

NOTICE OF SPECIAL MEETING

WHAT: SPECIAL MEETING - Present 2024 Budget

WHEN: Thursday, December 7, 2023 - 6PM-7PM*If a QUORUM is reached. RESCHEDULED TO

Thursday, December 7, 2023 - 6:15PM-7:15PM *If NO QUORUM is reached

WHERE: Independence Hall

ARTICLE IV, SECTION 6 of the By-Laws states, "The presence in person or by proxy, of a minimum of 119 certificate holders of the Co-Op shall constitute a quorum..." ARTICLE IV, SECTION 7 states, "In the event any membership meeting cannot be convened because a quorum has not been obtained, the Board of Trustees shall postpone such meeting to a later date not more than one (1) week from the date of the originally scheduled meeting. Notice thereof shall be forwarded in accordance with the provisions of Section 4 hereinabove, except that the said notice shall be effected not less than two (2) days prior to the date for such meeting. At such rescheduled meeting, the certificate holders either in person or by proxy, shall constitute a quorum irrespective of their number.



INCOME/EXPENSE REPORT - 1/1/2023 - 10/31/2023

Account Description	Voa	r-To-Date	60510 CUSTODIAN SALARIES	\$	28,467.59
INCOME	I Ca	I-10-Date	60520 CLUBHOUSE ELECTRICITY	\$	26,814.98
40105 Monthly Carrying Charges	\$	3,380,261.69	60530 WATER & SEWER	\$	1,309.52
40125 LATE FEE INCOME	φ	5,214.16	60531 WATER & SEWER TAX SALE - RE	\$	8,354.76
40155 REPAIR FEE INCOME	φ	24,799.33	60535 CLUBHOUSE OIL	\$	11,004.42
40160 HOME INSPECTION INCOME	φ	6,700.00	60540 CLUBHOUSE ALARM	\$	664.70
40227 INT. INC. OCEAN - #1611	\$	30,570.36	60550 CLUBHOUSE SUPPLIES	\$	2,990.06
40245 INT. INC. OCEAN FIRST	\$	2,233.45	60560 CLUBHOUSE EQUIPMENT	\$	266.90
40276 INT. INC. OCEAN - #1610	φ \$	1,466.31	60570 CLUBHOUSE PHONE	Ψ Φ	1,408.39
40510 ADMIN. FEE INCOME	ψ Φ	40,688.00	60576 C/H HEAT/AIR REPRS/EVENTS	\$	7,583.18
40536 INCOME FROM PARKING LEASE	ψ Φ	6,338.75	60580 C/H REPAIRS-IMPROV'MT	Ψ Φ	1,309.56
40545 FLEA MARKET INCOME	φ	7,289.05	60585 C/H GROUNDS MISC. EXP	Ψ Φ	2,127.04
40591 TWP. REIMB. SNOW REMVL- PR	\$ \$	2,038.91	60590 C/H MAINT. CONTRACTS	Ψ	377.37
40592 TWP. REIMB STR LGHT PR YR	φ \$	8,488.82	60594 FLEA MARKET EXPENSES	Ψ	106.51
40595 INCOME FROM CREDIT APPLICA	\$ \$	18,814.08	60595 C/H MISC. (TRRV,AD,GUTT,GR)	Φ	101.54
Subtotal Income	\$ \$	3,534,902.91	Clubhouse	<u>ψ</u>	92,886.52
EXPENSES	Ф	3,334,902.91	60610 LEGAL FEES	\$	12,813.00
60110 MAINTENANCE SALARIES	\$	211,566.00	60630 OTHER PROFESSIONAL FE	\$	149.00
60140 POWER WASHING/PAINTIN	ψ Φ	57,700.05	60640 GENL. ACCOUNTING FEES	\$	20,250.00
60150 MAINTENANCE SUPPLIES	ψ	12,830.29	60645 AUDIT FEES	\$ \$	24,500.00
60155 MAINT. EQUIPMENT	ψ Φ	3,720.42	Professional Fee	\$	57,712.00
60156 CLUBHOUSE COVID-19 SUPPLIE	ψ	1,496.61	60710 GENERAL INSURANCE	\$	214,361.78
60160 P/U TRUCK MAINTENANCE	φ	11,555.75	60715 AUTO INSURANCE	Ψ	9,269.62
60161 MTC PICKUP TRK REG/LIC FEES	ф	375.50	60720 WORKMAN'S COMPENSATION	φ	11,073.35
60165 MAINTENANCE GAS EXP.	φ	13,791.13	60750 EMPLOYEE HEALTH INSURANCE	Ψ	92,319.58
