

CRESTWOOD VILLAGE

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

FEBRUARY 2023

A MESSAGE FROM YOUR NEW PRESIDENT...

Happy, healthy, and prosperous New Year to all.

I am honored to have been appointed as your Board President and grateful that this Board sees me as an asset.

As a Board Member, I have had, and continue to have, input in the budget, assist in managing association finances and participate in discussions and carry out ideas. I am also willing to listen to suggestions from everyone, especially our members.

I enjoy being part of the decision-making process and in keeping this community a sought after Village to call home. Keeping on top of spending, vendors, and resident issues, makes CV4 what it is, and benefits us all.

I look forward to continue working with the other Board Members, Staff, Volunteers and Members to make CV4 an even greater place to live.

Looking forward to seeing you at our upcoming events throughout the year.

-DONNA GOLDING, PRESIDENT-

FEBRUARY AT A GLANCE

2/2 - WOMEN'S CLUB MEETING

2/3 - RECYLCE PICK UP

2/4 - FLEA MARKET

2/7 - KNITTING & CROCHET CLUB

2/9 - DISTRICT REP MEETING

2/10 - LINE DANCING

2/17 - RECYCLE PICK UP

2/20 - CLUBHOUSE/OFFICES CLOSED

2/21 - KNITTING & CROCHET CLUB

2/21 - GARBAGE PICK UP (IN LIEU OF 2/20)

*GARBAGE PICK UP EVERY MON & THURS

**EVERY TUES BINGO

***EVERY WED CERAMICS CLUB

****TEA & CONVERSATION EVERY THURS.



Welcome!

WAYNE & BETTY JONAS

MARY L. BRUNO

NEIL S. SCHWARTZ

MICHAEL MANNIX

ROBERT M. CANTWELL

PLEASE NOTE WE ARE IN THE PROCESS OF CLOSING THE BOOKS FOR 2022. WE WILL POST THE 2022 YEAR END FINANCIALS IN THE NEXT NEWSLETTER.

**CRESTWOOD VILLAGE CO-OP FOUR, INC.
2022 TAXES**

JANUARY - DECEMBER 2022				
NO. of	MODEL	ASSESSMENT	RATE	2022
UNITS		VALUE		TOTAL
64	MADISON	\$22,500.00	2.215	<u>\$498.38</u>
68	ESSEX	\$27,500.00	2.215	<u>\$609.13</u>
76	WINDSOR	\$34,000.00	2.215	<u>\$753.10</u>
64	DEVON	\$43,000.00	2.215	<u>\$952.45</u>
26	HAMPSHIRE	\$31,000.00	2.215	<u>\$686.65</u>
152	GEORGETOW NE	\$47,000.00	2.215	<u>\$1,041.05</u>
82	OXFORD I	\$51,000.00	2.215	<u>\$1,129.65</u>
140	OXFORD II	\$48,000.00	2.215	<u>\$1,063.20</u>
120	STRATFORD	\$54,000.00	2.215	<u>\$1,196.10</u>
206	LEXINGTON	\$75,000.00	2.215	<u>\$1,661.25</u>
109	CAMBRIDGE	\$68,000.00	2.215	<u>\$1,506.20</u>
1	YARDLEY	\$95,000.00	2.215	<u>\$2,104.25</u>
82	YORKTOWNE	\$95,000.00	2.215	<u>\$2,104.25</u>

HELP US KEEP VILLAGE MEMBERSHIP RECORDS UPDATED

As time passes and members acquire new contact information, our records become outdated. We may not have your most current cell phone number, email address or emergency contact. Due to the number of calls we receive, emailing has become the easiest and quickest method of receiving information and getting your questions and issues resolved. So, please take the time to contact us to update your information.

KEYS...Many of you don't know that the office can hold spare keys for your unit in the event of a lock-out or emergency. They are kept in a locked, coded cabinet for safekeeping. This way, if you do get locked out, we can assist you in getting back in safely, or in the event of an emergency, your family, the police or EMS can get in quickly. Something to think about.

