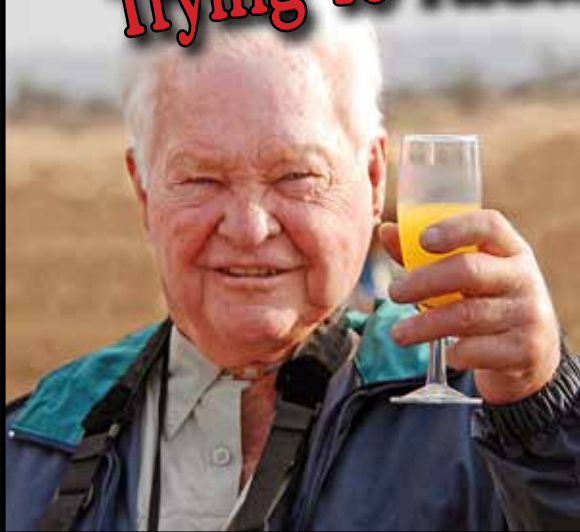
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**2023 MANCHESTER TOWNSHIP RECYCLING SCHEDULE**

<p><b>MONDAY:</b> Roosevelt City, Fox Hollow, Beckerville, Timber Green, Crestwood 6, Reserve @ Lake Ridge Jan. 2-16-30, Feb. 13-27, Mar. 13-27, Apr. 10-24, May 8-22, June 5-19, July 3-17-31, Aug. 14-28, Sept. 11-25, Oct. 9-23, Nov. 6-20, Dec. 4-18</p>
<p><b>TUESDAY:</b> Pine Ridge &amp; Pine Ridge South, Country Walk Jan. 3-17-31, Feb. 14-28, Mar. 14-28, Apr. 11-25, May 9-23, June 6-20, July 8-18, Aug. 1-15-29, Sept. 12-26, Oct. 10-24, Nov. 7-21, Dec. 5-19</p>
<p><b>WEDNESDAY:</b> Homes on Rt. 571 - north of Rt. 70 to Jackson border—Rolling Meadows, Ridgeway Mobile Park, Shenandoah, Renaissance, Ridgeway Acres, River Pointe, Cedar Glen West, Wilbur Ave, Holly Oaks, Clearstream Estates, Autumn Ridge Townhomes, Brentwood Jan. 4-18, Feb. 1-15, Mar. 1-15-29, Apr. 12-26, May 10-24, June 7-21, July 5-19, Aug. 2-16-30, Sept. 13-27, Oct. 11-25, Nov. 8-22, Dec. 6-20</p>
<p><b>THURSDAY:</b> Cedar Glen Lakes, Village Green, Old Whiting, Meadows, Pasedena, The Woods, Woodlands Jan. 5-19, Feb. 2-16, Mar. 2-16-30, Apr. 13-27, May 11-25, June 8-22, July 6-20, Aug. 3-17-31, Sept. 14-28, Oct. 12-26, Nov. 9-25, Dec. 7-21</p>
<p><b>FRIDAY:</b> Crestwood Villages 4 &amp; 5, Schoolhouse Road Jan. 6-20, Feb. 3-17, Mar. 3-17-31, Apr. 14-28, May 12-26, June 9-23, July 7-21, Aug. 4-18, Sept. 1-15-29, Oct. 13-27, Nov. 10-24, Dec. 8-22</p>
<p><b>MONDAY:</b> Pine Lake Park-East, Southampton to Route 571, Leisure Knoll Jan. 9-23, Feb. 6-20, Mar. 6-20, Apr. 3-17, May 3-12-26, July 10-24, Aug. 7-21, Sept. 9-18, Oct. 2-16-30, Nov. 13-27, Dec. 11-30</p>
<p><b>TUESDAY:</b> Pine Lake Park-West of Southampton, Savannah Acres, Pine Acres Manor, Ridge Creek, Summit Park, Commonwealth Woods, Karen Court Jan. 10-24, Feb. 7-21, Mar. 7-21, Apr. 4-18, May 2-16-30, June 13-27, July 11-25, Aug. 8-22, Sept. 5-19, Oct. 3-17-31, Nov. 14-28, Dec. 12-26</p>
<p><b>WEDNESDAY:</b> Leisure Village West, homes on Rt. 571 - south of Rt. 70 to Toms River border—Leisure Ridge, Oak Knoll, Cedar Glen Homes, Richard Estates, Whitney Estates Jan. 11-25, Feb. 8-22, Mar. 8-22, Apr. 5-19, May 3-17-31, June 14-28, July 12-26, Aug. 9-23, Sept. 6-20, Oct. 4-18, Nov. 1-15-29, Dec. 13-27</p>
<p><b>THURSDAY:</b> Crestwood Villages 2 &amp; 3 Jan. 12-26, Feb. 9-23, Mar. 9-23, Apr. 6-20, May 4-18, June 1-15-29, July 13-27, Aug. 10-24, Sept. 7-21, Oct. 5-19, Nov. 2-16-30, Dec. 13-27</p>
<p><b>FRIDAY:</b> Crestwood Villages 1 &amp; 7, Whiting Station Jan. 13-27, Feb. 10-24, Mar. 10-24, Apr. 7-21, May 5-19, June 2-16-30, July 14-28, Aug. 11-25, Sept. 8-22, Oct. 6-20, Nov. 3-17, Dec. 1-15-29</p>