60176 ELECTRIC - BINGO SIGN	ψ 2	130.31	60751 EMPLOYEE DENTAL INSURANCE	φ	9,967.21
60190 PUMP STAT ELECT WAYNE CT	ψ Φ	51.55	60752 EMPLOYEE GROUP LIFE INSUR-	\$	6,647.61
60195 MAINT. MISC. EXP/GUTTERS	ψ 2	2,933.05	ANCE	Ψ	0,047.01
60196 MAINTENANCE UNIFORMS	\$	3,947.09	60753 EMPLOYEE VISION INSURANCE	\$	287.12
60197 VOICE MAIL CELLPHONE		1,738.65	Insurance	\$	343,926.27
Maintenance	\$ \$	321,836.40	70150 BUS SERVICE EXPENSE	\$	63,505.60
60250 GARBAGE SUPPLIES	\$	1,014.23	Bus Service	\$	63,505.60
60260 GARBAGE TRUCK MAINT.	\$	4,173.50	70250 LAWN SERVICE EXPENSE	\$	269,358.40
60265 GARBAGE GAS EXPENSE	\$	6,825.25	Lawn Maintenance	\$	269,358.40
60270 LANDFILL DUMPING FEES	\$	1,683.24	70350 SNOW REMOVAL EXPENSE	\$	-
60280 PERMITS/GARB REG/LIC FEES	\$	2,334.50	Snow Removal	\$	
Garbage Dept	\$	16,030.72	70450 EXTERMINATING EXPENSE	\$	63,273.98
60410 OFFICE SALARIES	\$	159,472.78	Exterminating	\$	63,273.98
60420 EMPLOYEE MILEAGE/REIMBURS	\$	739.05	70520 STREET LIGHTING EXP.	\$	14,320.40
60432 CO-OP LUNCHEON/DINNER EX	\$	442.38	70525 PARKING LOT LIGHTING	\$	6,081.21
60434 OCEAN OPER ACCT BANK FEES	\$	3,309.70	Street Lighting	\$	20,401.61
60440 ADVERTISING	\$	1,206.00	70720 REAL ESTATE TAX EXP.	\$	1,353,827.94
60450 OFFICE SUPPLIES	\$	21,251.51	70750 R/E TAX -SR.& VET DED	\$	81,191.28
60460 COMPUTER SERV. TECH SUPPO	\$	1,682.24	Real Estate Taxes	\$	1,440,908.75
60461 COMPUTER/ PROGRAM TECH - T	\$	226.49	70850 PAYROLL TAX EXPENSE	\$	45,764.13
60470 OFFICE PHONE	\$	6,476.01	70860 EMPLOYER 401K CONTRB	\$ \$	3,208.37
60475 OFFICE INTERNET CONNECTION	\$	3,210.42	Payroll Taxes		48,972.50
60486 PRINTER MAINT. AGREEM	\$	8,388.05	70950 RPLCMNT FUND ASSESSMT	\$	595,833.37
60494 POSTAGE EXPENSE	\$	3,193.79	70980 OPERATING CONTINGENCY	\$	<u>-</u>
60495 OFFICE MISC. EXPENSE	\$	548.49	Replacement Reserve	\$	595,833.37
60496 CHRISTMAS BONUS	\$	4,000.00	TOTAL EXPENSES	\$	1,805,900.87
60497 ADMIN FEES - PAYROLL/401K	\$	7,916.76			========
Office & Administrative	\$	239,233.90	Current Year Net Income/(loss)	\$	1,729,002.04

2024 HOA FEES

# of Units	MODEL	MONTHLY PAYMENT ROUNDED
64	MADISON	\$189
68	ESSEX	\$206
76	WINDSOR	\$227
64	DEVON	\$257
26	HAMPSHIRE	\$217
152	GEORGETOWNE	\$270
82	OXFORD I	\$283
140	OXFORD II	\$273
120	STRATFORD	\$293
206	LEXINGTON	\$363
109	CAMBRIDGE	\$339
1	YARDLEY	\$429
82	YORKTOWNE	\$429

2023 BOARD OF TRUSTEE ELECTION **RESULTS**

While we are saddened at the loss of 2 of our Board Members, we welcome all the new Board Members, and will continue to work together as a team to make Crestwood Village Co-Op Four an even better 12/7 - 2024 BUDGET MEETING 6PM community for our members. With the rising prices 12/7 - 12/15 - HANUKKAH of just about everything, the Board will work together 12/8 - RECYCLING in an attempt to keep expenses down, while also adding new events for our members to meet and mingle with one another. Here's looking to new Board Member and a Happy and Safe New Year!