FOOD TRUCK SEASON IS ALMOST HERE...WE WILL KEEP YOU UPDATED WHEN WE HAVE THE JUICY DETAILS



ATTENTION BUS RIDERS - Since March has 5 Wednesdays, it has been decided that on MARCH 29TH, the bus will be going to the ShopRite of Bricktown located at 668 NJ-70, Brick Township, NJ 08723. To join this excursion, just follow the usual procedures for riding the bus.

Annual Post Tax Year Income Statements are due to the clubhouse NO LATER THAN MARCH 1, 2023 for us to deliver to the tax office by March 2, 2023.

DID YOU KNOW NJ COVERAGE LIMITS FOR AUTO INSURANCE INCREASED IN JANUARY 2023?

The change applies to all policies, except the dollar-a-day policy for certain drivers who have no assets and are on public assistance. Driving without liability insurance is against the law and could result in both motor vehicle convictions and loss of the ability to sue for injuries. The new law requires that upon renewal, New Jersey drivers' minimum liability coverage will increase in two phases. All standard auto insurance policies issued after January 1, 2023, must provide at least:

\$25,000 in bodily injury liability per person
\$50,000 in bodily injury liability per accident
\$25,000 in property damage liability per accident
Uninsured/underinsured motorist (UM/UIM) coverage equal to the minimum bodily injury liability

The second phase will begin in January 2026 and will increase to:

\$35,000 in bodily injury liability per person
\$70,000 in bodily injury liability per accident
\$25,000 in property damage liability per accident

BACK IN YOUR POCKET The ANCHOR Program



Property Tax Relief

You May Be Eligible for Up to \$1,500 in Property Tax Relief

More than two million New Jersey residents are eligible to receive up to \$1,500 in property tax relief under the new ANCHOR program — and you may be one of them.

To be eligible for this benefit, you must have occupied your primary residence on October 1st, 2019. You must also file (or be exempt from) NJ income taxes.

Homeowners and renters can **apply online** by going to <https://www.state.nj.us/treasury/taxation/anchor/index.shtml> and by mail; homeowners also have the option to apply by phone by calling **1-877-658-2972**. For specific questions about the program and to see if you qualify, visit the **ANCHOR FAQ page** and **watch this video from the New Jersey Treasurer's Office** <https://www.state.nj.us/treasury/taxation/anchor/index.shtml> Please do not call the CV4 office as you must apply directly.

Governor Murphy and the State Legislature have extended the ANCHOR filing deadline to February 28th, 2023.

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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

REMINDER...

THE CRESTWOOD VILLAGE FOUR OFFICE NEEDS A CURRENT COPY OF YOUR HOMEOWNER'S INSURANCE DECLARATION PAGE



As per our Rules, you are required to show **PROOF** of coverage for Homeowner's Liability Insurance for your **PERSONAL PROPERTY, REPAIRS AND ANY DAMAGES INSIDE YOUR HOME**, from the wall in. It is **recommended** that you carry a minimum \$300,000 in liability coverage. These policies expire yearly. It is your responsibility to provide this office with a copy of your declaration page. Please email it to diane@crestwoodvillagefour.com or fax it to (732) 350-9630. Thank you.

A snowman illustration with a blue top hat, scarf, and stick arms, set against a light blue background with snowflakes. The year "2023" is written in a stylized font on either side of the snowman.

**WINTER
FLEA MARKET**
FEBRUARY 4TH
8:00 TO 1:00
RIGHT HERE AT OUR
CLUBHOUSE!

Continental Breakfast will be available. Parking is free.

A decorative border with a repeating geometric pattern in blue and white.

COME ONE COME ALL
**CV4'S KNITTING &
CROCHETING GROUP**

Our new Crestwood Village Four Knitting & Crocheting Group will meet in the Betsy Ross Room on **February 7th & 24th from 10:00 am to 12:00 pm**. Please bring your knitting and crocheting projects with you and enjoy socializing with new friends. If you never knitted or crocheted, come learn a new skill, as everyone is welcome. We will help you get started. I hope and look forward to seeing you there. If you have any questions, please email me at renee@crestwoodvillagefour.com.

