

CRESTWOOD VILLAGE

Phone (732) 350-0230 Fax (732) 350-6930 **CO-OP FOUR** www.crestwoodvillagefour.com

DECEMBER 2022

A MESSAGE FROM YOUR COMMUNITY MANAGER/RESALE COORDINATOR

As 2022 comes to a close, I want to thank the Board, Staff, Volunteers and all the Members of CV4 for a wonderful, successful and fun filled year and oh, what a year it was!

CV4 was extremely busy throughout the entire year and hopefully everyone was very happy with all the new and unique events!

With 2023 literally a month away, CV4 is ready willing and able to continue with all the fun of 2022 and create even more for yet another fantastic new year!

Let's all stay healthy, happy and get involved!

CV4 has so many new members and we look forward to all of you getting out getting involved and as always, volunteering!

Remember, I can always be reached by email at valarie@crestwoodvillagefour.com or by phone at 732.350.0230 X19.

I personally want to wish you your families and friends a wonderful holiday season and a truly blessed new year here's to all of us and to 2023!

Valarie T. Seidner, Community Manager/Resale Coordinator



Paulette Hacker
Ellen M. Greene
Pasquale Santanelli
Thomas & Roseann Ingrisani
Bruce H. St. Laurent
Douglas Beyer

DECEMBER 2022

- 12/1 - DECORATE THE CLUBHOUSE FOR THE HOLIDAYS
- 12/3 - FLEA MARKET
- 12/7 - CV4 CURBSIDE DEBRIS PICK-UP
- 12/9 - RECYCLE PICK-UP
- 12/9 - NEW RESIDENT MEET & GREET
- 12/9 - HOLIDAY CAROLING *see page 5
- 12/16 - CV4 VOLUNTEER LUNCHEON *by invitation
- 12/23 - RECYCLE PICK-UP
- 12/23- OFFICE/CLUBHOUSE CLOSURES EARLY
- 12/26 - OFFICE /CLUBHOUSE CLOSED
- 12/27 - OFFICE./CLUBHOUSE CLOSED
- **GARBAGE PICK UP EVERY MONDAY AND THURSDAY
- **NO DISTRICT REP MEETING IN DECEMBER



**MANCHESTER
TOWNSHIP**
OCEAN COUNTY, NEW JERSEY

Run-Off Election Date For Mayor, Council Seats In Manchester Has Changed.

NEW DATE: TUESDAY, DECEMBER 13, 2022

According to the Township Clerk’s Office, the date for the Mayoral Runoff for Manchester Township has changed from December 6, 2022 to December 13, 2022.

You are to vote at your normal voting location.

WHY IS THERE A RUNOFF? A runoff occurs when a majority of the vote is not reached. Since neither candidate reached a majority, Manchester Township will be holding a run-off election for mayor and two township council seats.

Robert Hudak and Robert Arace will face off in the mayoral run-off. The council run-off will be Joan Brush, Timothy Poss, Joseph T. Hankins and Roxanne Conniff. Don’t forget to vote!

Crestwood Village Co-Op Four, Inc.
2022 Taxes

<i>January - December 2022</i>				
No. of Units	Model	Assessment Value	Rate	2022 Total
64	Madison	\$22,500	2.215	<u>\$498.38</u>
68	Essex	\$27,500	2.215	<u>\$609.13</u>
76	Windsor	\$34,000	2.215	<u>\$753.10</u>
64	Devon	\$43,000	2.215	<u>\$952.45</u>
26	Hampshire	\$31,000	2.215	<u>\$686.65</u>
152	Georgetowne	\$47,000	2.215	<u>\$1,041.05</u>
82	Oxford I	\$51,000	2.215	<u>\$1,129.65</u>
140	Oxford II	\$48,000	2.215	<u>\$1,063.20</u>
120	Stratford	\$54,000	2.215	<u>\$1,196.10</u>
206	Lexington	\$75,000	2.215	<u>\$1,661.25</u>
109	Cambridge	\$68,000	2.215	<u>\$1,506.20</u>
1	Yardley	\$95,000	2.215	<u>\$2,104.25</u>
82	Yorktowne	\$95,000	2.215	<u>\$2,104.25</u>





Bookkeeper's Corner

By Tom Falkowski

Well, I am back as the weather sure has gotten chilly! I hope everyone is doing well and had a wonderful Thanksgiving!