AL COSTANZO -	69
ROBERTA ELDRIDGE -	32
RENEE ESPOSITO -	55
EDMUND FIGLER -	32
CAROLYN LaBERTA-	102
CAROL MARSELLA-	73
WAYNE STRELECKI-	54

AT COCE AND

DECEMBER AT A GLANCE

12/2 - FLEA MARKET

12/5 - KNITTING/CROCHET

12/6 - LAST DEBRIS PICK UP

12/7 - WOMEN'S CLUB MEETING

12/19 - KNITTING & CROCHET

12/22 - RECYCLING

12/24 - CHRISTMAS EVE

12/25 - CHRISTMAS DAY- (OFFICE CLOSED

12/26- OFFICE/CLUBHOUSE CLOSED (KWANZAA **BEGINS**)

12/27 GARBAGE PICK UP

12/30 - VILLAGE WIDE GARAGE SALES

12/31 - NEW YEAR'S EVE

1/1 -NEW YEAR'S DAY (OFFICE/CLUBHOUSE CLOSED)

*GARBAGE PICK UP EVERY MONDAY & THURSDAY - EXCEPT 12/27 DUE TO THE

CHRISTMAS HOLIDAYS)

**BINGO EVERY TUESDAY

***CERAMICS EVERY WEDNESDAY

****COFFEEKLATCH EVERY THURS

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ads-/15

WOMEN'S CLUB MEETING - DECEMBER 7th 1-3PM

December is a time to rejoice with our family and friends. It's filled with Christmas parties and secret Santas. This December 7th the Women's Club is doing something special and different. We are going to have an **English tea party and gift auction**. There will be lots of chances to win gifts and cash cards. Tickets on the 7th will be \$10 for the event. This is for our members. All proceeds from this event will be donated to families with children suffering from cancer. Break open your piggy bank! Tickets for the auction will be for sale. Get as many chances as you want!

On a personal note, I want to thank you all for bringing me into your family as your President. It's been a great year thanks to all of you. As a family, we were able to reach out to the Homeless Veterans and Seniors living in tents. We gave supplies, food and comfort in numbers beyond my hopes.

Let's all celebrate a wonderful year together! See you December 7th for a day of food, prizes and friendship.

Remember to bring your special tea cup. There will be a prize at each table for the one you vote the best!

Kate Planz, President <u>v2kplanz@gmail.com</u>

CERAMICS CLASS EVERY WEDNESDAY 9AM-12PM

Ceramics Class is held every Wednesday in the Betsy Ross room from 9AM-12PM. Now is the time to make some personal holiday gifts OR maybe escape the winter blues as they fall upon us. If you are looking for something to do, and meet new people, come to Ceramics. The cost is \$3.00 weekly, and every other week we pay \$5.00 for an instructor. We supply the paints, you purchase the pieces. Come check it out!!! We have a great time each week! If you have any questions, please contact me Maddy Dempsey, President at (609) 433-0989. HAPPY HOLIDAYS!

KNITTING/CROCHETING GROUP DECEMBER 5th & 19th 10AM-12PM HAPPY HOLIDAYS!

Well here it is December already, busy decorating for Christmas, Hanukkah or Kwanzaa, shopping, baking, wrapping presents and finishing your knitting or crocheting gift projects. We will be meeting in the Betsy Ross Room on December 5th & 19th from 10:00am to 12pm. Have a Merry Christmas, Happy Hanukkah and Kwanzaa and a safe and healthy New Year!