**TIRES, HAZARDOUS WASTE** (Anti-freeze, paint, thinners, solvents, chemicals, asbestos, household cleaners, etc.) concrete, tree stumps, grass clippings, rocks and large branches will not be picked up and are not accepted at the Whiting Recycling Center. For disposal of these items, contact the OCEAN COUNTY NORTHERN RECYCLING CENTER at 732-367-0802. Automobile batteries may be taken to the Whiting Recycling Center.

**USED MOTOR OIL** will not be picked up. It should be taken to the Whiting Recycling Center on Rt. 70 in Whiting as long as the oil does not contain gas, water or antifreeze. Motor oil must be checked by an employee.

**BRUSH & GARDEN WASTE** will be picked up on your scheduled **Leaf & Brush Pick-Up Dates**. No logs, stumps, grass clippings, bushes or trees with roots or debris from land clearing will be picked up.

**CARPETING** will be picked up provided it is cut up in 4-foot lengths, rolled and tied, and weighing not more than 50 pounds. Wet carpeting will not be picked up, it is the resident's responsibility to make sure that carpeting is not put out in the rain.

**MOTORIZED VEHICLES** such as dirt bikes, jet skis, scooters, boat motors & boats of any type will not be picked up and will not be accepted at the Whiting Recycling Center.

**PROPANE TANKS** will not be picked up and are not accepted at the Whiting Recycling Center.

**STICKERS** can be obtained at Town Hall, Room 103 or at the Public Works garage on Rte. 70 in Whiting, by providing driver's license & vehicle registration showing a Manchester address. (New residents need to provide proof of residency such as a phone, cable, electric or gas bill. We DO NOT accept water or tax bills).

Residents of Manchester Township are permitted to bring household waste to the Ocean County Landfill on Rte. 70. Household waste, recyclables & bulk can be brought to the Whiting Recycling Center, provided you have a Township issued sticker on your vehicle. Stickers are issued only to people who reside in the Township. Landfill permits are not issued to landlords or property owners who do not reside in Manchester Township. Landfill permits will not be issued for commercial vehicles. Upon entry of the recycling center in Whiting a valid Manchester driver's license must be presented to the booth attendant.

For more information contact the Department of Public Works at 657-8121 x3300.