First off, I would like to address the new NJ ANCHOR program. ANCHOR is separate from the Senior Freeze state program. This program replaces New Jersey's Homestead Rebate as the state's primary program for property tax relief, but the application process will be quite similar. They expect about 2 million residents — including, for the first time, some renters — will qualify for relief through the ANCHOR program.

You may have already received a mailing from NJ with instructions on how to file. The deadline to file has been extended to January 31, 2023. If you file on time and qualify, you should receive your benefit sometime late Spring of 2023. The payment will be paid in the form of a direct deposit or check, not as credits to property tax bills. You can visit the ANCHOR website at: <https://nj.gov/treasury/taxation/anchor/index.shtml> for additional information.

ANCHOR eligibility is as follows:

Homeowners with income of \$150,000 or less will receive \$1,500.

Homeowners with income of more than \$150,000 and up to \$250,000 will receive \$1,000.

Renters with income of \$150,000 or less will receive \$450.

There is no age limit.

As we near the conclusion of 2022, we all will be prepping for 2023. With that in mind, also in this newsletter is a list of the new monthly carrying charges for each model unit for 2023. For those not aware yet, the Board did an excellent job of actually lowering the charges each month for every unit. If only all other costs of living would follow suit.

So, also with the new year, you should be receiving your new payment coupons for 2023 reflecting these new rates. These should go out in the mail the beginning or middle of December. Please be patient as the process of printing and mailing can be quite time consuming, as you can imagine, with 1,190 units at CV4. Thankfully we have tremendous volunteers that aid in completing this substantial task.

Happy holidays everyone!

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*Payoff verification may delay the process. In the event of a payoff, additional paperwork may be required. Vehicle title must be on hand or able to be secured from the lending bank if a loan is in place. Purchases over \$20,000 and/or out of state titles may take longer than 20 minutes. See dealer for complete details.

ads-7155

WOMEN'S CLUB MEETING - DECEMBER 1, 2022 1-3PM

For all those who called in...WELCOME ONE AND ALL TO OUR CHRISTMAS PARTY. If you didn't call and aren't able to make it, we will miss you. Our Christmas Party is being catered by Il Giardinello from Toms River. For all those attending, please remember to bring a \$5 gift.

As many of you know, I am resigning as President of the Women's Club. December 1st will be my last meeting as President, but I will still be a member and will still attend the Club's many wonderful events. Effective January 5, 2023, Kate Planz will become President and Maddy Dempsey, your new Vice President.

I want to thank my staff and the ladies in our Women's Club for all your support, help and camaraderie through the years. You have made the Women's Club the spectacular club it is, and I know we will have many, many more amazing years ahead of us under our new leadership. Have a happy holiday season and I will see you all in the new year.

Yours truly, June Strelecki, President



MEET CV4'S NEWEST ADMINISTRATIVE ASSISTANT - DIANE TERPSTRA



CV4 welcomes yet another Diane, so call me Di! I've been working as your Administrative Assistant in the CV4 office since September and enjoying it. In addition to answering your calls and submitting your work orders, I also process all Applications for Purchase and Occupancy which keeps me pretty busy but it has been a pleasure

getting to know not only my co-workers, but all of you CV4 residents!

I grew up in Northern NJ and lived over half my life in New Jersey. The other half was spent mostly in Atlanta, Georgia. I've also lived in CV3 since 2013 and enjoy the life here in the Crestwood Villages.

Up until this year, I have worked full time in some type of accounting position or software support. My spare time is spent cooking, knitting, reading, and playing with my 22 year old Severe Macaw Remy.

Working with the CV4 team is a pleasure and I look forward to working to meet your needs.

-Diane Terpstra-

WHEN

Friday, December 9th @ 4:30pm

WHERE

CV4 Clubhouse



COME ON OUT FOR SOME HOLIDAY SINGING FUN as we stroll Village Four streets to bring smiles and cheer to our neighbors and friends.

We'll provide the sheet music, acoustics, and hot, hot cocoa while we warm up in the clubhouse afterwards.



***Attire** - warm clothing, dress in layers, hat, scarf, gloves, and comfortable shoes

***Activity level** - moderate, walking

Please let us know if you'll be joining us!

2022 CV4 ELECTION RESULTS

Congratulations to Jo-Ann McKeon, Frank Skettini, and Donna Golding who held their board seats for another 2-year term beginning January 1, 2023.

The Board appreciates the confidence you've placed in us once again to manage our Village . As you can see, we have managed to decrease everyone's monthly maintenance fees for 2023 and some have been reduced for the second year in a row.