-Renee Esposito, Trustee-



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ad-468

FEBRUARY 2023 BUS SCHEDULE



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

WOMEN'S CLUB MEETING - FEBRUARY 2, 2023 1-3PM

Happy New Year and welcome back to our current members and a WELCOME to our new members! We are hoping to make our club a new and exciting one for each and everyone. For our February meeting, we are going to do cupcake decorating. Let's make it a fun and great year.

Kate Planz - President (732) 900-2764

Maddy Dempsey - Vice President (609) 433-0989

Sandy Long - Treasurer/Secretary (908) 549-9139

Renee Esposito—Treasurer/Secretary (848) 992-2289



CERAMICS CLUB - EVERY WEDNESDAY 9AM-12PM

Welcome back one and all. Ceramics is open to anyone who would like to participate. Are you looking for something to do? New friends? Good conversation? Come join us at Ceramics in the Betsy Ross Room every Wednesday from 9am to 12pm. We are always looking for new faces and new talent. Don't forget, paints are included! Looking forward to seeing you all.

President - Maddy Dempsey

Vice President - Renee Esposito

Treasurer - Sandy Long



WE HAVE PULL TABS!



FOOD AT 4:00 PM

BINGO STARTS AT 6:00 PM

EVERY TUESDAY AT VILLAGE FOUR

WIN...WIN...WIN!!

Welcome Aboard

RENEE ESPOSITO, CV4's NEWEST TRUSTEE brings with her to the Board a myriad of expertise. Having served in the U.S. Air Force from 1983 to 2010 and then as a Federal Employee until 2019, Renee brings aboard her experience as a Housing Specialist, a Budget Resource Specialist and Human Resources Specialist. She has lived in CV4 since 2020 and is also the VP of the Ceramics Club, the Secretary/Treasurer of the Women's Club and has started a Knitting/Crocheting Club which meets the 1st and 3rd Thursdays of every month from 10am - 12pm. We all look forward to hearing Renee's ideas on how to keep CV4 moving forward. Welcome!



TERRI E. BOOTH is CV4's new part-time Receptionist and Administrative Assistant. Her family moved to Summit Park in Manchester in 1969 after travelling overseas as "military brats", and they have remained there to this day. Terri went to Monmouth College for a Fine Arts degree but has worked in graphic design, for the Asbury Park Press, and as an Administrative Assistant. While her friends encourage Terri to start painting again, her interest in computers is her main distraction. We can thank Valarie Seidner, CV4's Resale Coordinator and Community Manager for bringing Terri on board. She is a great asset!

JANELLE ROCHE is a new member of our Custodial staff. She has been working at CV4 for a little over 2 1/2 months. She says she "loves her job because the Board, Staff and Residents are respectful and make the job as fun as can be." She works very hard to ensure our offices and clubhouse get sanitized and cleaned properly. Before working at CV4, Janelle volunteered occasionally for Bingo on Tuesdays in the kitchen so maybe some of you have already met her. If you see Janelle, make sure you tell her what a great job she's doing.



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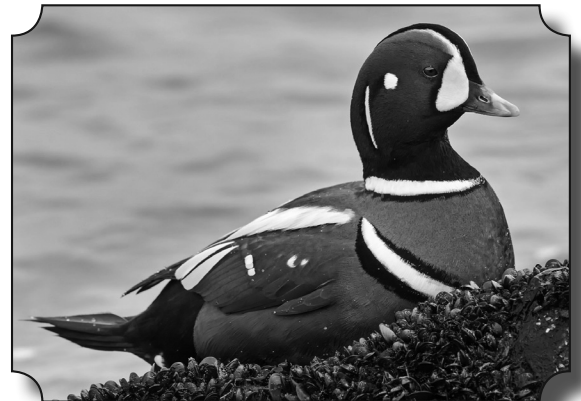
KIRMS PHOTOGRAPHY Shore Birds

If you've been reading my articles each month you know my favorite subject is nature. Many animals are not as active in the cold months, and many birds leave the area and go south. There are other birds that migrate here from the northern reaches to escape the ultra harsh winters there. This gives us the opportunity to photograph different species. Unfortunately they are not as colorful in the winter plumage, but it's still a nice challenge to find them.