**2023 MANCHESTER TOWNSHIP BULK & LEAF PICK-UP SCHEDULE**

<p>NO MORE THAN 8 CUBIC YARDS OF BULK WASTE ITEMS WILL BE COLLECTED FROM ANY SINGLE RESIDENCE DURING ANY ONE SCHEDULED COLLECTION. -APPROXIMATELY 5-FEET WIDE BY 4-FEET HIGH BY 10-FEET LONG-</p>		
<p><b>ZONE 1 &amp; LENNAR @ LAKE RIDGE</b> ALL OF WHITING, BEGINNING AT THE BORDER OF LAKEHURST, WEST OF RTE 70, TO INCLUDE ALL OF BECKERVILLE, ROOSEVELT CITY, FOX HOLLOW, TIMBER GREEN, WOODS @ WHITING - THE PASADENA AREA &amp; WOODLANDS <u>BULK PICK-UP DATES</u> FEB 7 &amp; AUG 29 <u>LEAF &amp; BRUSH PICK-UP DATES</u> APR 25 &amp; NOV 14</p>	<p><b>ZONE 2A &amp; RIVER POINTE</b> WHITNEY, RICHARD &amp; CLEARSTREAM ESTATES, RIDGEWAY ACRES, QUARRY RD, RIDGEWAY BLVD, SINGLE FAMILY HOMES-RIDGEWAY AREA, RIDGEWAY MOBILE HOME PARK, ROLLING MEADOWS, JOHNSON, RICHMOND &amp; WASHINGTON AVES, AUTUMN RIDGE &amp; BRENTWOOD <u>BULK PICK-UP DATES</u> FEB 9 &amp; AUG 31 <u>LEAF &amp; BRUSH PICK-UP DATES</u> APR 27 &amp; NOV 16</p>	<p><b>ZONE 2B</b> HOLLY OAKS &amp; WILBUR AVENUE <u>BULK PICK-UP DATES</u> FEB 16 &amp; SEPT 7 <u>LEAF &amp; BRUSH PICK-UP DATES</u> MAY 11 &amp; NOV 30</p>
<p><b>ZONE 3A</b> ALL SINGLE FAMILY HOMES ON OR OFF RTE 571 FROM RTE 527, UP TO MAPLEWOOD &amp; FAIRFIELD ST INCLUDES ALBERTA, LOCKHART, SEMINOLE, MIDWAY LAKE, WELLINGTON PL. &amp; LAWRENCE PL., OAK KNOLL &amp; RIVERWOOD CT. <u>BULK PICK-UP DATES</u> FEB 14 &amp; SEPT 5 <u>LEAF &amp; BRUSH PICK-UP DATES</u> MAY 2 &amp; NOV 20</p>	<p><b>ZONE 3B</b> ALL SINGLE FAMILY HOMES IN SAVANNAH ACRES AND SUMMIT PARK INCLUDING ALL SINGLE FAMILY HOMES ON ROUTE 37, RIDGE-CREEK, PINE ACRES MANOR, COMMONWEALTH WOODS &amp; KAREN CT. <u>BULK PICK-UP DATES</u> FEB 21 &amp; SEPT 12 <u>LEAF &amp; BRUSH PICK-UP DATES</u> MAY 16 &amp; DEC 5</p>	<p><b>ZONE 4A</b> PINE LAKE PARK, 1ST AVE. TO THE SOUTH SIDE OF COMMONWEALTH, GLADSTONE THRU MANCHESTER ST INCLUDING ALL DEAD END STREETS OFF MANCHESTER ST <u>BULK PICK-UP DATES</u> MAR 9 &amp; SEPT 28 <u>LEAF &amp; BRUSH PICK-UP DATES</u> MAY 25 &amp; DEC 14</p>
<p><b>ZONE 4B</b> NORTH SIDE OF COMMONWEALTH BLVD TO RIVERSIDE &amp; ALL DEAD END STS. OFF MANCHESTER ST. <u>BULK PICK-UP DATES</u> MAR 14 &amp; OCT 2 <u>LEAF &amp; BRUSH PICK-UP DATES</u> MAY 30 &amp; DEC 18</p>	<p><b>CRESTWOOD VILLAGE 1</b> <u>BULK PICK-UP DATES</u> JAN 3 &amp; JULY 25 <u>LEAF &amp; BRUSH PICK-UP DATES</u> MAR 21 &amp; OCT 10</p>	<p><b>CRESTWOOD VILLAGE 2</b> <u>BULK PICK-UP DATES</u> JAN 5 &amp; JULY 27 <u>LEAF &amp; BRUSH PICK-UP DATES</u> MAR 23 &amp; OCT 12</p>
<p><b>CRESTWOOD VILLAGE 3</b> <u>BULK PICK-UP DATES</u> JAN 10 &amp; AUG 1 <u>LEAF &amp; BRUSH PICK-UP DATES</u> MAR 28 &amp; OCT 17</p>	<p><b>CRESTWOOD VILLAGE 4</b> <u>BULK PICK-UP DATES</u> JAN 12 &amp; AUG 3 <u>LEAF &amp; BRUSH PICK-UP DATES</u> MAR 30 &amp; OCT 19</p>	<p><b>CRESTWOOD VILLAGE 5</b> <u>BULK PICK-UP DATES</u> JAN 17 &amp; AUG 8 <u>LEAF &amp; BRUSH PICK-UP DATES</u> APR 4 &amp; OCT 24</p>