We will continue to work hard to keep expenses low, brainstorm creative ways to increase income while bringing new and fun events to our community. We will continue to work closely with our office and maintenance staff to serve you in the best capacity possible. Your trustees appreciate your confidence in us to take Crestwood Village Co-Op Four into the New Year and beyond.

EFFECTIVE JANUARY 1, 2023 YOUR NEW MONTHLY CARRYING CHARGES ARE AS FOLLOWS:

UNIT	2023 Maintenance Fee
Madison	\$ 184.00
Essex	\$ 200.00
Hampshire	\$ 211.00
Windsor	\$ 220.00
Devon	\$ 249.00
Georgetown	\$ 261.00
Oxford II	\$ 264.00
Oxford I	\$ 274.00
Stratford	\$ 283.00
Cambridge	\$ 327.00
Lexington	\$ 350.00
Yardley	\$ 413.00
Yorktowne	\$ 413.00

2023 Board-Appointed Officers

2023 officers were elected at the Board's annual Organization Meeting that took place on Monday, November 21st in accordance with **ARTICLE VI. OFFICERS, Section 2. Election of Officers** which states *"The officers of the Co-Op shall be elected annually by the Board of Trustees at their organization meeting and shall hold office at the pleasure of the Board."*

Donna Golding, President

Jo-Ann McKeon, Vice President

Ed Figler, Treasurer

Frank Skettini, Secretary

Wayne Strelecki, Trustee

Karen Reuther, Trustee

POWER OUTTAGE REMINDER - in the event of a power failure during the cold winter months, the clubhouse will be open for anyone who wants to come and warm up or charge small electronic devices.

If you hear a recording when calling the office please leave a message and someone will return the call as quickly as possible.

POWER OUTTAGE

FALL GUTTER CLEANING UPDATE



To fill the gap of the two maintenance staff we're currently down the board has decided to outsource our fall gutter cleaning project this year.

Outsourcing will allow us to keep the reduced staff working on other important village maintenance in addition to the many work orders that continue to come in on a daily basis. Garbage collection pulls 4 people off other tasks two days each week making it tough for them to also clean out all the gutters in our large village in a timely manner.

We're making sure this project won't get pushed into the Winter months when there's a good possibility water may freeze and roofs will become too slippery for our guys to safely manage the project, or cause bigger repairs in the Spring.

The Board ran the numbers and when comparing the cost of outsourcing against the salary surpluses for the two unfilled maintenance positions, we're still ending 2022 with an additional \$55K in the maintenance salary budget while getting the gutters done more efficiently this year due to the lack of staff.

Please be patient as we wait for the pine trees to shed more needles so we can do the best job possible.

A VERY BIG HOLIDAY THANK YOU to everyone who has dropped off holiday goodies to the office to thank the staff & maintenance crew for their hard work. A new resident recently brought a complete pasta lunch for everyone that didn't last long, as you can imagine.

The cards, notes, and emails that come into the office are becoming more frequent and the hand-written notes of appreciation make us all smile knowing their hard work is being recognized by our residents.

From our Office Staff, our Maintenance Team, and your 2022 Board of Trustees - **THANK YOU** and we look forward to continuing in the same direction for 2023.

HAPPY NEWYEAR!

COME DECORATE THE CLUBHOUSE FOR THE HOLIDAYS!

WHEN: Thursday, December 1st from 10:00am until it's done

This has always been a fun day for residents to participate in prettying up our clubhouse for the holidays. We'll provide the holiday music, décor, some beverages and snacks and the holiday cheer!



CV4'S FINAL FOOD TRUCK EVENT

On November 16th CV4 had our last Food Truck event for the year. We had an outstanding turnout and so many of you have been telling us how much you enjoyed the food and walked away full and with new friends. Stay tuned...we are hoping when the warm weather gets here the food trucks will also.



We accept no responsibility for any advertisements. If there are any complaints concerning an advertiser, please contact them directly. If you receive no satisfaction, you can contact your Better Business Bureau or the Hunterdon County Department of Consumer Affairs.