RENEE ESPOSITO, PRESIDENT resposito@crestwoodvillagefour.com



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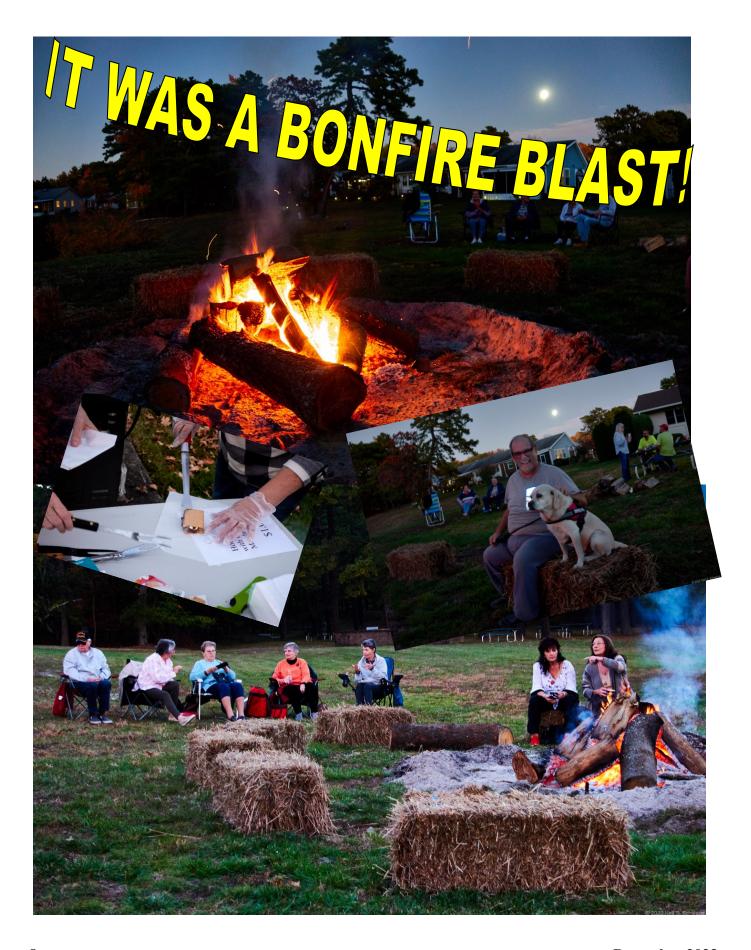
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DECEMBER 2023 BUS SCHEDULE

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
					1 9:00 AM Whiting Shopping Center and Whiting Commons. 11:30AM Manchester Shop Rite	2 NO TRIPS TODAY
3 9:00 AM CHURCH STOPS AT: VARIOUS CHURCHES	4 10:00AM Whiting Shopping Center and Whiting Commons Dollar Tree 1:00PM Depart Whiting Shopping Center	5 NO TRIPS	6 9:00 AM Ocean County Mall Target/Lowes, DSW, Michaels	7 NO TRIPS TODAY	8 9:00 AM Whiting Shopping Center and Whiting Commons. 11:30AM Manchester Shop Rite	9 NO TRIPS TODAY
10 9:00 AM CHURCH STOPS AT: VARIOUS CHURCHES	11 10:00AM Whiting Shopping Center and Whiting Commons Dollar Tree 1:00PM Depart Whiting Shopping Center	12 NO TRIPS	13 9:00 AM Whiting Shopping Center & Whiting Commons PM Only— Lacey Mall P/Ups begin 11:30AM	14 NO TRIPS TODAY	9:00 AM Whiting Shopping Center and Whiting Commons. 11:30AM Manchester Shop Rite	16 NO TRIPS TODAY
9:00 AM CHURCH STOPS AT: VARIOUS CHURCHES	18 10:00AM Whiting Shopping Center and Whiting Commons Dollar Tree 1:00PM Depart Whiting Shopping Center	19 NO TRIPS	9:00 AM Walmart/Aldis/Kohls 1:00 PM Drop off	21 NO TRIPS TODAY	9:00 AM Whiting Shopping Center and Whiting Commons. 11:30AM Manchester Shop Rite	23 NO TRIPS TODAY
24/31 9:00 AM CHURCH STOPS AT: VARIOUS CHURCHES	25 NO TRIPS TODAY MERRY CHRISTMAS!	26 NO TRIPS	27 9:00 AM Freehold Mall	28 NO TRIPS TODAY	9:00 AM Whiting Shopping Center and Whiting Commons. 11:30AM Manchester Shop Rite	30 NO TRIPS TODAY





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The Rep Report

By Carol Marsella

OCEAN RIDE

(It ain't just a trip to the beach!)