**2023 MANCHESTER TOWNSHIP BULK & LEAF PICK-UP SCHEDULE**

<p>NO MORE THAN 8 CUBIC YARDS OF BULK WASTE ITEMS WILL BE COLLECTED FROM ANY SINGLE RESIDENCE DURING ANY ONE SCHEDULED COLLECTION. -APPROXIMATELY 5-FEET WIDE BY 4-FEET HIGH BY 10-FEET LONG-</p>		
<p><b>CRESTWOOD VILLAGE 6</b> <u>BULK PICK-UP DATES</u> JAN 19 &amp; AUG 10 <u>LEAF &amp; BRUSH PICK-UP DATES</u> APR 6 &amp; OCT 26</p>	<p><b>CRESTWOOD VILLAGE 7</b> <u>BULK PICK-UP DATES</u> JAN 24 &amp; AUG 15 <u>LEAF &amp; BRUSH PICK-UP DATES</u> APR 11 &amp; OCT 31</p>	<p><b>CEDAR GLEN HOMES &amp; RENAISSANCE</b> <u>BULK PICK-UP DATES</u> MAR 2 &amp; SEPT 21 <u>LEAF &amp; BRUSH PICK-UP DATES</u> MAY 18 &amp; DEC 7</p>
<p><b>CEDAR GLEN WEST</b> <u>BULK PICK-UP DATE</u> FEB 23 &amp; SEPT 14 <u>LEAF &amp; BRUSH PICK-UP DATES</u> MAY 9 &amp; NOV 28</p>	<p><b>CEDAR GLEN LAKES</b> <u>BULK PICK-UP DATES</u> JAN 31 &amp; AUG 22 <u>LEAF &amp; BRUSH PICK-UP DATES</u> APR 18 &amp; NOV 8</p>	<p><b>PINE RIDGE &amp; PR SOUTH</b> <u>BULK PICK-UP DATES</u> FEB 2 &amp; AUG 24 <u>LEAF &amp; BRUSH PICK-UP DATES</u> APR 20 &amp; NOV 8</p>
<p><b>WHITING STATION, THE MEADOWS &amp; COUNTRY WALK</b> <u>BULK PICK-UP DATES</u> JAN 26 &amp; AUG 17 <u>LEAF &amp; BRUSH PICK-UP DATES</u> APR 13 &amp; NOV 2</p>	<p><b>LEISURE RIDGE</b> <u>BULK PICK-UP DATES</u> FEB 23 &amp; SEPT 14 <u>LEAF &amp; BRUSH PICK-UP DATES</u> MAY 4 &amp; NOV 28</p>	<p><b>LEISURE KNOLL</b> <u>BULK PICK-UP DATES</u> MAR 7 &amp; SEPT 26 <u>LEAF &amp; BRUSH PICK-UP DATES</u> MAY 23 &amp; DEC 12</p>
<p><b>BULK ITEMS MAY BE PUT OUT FOR PICK-UP NO EARLIER THAN 2-DAYS BEFORE YOUR SCHEDULED PICK-UP DATE &amp; MUST BE CURBSIDE NO LATER THAN 6:30 AM ON THIS DATE. ONCE YOUR HOME HAS BEEN PASSED, THERE WILL BE NO RETURN FOR PICK-UPS.</b></p>		
<p>• The Township will provide a <b>SPECIAL PICK-UP of BULK ITEMS</b> for the Death of a Homeowner (within 90 days), or if a resident is moving out of the Township. We do not provide a move "in" pickup service. <b>SPECIAL BULK PICK-UPS</b> must be requested <b>IN PERSON</b> by the resident or family member <b>only</b> at the Public Works office in Town Hall. Families cannot be represented by a realtor. Proof of Residency <b>MUST</b> be provided along with a Death Certificate, Contract of Sale or Lease Agreement as conditions require. Realtors, landlords and rubbish removal contractors <u>will not</u> be permitted to apply for special pick-ups.</p>		