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DECEMBER 2022 BUS SCHEDULE

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
				1 NO TRIPS TODAY	2 9:00 AM Whiting Shopping Center and Whiting Commons 11:30AM Manchester Shop Rite	3 NO TRIPS TODAY
4 9:00 AM CHURCH STOPS AT: VARIOUS CHURCHES	5 10:00AM Whiting Shopping Center and Whiting Commons 1:00PM Depart Whiting Shopping Center	6 PLEASE NOTE ALL BUSES TO BINGO HAVE BEEN CANCELED	7 9:00 AM Whiting Shopping Center & Whiting Commons PM Only—Lacey Mall	8 NO TRIPS TODAY	9 9:00 AM Whiting Shopping Center and Whiting Commons. 11:30AM Manchester Shop Rite	10 NO TRIPS TODAY
11 9:00 AM CHURCH STOPS AT: VARIOUS CHURCHES	12 10:00AM Whiting Shopping Center and Whiting Commons 1:00PM Depart Whiting Shopping Center	13 PLEASE NOTE ALL BUSES TO BINGO HAVE BEEN CANCELED	14 9:00 AM Ocean County Mall Target/Lowes, DSW, Michaels	15 NO TRIPS TODAY	16 9:00 AM Whiting Shopping Center and Whiting Commons. 11:30AM Manchester Shop Rite	17 NO TRIPS TODAY
18 9:00 AM CHURCH STOPS AT: VARIOUS CHURCHES	19 10:00AM Whiting Shopping Center and Whiting Commons 1:00PM Depart Whiting Shopping Center	20 PLEASE NOTE ALL BUSES TO BINGO HAVE BEEN CANCELED	21 9:00 AM Whiting Shopping Center & Whiting Commons PM Only— Lacey Mall	22 NO TRIPS TODAY	23 9:00 AM Whiting Shopping Center and Whiting Commons. 11:30AM Manchester Shop Rite	24 NO TRIPS TODAY
25 9:00 AM CHURCH STOPS AT: VARIOUS CHURCHES	26 10:00AM Whiting Shopping Center and Whiting Commons 1:00PM Depart Whiting Shopping Center	27 PLEASE NOTE ALL BUSES TO BINGO HAVE BEEN CANCELED	28 9:00 AM Walmart/Aldis/Kohls 1:00 PM Drop off	29 NO TRIPS TODAY	30 9:00 AM Whiting Shopping Center and Whiting Commons. 11:30AM Manchester Shop Rite	31 NO TRIPS TODAY

CRESTWOOD VILLAGE FOUR

Holiday
FLEA
MARKET

SATURDAY, DECEMBER 3, 2022

INDEPENDENCE HALL
15-E MOCCASIN DRIVE
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FOOD AT 4:00 PM

BINGO STARTS

AT 6:00 PM

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EVERY TUESDAY AT VILLAGE FOUR
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WE HAVE PULL
TABS!

Reminder: Ask Your District Representative **FIRST**

The primary duty of the Representative is to work together with the Board of Trustees, to establish an appropriate link with and among the residents to further the smooth-running operation of an informed and harmonious community.

Carol Marsella (District Representative Advisory Board Chairperson)

CALL CAROL MARSELLA AT (973) 570-3460 TO VOLUNTEER TO BE A DISTRICT REP!

REPS.	DIST.	UNITS	PHONE
Merrilee Burd	17B	Jefferson Lane: 1-4A,B,C,D; 5; 6-10A,B	848-223-4409
Carol Marsella	1A, 2B, 4B, 8B, 9A, 9B	Independence Pkwy.: 16-18-19A,B; 20A,B,C,D; 21-22-23A,B; 24-25A,B,C,D; 27A,B; 41-43-45-47-49-51-53A,B; 55-57-59-61-63-65-67-69-71-73-75; Hudson Pkwy.: 154-156A,B; 158A,B,C,D,E,F; 160A,B; 162-164A,B,C,D; 166-168-170-172A,B; Lincoln Ct.: 1-2-3-4-5-6-7; Musket Ct.: 1-2-3-4-5; Musket Lane: 2-4-6A,B; 8-9-10-11-12-13-14-15-16-17-18-19-20-21-22-23-31; 32A,B; 33; 34A,B,C, D,E,F; 35-37; 39A,B; 41A,B,C,D; 43A,B; Moccasin Dr.: 17-19-21-23; 24A,B; 25-27-29-31-33-35; Webster Ct.: 1-2-3-4-5-6	973-570-3470
Caroline Statile	1B, 2A	Independence Pkwy.: 26-28-29-30-31-32-33-34A,B; 35A,B,C,D,E,F; 37-39-36-38-40-42A,B; 44-46-48-50-52-54; Grant Ct.: 1-2-3-4-5-6-7	732-350-0701
Irene Tysh	5A, 5B	Valley Forge Dr.: 5-7-9A,B; 10A,B,C,D; 11-12-13-14-15-16-17A,B; 18A,B,C,D; 19-20-21-22-23-24-25-26-28A,B; Yorktowne Pkwy.: 69A,B,C,D; 71-73-82-84-86-88-90A,B	732-604-9388
Gene Faulkner	15B	Hudson Pkwy.: 127-128-129A,B; 130A,B,C,D,E,F; Mohican Lane: 8-9A, B; 10-11-12-13A,B,C,D	732-278-8983
Alan Grote	17A, 18B	Flintlock Lane: 1-5-6-8A,B,C,D; 2-3-4A,B; Alden Ct.: 1-2-3-4A,B; 5A,B,C,D,E,F; Franklin Lane: 20-22-24-26-28-30-32-34-36A,B; 29-31-33-35-37-39-41	732-779-3937
Irene Gendron	19A, 19B	Raleigh Dr.: 1-2-3-4-5-6A,B; Pioneer Ct.: 1-2-3-4-5-6-7; Franklin Lane: 4-6-8-10-12-14-16-18-19-21-23A,B; 15-17-25-27; Adams Ct.: 1-2-3-4-5-6	609-284-4461
Blanche Doran	20B	Hudson Pkwy.: 105-107A,B; 109-111A,B,C,D; Jackson Ct.: 1-2-3-4A,B; Monticello Dr.: 14-16-18-20A,B	732-849-4701
Carol Marsella	21A	Monticello Dr.: 3-4-5-6-7-8-10-11-12-13A,B; 9A,B,C,D	973-570-3470
Carol Marsella	22A	So. Columbus Blvd.: 100-102-104-105-106; Windsor Ct.: 1 thru 9; Wayne Ct.: 1 thru 8; Liberty Ct.: 1 thru 5	973-570-3470