I especially like to find the different ducks and shore birds that arrive in winter. They are generally found in the inlets and around the jetties. Some are quite difficult to reach, but others can be found along roadways and parking lots near rivers.

A long lens is very helpful. Focus carefully and have the proper exposure. Fast shutter speeds will help keep them sharp if they are moving in the waves. It is not an easy shoot, but can yield great results.

That's it for this month. As always you can email me with any questions at bill@KirmsPhotography.com. Visit my site at www.KirmsPhotography.com if you'd like to see more of my images. Remember to keep shooting and trying to improve your images, but most importantly, have fun with your camera.



Harlequin Duck



Long-tailed Duck

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**Y'ALL COME BACK NOW YA HEAR!
CV4'S FIRST LINE DANCING PARTY WAS A
HUGE SUCCESS!**

**JOIN US AGAIN FOR ANOTHER EXCITING
EVENING OF DANCING, FOOD AND FUN!**



WHEN: FRI, FEBRUARY 10, 2023

TIME: 5 - 8pm

5pm - dinner

6pm - line dancing instruction

7pm - dance party continues

**WHERE: CRESTWOOD VILLAGE
FOUR**

INDEPENDENCE HALL

15E MOCCASIN DR, WHITING

\$6.00 BBQ meal gets you a

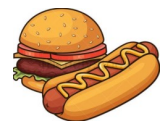
- cooked-to-order burger

OR a hot dog

- bag of chips

- soft drink or bottled water

- dessert



**P.S. - IT'S NOT JUST FOR
COWBOYS...MUSIC FOR
EVERYONE**

A MESSAGE FROM YOUR COMMUNITY MANAGER/RESALE COORDINATOR

WELCOME FEBRUARY!!

WOW, I can't believe it's January, but here at CV4, we are very pleased with the beautiful Spring-like weather we have been experiencing. Let's hope this month is also very good to us all!

With that being said, I hope you all had the wonderful opportunity to join us on January 20th for CV4's first of many Line Dancing/BBQ Nights! It was a complete success with almost 100 people joining in to dance, eat and mingle.

Don't forget to read your CV4 Newsletter to be well informed and up-to-date with the latest and greatest happenings in your Village. Most importantly, do not forget to VOLUNTEER!

Many members have been inquiring about dances, so contact me to assist you to make it happen. Dances may consist of Valentine's Day, St. Patrick's Day, Summer Kick Off in May or June, Fourth of July, End of Summer in September, Halloween, Christmas, and of course, New Year's Eve! Let's get busy, have fun, and keep CV4 the leader of all the Crestwood Villages.



Your Board and CV4 Staff cannot do it without you! Looking forward to hearing from you soon. Contact me at valarie@crestwoodvillagefour.com or (732) 350-0230 x19.

Stay well, warm and healthy!

By: Valarie T. Seidner, Community Manager/Resale Coordinator

Residents' Corner

The Crestwood Village Co-Op Four Newsletter will now be accepting submissions from CV4 residents. Submissions must be non-political, non-religious and uplifting, such as photos of nature or events (like fireworks or lightening), poems, historical facts or short stories. If you would like to contribute something, please email diane@crestwoodvillagefour.com. If we have room, you can be "published" in our upcoming newsletters. **Please remember - keep it clean, keep it nice and keep it appropriate.** Thank you.