Recently, I have become acquainted with a service that is available to all Crestwood Village Four residents who are **60 and older**. I'd seen them around, but never inquired, until now.

OCEAN RIDE is a bus service, specifically available to transport us to medical and dental appointments. But did you know they also offer rides to and from stores, malls, visiting friends, and or other errands and activities within Ocean County?

Of further interest to us, the **60 and olders**, is the special consideration they afford our esteemed Ocean County Veterans. Access to and from out of County VA clinics is free of charge for all Ocean County Veterans. This means coming and going round-trip fares to VA Clinics are free, and **not restricted to Ocean County**. (All other patrons' trips are restricted to Ocean County.)

For the rest of us, fares are billed monthly, so you don't need to carry cash when you're taking the bus. You will be neither required nor permitted to pay at that time. As a point of information, the fair is a flat rate of \$6.00 for the round trip, unless you have PAAD benefits. In that case, the round trip is discounted by half; \$3.00. You must state you have PAAD when making your reservation and will be required to show the driver your CURRENT PAAD CARD when you board.

Pick Up and Drop Off are at your front door. Since this is a Bus service and not a taxi, you should be ready ONE HOUR BEFORE your scheduled pick up, to allow for the other passengers and destinations ample time, and when your appointment or activity concludes, you will give a quick call to Dispatch and let them know you're ready to be picked up to go back home.

**When scheduling medical or dental appointments, you'll want to be mindful that the final daily pick up to go home is 3:30 PM. That is absolute. Be sure to mention this when making your appointment with your medical or dental office, so they're sure to have you ready to go home in time.

Of further interest with regard to OCEAN RIDE is *All their busses are Handicapped Accessible to wheelchairs and mobility scooters.* Since I have a scooter, this was of great interest to me. I had my first ride yesterday and I can report it was quick, easy, safe, and, to be honest, kind of fun. I was thrilled to be able to do my errands, make it to my dental appointment, and arrive home from a stress-free trip for only \$3.00.

As with Stouts, the Ocean Ride drivers are friendly, helpful, kind and informative, and as one would expect, the busses are spotless.

I'll be preparing cheat-sheets you can pick up at the office. In the meantime if you have any questions, you're welcome to call me and I'll answer any questions that I can. (My number appears on the District Reps page and at the bottom of this article. Please do not text.) Of course, you can always call OCEAN RIDE direct at 732-736-8989. Or you can learn more about them by visiting their website: www.co.ocean.nj.us/OC/Transportation

Their hours of operation are 8 AM to 4:30 PM Monday through Friday only. Pick up and drop off times are limited to between 9:15 AM and 3:30 PM.



REMINDER: WHAT TO DO IF THERE IS A POWER OUTAGE? During the cold months it is not unusual for the power to go out. In the event of a power failure, the clubhouse will be open for anyone who needs to warm up, health reasons, charge small devices, etc. If the outage occurs during normal business hours, you don't have to call, just come in. In the event the outage occurs after office hours, call the main number, 732-350-0230, press 9 for emergency and leave a message if someone from maintenance does not answer. We always have a

maintenance staff on call for emergencies. They will come and open the clubhouse.

VOLUNTEERS NEEDED!!!!

Do you like to volunteer? Keep Busy? Then keep reading...

BINGO - CALL JERRY 732-864-6945

<u>NEWSPAPER/NEWSLETTER COLLATING & DELIVERING</u> - CALL DENNIS OR ARLENE AT 678-873-9726

HOW ABOUT HAVING FUN?

CARDS—Every Wednesday 12-3PM - Call Bob at 732-350-4034

FIT AND TRIM—Every Monday 8-9AM

AND OF COURSE...

GAME NIGHT—Every Thursday Night 6PM—Enjoy Pickleball, Uno, Cornhole and more!!!



REMINDER FOR CV4 WINTER EMERGENCY SNOW REMOVAL

With Winter right around the corner, it's time to think about snow and what that means to the members of CV4.

As a reminder, clearing snow for 1190 units takes time, and is no easy task, so we ask for your patience and understanding that sometimes it takes longer than we would all like to clear snow, especially during and after a heavy snowstorm.