## **Village VI Advisory Board Minutes for January 10, 2023**

Members Present: Warren Ciafardini, Al Fagerlund, Paul Wannemacher, Carol Lauer, Andrea James, Ted Weinberger, Chris Colton, Mary McSwiggan, Carl Havland.

Trustees Present: Wayne Koester, Jean Balliet

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

- Heat pump noise complaint by a resident
  - a) Trustees are handling this issue
- Traffic light installation on Rt 530 & Congasia Rd.
  - b) Trustee Judy Noonan handling this. (See Feb. Newsletter)
- Cell phone tower (when will it become operational)
  - a) Verizon is the issue
  - b) New Mayor has informed Trustees he will be looking into the issue
- Tow trucks
  - a) our village & other villages have written agreement with company
  - b) Trustees will follow up with company about the lack of patrolling
  - c) Advisory board informed that in the event a resident has an emergency and needs to have additional parking they can park the vehicle in Clubhouse lot with a note, call office as soon as possible
- Trash can issues discussed, board looking into the problems with new cans
- Pavement project discussed. When weather permits, project will commence
- Gas line project is now completed for both sides of Village 6
- Praise was mentioned for NJNG on their professionalism, their expertise and their timely manner that they completed the project
- Clubhouse pipe and heat problem discussed and the cause of burst
  - a) The boiler broke and the pipes froze, repairs are commencing
  - b) Pool Room and Fitness Room will be out of commission until full repairs are made

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

There were no reported issues in the districts.

### **TRUSTEE & GENERAL COMMENTS**

There were no general comments

I wish everyone a happy New Year and hope your holidays were wonderful. Thank you for allowing me to be secretary again for the Advisory Board.

**ADVISORY BOARD NEEDS VOLUNTEERS!**

### **Advisory Board Meeting Information**

**The next meeting of the Advisory Board will be February 14, 2023 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 10 AM to 11 AM in the Volunteer Room to speak with an Advisory Board Representative.**

**Respectfully submitted,  
Sharl Norton**

# FEBRUARY BUS SCHEDULE

Crestwood Village VI		Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Sunday
5	CHURCH SERVICE 9:00 AM	10:00 AM Whiting Shopping Ctr/ Whiting Commons Dollar Tree 12:15 PM Lacey Walmart/Shoprite	7 9:00 AM Ocean County Mall Target (Call Office to Reserve)	8	9	10 9:00 AM Whiting Shopping Ctr/ Whiting Commons Dollar Tree 11:30 AM Aldi or Walmart Toms River	11
12	CHURCH SERVICE 9:00 AM	13 10:00 AM Whiting Shopping Ctr/ Whiting Commons Dollar Tree 12:15 PM Lacey Walmart/Shoprite	14	15	16	17 9:00 AM Whiting Shopping Ctr/ Whiting Commons Dollar Tree 11:30 AM Manchester Shoprite	18
19	CHURCH SERVICE 9:00 AM	20 10:00 AM Whiting Shopping Ctr/ Whiting Commons Dollar Tree 12:15 PM Lacey Walmart/Shoprite	21	22	23	24 9:00 AM Whiting Shopping Ctr/ Whiting Commons Dollar Tree 11:30 AM Aldi or Walmart Toms River	25
26	CHURCH SERVICE 9:00 AM	27 10:00 AM Whiting Shopping Ctr/ Whiting Commons Dollar Tree 12:15 PM Lacey Walmart/Shoprite	28				