-Diane Marchinetti, Resident Coordinator-

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; Musket Ln: 1,3,5,7
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- 10-12A,B,C,D
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.: 112-114116A,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

ATTENTION PLEASE... In January, a member of our Maintenance Department had his hand cut open while picking up a garbage bag from a resident's container. Your Maintenance Crew works hard and should not have to concern themselves with whether or not you are following the Rules & Regulations pertaining to garbage and recycling, and they should **never** be injured as a result. Page 20 of your Rules & Regulations booklet, Section 6.14 states "Garbage and other waste material may not be placed alongside the garbage pail except on the **EVENING** preceding the collection date (This includes recyclables). Trash may, of course, be deposited IN the garbage pail at any time. **Residents are expected to fully comply with local recycling ordinances and procedures.** All items not picked up are to be removed from the curb by nightfall." If you are unfamiliar with what gets recycled, please call Central Jersey Waste at (609) 771-8005 or go online to www.manchestertwp.com and click on Department of Public Works.

TEA & TALK

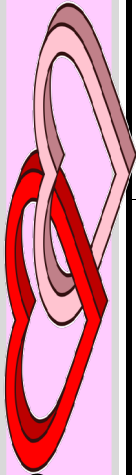


let's chat

Village Four's informal conversation group met at the clubhouse on Thursday, 12 January at 3:00 PM. A small, friendly, enthusiastic group shared stimulating ideas and opinions at this inaugural session, agreeing unanimously that it was well worth the time and trouble of attending. We plan to continue meeting weekly on Thursdays at 3:00pm. Hope to see you sometime.

There is no brush & debris pick up for January or February. This newly added service will resume on the first Wednesday of March 2023... weather permitting.

FEBRUARY 2023



SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
	<p><u>ALWAYS OPEN:</u> -Internet Cafe -Library -Billiards</p>		<p>1 NO CURBSIDE DEBRIS PICK UP IN JANUARY Ceramics 9AM-12PM Billiards 12:30 PM</p>	<p>2 Garbage Pick-Up WOMEN'S CLUB 1-3PM GAMES & PICKLEBALL-6:00 M GROUNDHOG DAY</p>	<p>3 Fit & Trim 8-9 AM RECYCLING</p>	<p>4 FLEA MARKET</p>
5	<p>6 Garbage Pick-Up Fit & Trim 8-9 AM Cards 6 PM</p>	<p>7 KNITTING & CROCHET 10-12PM BINGO Food 4 PM Bingo starts 6:00PM We have Pull</p>	<p>8 Ceramics 9AM-12PM Billiards 12:30PM</p>	<p>9 Garbage Pick-Up GAMES & PICKLEBALL-6:00 PM DISTRICT REP MEETING 1-3PM</p>	<p>10 Fit & Trim 8-9 AM LINE DANCING 5PM-8PM</p>	<p>11</p>
12	<p>13 Garbage Pick-Up Fit & Trim 8-9 AM Cards 6 PM</p>	<p>14 BINGO Food 4 PM Bingo starts 6:00PM We have Pull Tabs!</p>	<p>15 Ceramics 9AM-12PM Billiards 12:30PM</p>	<p>16 Garbage Pick-Up GAMES & PICKLEBALL- 6:00 M</p>	<p>17 Fit & Trim 8-9 AM RECYCLING</p>	<p>18</p>
19	<p>20 OFFICE/ CLUBHOUSE CLOSED PRESIDENT'S DAY</p>	<p>21 KNITTING & CROCHET 10-12PM Garbage Pick-Up BINGO Food 4 PM Bingo starts 6:00PM We have Pull Tabs!</p>	<p>22 Ceramics 9AM-12PM Billiards 12:30PM</p>	<p>23 Garbage Pick-Up GAMES & PICKLEBALL- 6:00 PM</p>	<p>24 Fit & Trim 8-9 AM</p>	<p>25 VILLAGE WIDE GARAGE SALES</p>
26	<p>27 Garbage Pick-Up Fit & Trim 8-9 AM Cards 6 PM</p>	<p>28 BINGO Food 4 PM Bingo starts 6:00PM We have Pull Tabs!</p>				