DISTRICT REPS CONT'D FROM PG. 14 - CALL CAROL MARSELLA (973) 570-3470

DIST.	UNITS
3A	Moccasin Dr: 1 through 12
3B	Moccasin Dr: 13,14,15,16,18,20,22
4A	Hudson Pkwy: 145, 147,149,151,153,155,157,159,161,163;
6A	Yorktowne Pkwy: 49,51,53,55,57,59,61,63,65,67
6B	Yorktowne Pkwy: 58,60,62,64,66,68,70,72,74,76,78,80
7A	Salem Dr: 22,24 thru 31
7B	Hudson Pkwy: 135,137,139,141 thru 144,146,148,150,152
8A	Moccasin Dr: 26,28,30,32,34,36,38,42; Vermont Ct: 1 thru 6
10A	Hudson Pkwy.: 131-132A,B; 133A,B,C,D; 134-136- 138-140A,B;
10B	Molly Pitcher Ct.: 1-9A,B; Molly Pitcher Blvd.: 1-2-3-4-5-6A,B; 8-
11A	Molly Pitcher Blvd: 7,9,11,13,15,17,19,21,23
11B	Hale Ln: 1-2-3-4; Molly Pitcher Blvd: 14-16-18-20
12A	Molly Pitcher Blvd: 22,24,25,26,27,29,31,33;

DIST.	UNITS
12B	Molly Pitcher Blvd: 28,30,32,34,35,36,37,39,41,43,45,47
13A	Lexington Dr: 5,7,9,11,13,15,17,19;
13B	Lexington Dr: 1 thru 4, 6,8,10,12,14,16,18,20
14A	Carteret Lane: 1A,B,C,D,E,F,G,H; 2-3-4-5-6-7-8A,B;
14B	Lexington Dr.: 21A,B,C,D; 22-23-24A,B; 25A,B,C,D; 26-27-29-30A,B; 28A,B,C,D;
15A	Hudson Pkwy.: 113; 115-121-123-125A,B; 117-119 -120-122-124-126A,B,C,D
16A	Franklin Ln: 55 thru 74 & 80
16B	Franklin Ln: 75 thru 79,81,82,84
18A	Franklin Ln: 38,40,42 thru 54
20A	Buckskin Ct.: 1-2-3-4-5A,B; Hudson Pkwy.: 112-114,116A,B; 118A,B,C,D,E,F,G,H; Monticello Dr.: 15-17 A,B; 19A,B,C,D
21B	Concord Dr: 2 thru 7

NO ANONYMOUS LETTERS please

If you have something you want the office or the board to be aware of; please remember that without your name and contact information no action will be taken.

It's important for us to know that the complaint is a valid one by knowing who is bringing the issue to our attention.