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# FEBRUARY 2023

## Crestwood Village VI

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
			<b>1</b> 10:00 AM TOPS 1:00 Trustee Open Meeting 4:00 PM Poker	<b>2 LIVE TREE PICKUP</b> 1:00 PM Quilting 6:30 PM Line Dancing	<b>3 TRASH PICKUP</b> 10:00 AM Library Committee 11:00 AM Firewise Cmte 2:00 PM Canasta	<b>4</b> Private Party 12 - 5
<b>5 BINGO</b> 11:30 AM Kitchen Open 1:30 PM BINGO Team 1	<b>6</b> 10:00 AM Club Activities 1:00 PM Rummikub 6:30 PM President's Hour	<b>7 TRASH PICKUP</b> 8:30 AM Art Bus-Ocean County Mall 1:00 PM Bingo Cmte 3:30 PM Senior Yoga 4:00 PM Poker 6:00 PM Pickleball	<b>8</b> 10:00 AM TOPS 4:00 PM Poker 6:00 PM Pet Club	<b>9</b> 1:00 PM Quilting 6:30 PM Line Dancing	<b>10 TRASH PICKUP</b> 10:00 AM Library Committee 2:00 PM Canasta 5:00 PM Movie Night Ticket to Paradise	<b>11</b>
<b>12 BINGO</b> 11:30 AM Kitchen Open 1:30 PM BINGO Team 2 2 PM Pine Barren Book	<b>13 RECYCLE</b> 10:00 AM Club Activities 1:00 PM Rummikub 6:30 PM Billiards	<b>14 TRASH PICKUP</b> 8:30 AM Art 10:00 AM Advisory Board 3:30 PM Senior Yoga 4:00 PM Poker 6:00 PM Pickleball	<b>15</b> 10:00 AM TOPS 1:00 PM Trustee/Atty 1:30 PM Polish Club 4:00 PM Poker	<b>16</b> 1:00 PM Quilting 6:30 PM Line Dancing	<b>17 TRASH PICKUP</b> 10:00 AM Library Committee 2:00 PM Canasta 5:00 PM Ceramics	<b>18 MARDI GRAS</b> Dance 6-10PM
<b>19 BINGO</b> 11:30 AM Kitchen Open 1:30 PM BINGO Team 3	<b>20 President's Day</b> Admin. Office Closed 10:00 AM Club Activities 1:00 PM Rummikub 6:30 PM Billiards	<b>21 TRASH PICKUP</b> 8:30 AM Art 10:00 AM Safety Patrol 1:30 PM Resident's Club 4:00 PM Poker 6:30 PM Pickleball	<b>22</b> 10:00 AM TOPS 11:30 AM Book Club 4:00 PM Poker	<b>23</b> 1:00 PM Quilting 6:30 PM Line Dancing	<b>24 TRASH PICKUP</b> 10:00 AM Library Committee 1:00 PM Bereavement 2:00 PM Canasta 5:00 PM Ceramics	<b>25</b>
<b>26 BINGO</b> 11:30 AM Kitchen Open 1:30 PM BINGO Team 4	<b>27 RECYCLE</b> 10:00 AM Club Activities 1:00 PM Rummikub 6:30 PM Billiards	<b>28 TRASH PICKUP</b> 8:30 AM Art 4:00 PM Senior Yoga 4:00 PM Poker 6:00 PM Pickleball 1:00 PM Women's Club				