Without this safeguard in place, anyone can call the office and say that their neighbor is violating the rules; however, we must be fair to everyone and will not accuse anyone of wrong-doing without discussing it with the person who witnessed the violation. We do not; however, reveal your name to anyone.

It's also important for residents to get physical proof (photo, video) of any infraction so the office can appropriately follow up by having this documentation.

We're all here to help our residents but we need your cooperation to allow us to do so.

TIPS TO SURVIVE THE WINTER BLUES... Seasonal Affective Disorder, or SAD, tends to occur mid-winter. According to the National Institute of Health data, "roughly 6% of those in Northern U.S. climates suffer from SAD - while approximately 14% of that same population experiences milder seasonal mood changes, or winter blues. Telltale symptoms of SAD include plummeting energy, weight gain, depression and mood swings." So, here are some tips to beat the winter blues.

- ◆ **Increase Light Exposure.** Open window coverings to allow more natural light in your room. Try to spend some time outside in the sunlight, even if it's to feel the sun on your face for a few minutes.
- * **Get Regular Exercise.** Older adults would benefit from a simple home exercise routine to help them get moving. Try Googling Free Senior Exercise Videos and you will find a bevy of free videos, or try websites like AARP.com or YouTube. Of course, if you are unsteady on your feet, make sure you have a caregiver present.
- * **Stay Social.** If you can't get out, call or video chat with your friends and loved ones. Try to keep the conversation positive and uplifting.
- * **Lastly, if you are concerned you may have seasonal depression disorder, call your doctor.**

Have a safe and happy Winter Season.



DECEMBER 2022

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
<p><u>ALWAYS OPEN:</u> -Internet Cafe -Library -Billiards</p>	<p>NO DISTRICT REP MEETING THIS MONTH</p>	<p>NO VILLAGE-WIDE GARAGE SALES THIS MONTH</p>		<p>1 Garbage Pick-Up DECORATE CLUBHOUSE 10AM WOMEN'S CLUB 1-3PM GAMES & PICKLEBALL- 6:00 PM</p>	<p>2 Fit & Trim 8-9 AM</p>	<p>3  Holiday Flea Market 8:00 AM-1:00 PM</p>
<p>4</p>	<p>5 Garbage Pick-Up Fit & Trim 8-9 AM Cards 6 PM</p>	<p>6 BINGO Food 4 PM Bingo starts 6:00PM We have Pull Tabs!</p>	<p>7 CURBSIDE DEBRIS PICK-UP Ceramics 9AM-12PM Billiards 12:30 PM</p>	<p>8 Garbage Pick-Up GAMES & PICKLEBALL- 6:00 PM</p>	<p>9 Fit & Trim 8-9 AM NEW RESIDENT MEET/ GREET 2PM RECYCLE PICK UP Holiday Caroling- 4:30pm-6:00pm</p>	<p>10</p>
<p>11</p>	<p>12 Garbage Pick-Up Fit & Trim 8-9 AM Cards 6 PM</p>	<p>13 BINGO Food 4 PM Bingo starts 6:00PM We have Pull Tabs!</p>	<p>14 Ceramics 9AM Billiards 12:30 PM</p>	<p>15 Garbage Pick-Up GAMES & PICKLEBALL- 6:00 PM</p>	<p>16 Fit & Trim 8-9 AM CV4 VOLUNTEER LUNCHEON 12PM <i>*by invitation only</i></p>	<p>17</p>
<p>18 </p>	<p>19 Garbage Pick-Up Fit & Trim 8-9 AM Cards 6 PM</p>	<p>20 BINGO Food 4 PM Bingo starts 6:00PM We have Pull Tabs!</p>	<p>21 Ceramics 9AM-12PM Billiards 12:30 PM</p>	<p>22 Garbage Pick-Up GAMES & PICKLEBALL- 6:00 PM</p>	<p>23 Fit & Trim 8-9 AM OFFICE/ CLUBHOUSE CLOSED EARLY RECYCLE PICK UP</p>	<p>24  CHRISTMAS EVE</p>
<p>25 </p>	<p>26 OFFICE/ CLUBHOUSE CLOSED HANUKKAH ENDS KWANZAA</p>	<p>27 OFFICE/ CLUBHOUSE CLOSED</p>	<p>28 GARBAGE PICK UP Ceramics 9AM-12PM Billiards 12:30 PM</p>	<p>29 Garbage Pick-Up GAMES & PICKLEBALL- 6:00 PM</p>	<p>30 Fit & Trim 8-9 AM</p>	<p>31  New Year's Eve</p>