On that note, remember, our maintenance crews plow streets and our outside vendors plows are dispatched to plow driveways after 3" of snow falls. Each surrounding area may get different amounts of snow so you can't always depend on depths posted on social media groups, or word of mouth from people in other areas.

When plows are dispatched, <u>your driveway must be free of any vehicles in your driveway or it cannot be plowed.</u> In the past some residents have indicated they can't hear the plows. Unfortunately, neither our crew, nor our vendor's crew can go door to door letting you know they are there to plow.

Shoveling crews are also contracted out as part of our main snow removal process to clear the main sidewalk on foot from your front door to the street. **This means your driveway and sidewalk do not get cleared at the same time.** For example, your driveway may have been cleared in the morning, but your sidewalk still has not been cleared. Please be patient, they will get to it.

More importantly, as in the past, if you have a medical need to have your driveway cleared first, (medical need does mean you might have something happen, it means you already do, such as being on dialysis or oxygen, etc.), please contact the office and provide the office with a doctor's note. Keep in mind, however, that even though you are on the priority plow list, it does not necessarily mean your driveway or sidewalk will be cleared at the same time due to the crew systematically working their way through the village on foot.

Again, snow removal is no easy process, whether it's a small storm or a blizzard, so again, please be patient. If the weather is really bad outside, stay safe by staying indoors if you can.

-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.

DISTRICT REP	DISTRICTS	UNIT ADDRESS	REP PHONE
Carol Marsella	IA, 2B, 3A, 3B, 4B, 8B, 9A, 9B, 2IA, 2IB, 22A	Concord Dr: 2 thru 7; Constitution Blvd: ALL; Hudson Pkwy: 154, 156, 158, 160, 162,166, 168, 170, 172; Independence Pkwy: 16, 18, 19 thru 25 and 27 and 41, 43, 45, 47, 49, 51, 53, 55, 57,, 59, 61, 63, 65, 67, 69, 71, 73, 75; Liberty Ct: ALL; Lincoln Ct: ALL; Moccasin Dr: 1 thru 20 and 25 and 27, 29, 31, 33, 35; Monticello Dr: 3 thru 13; Musket Ct: ALL; Musket Lane: 2,4,6,8 thru 23 and 31 thru 35 and 37, 39, 41, 43; So. Columbus Blvd: 100, 102, 104, 105, 106; Wayne Ct: ALL; Webster Ct: ALL; Windsor Ct: ALL	973-570-3470
Merrilee Burd	10B, 11A, 11B, 12A, 12B, 13A, 16A, 16B, 17A, 17B, 18A, 18B	Alden Ct: ALL; Flintlock Lane: ALL; Franklin Ln: 20, 22, 24, 26, 28 thru 84; Hale Ln: ALL; Jefferson Lane: I thru 10; Lexington Dr: I thru 20; Molly Pitcher Blvd: I thru 37 and 39, 41, 43, 45, 47; Molly Pitcher Ct: I thru 9.	848-223-4409
Blanche Doran	20A, 20B	Buckskin Ct: ALL; Hudson Pkwy: 105, 107, 109, 111, 112, 114, 116, 118; Jackson Ct: ALL; Monticello Dr: 14 thru 20.	732-597-1732
Gene Faulkner	4A, 7B, 10A, 15A, 15B	Hudson Pkwy: 113 thru 153, and 155, 157, 159, 161, 163; Mohican Lane: 8 thru 13; Musket Ln: 1, 3, 5, 7.	732-278-8983
Irene Gendron	13B, 14A, 14B, 19A, 19B	Adams Ct: ALL; Carteret Lane: ALL; Franklin Lane: 4,6,8,10,12,14,15,16,17,18,19,21,23,25,27; Lexington Dr: 1 thru 4 and 6, 8, 10, 12, 14, 16, 18, 20 thru 30; Pioneer Ct: 1 thru 7; Raleigh Drive: 1 thru 6.	609-284-4461
Caroline Statile	IB, 2A, 8A	Grant Ct: ALL; Independence Pkwy: 26, 28 thru 40 and 42, 44, 46, 48, 50, 52, 54; Moccasin Dr: 26, 28, 30, 32, 34, 36, 38, 42; Vermont Ct: ALL	732-350-0701
Irene Tysh	5A, 5B, 6A, 6B, 7A	Salem Dr: 22, 24 thru 31; Valley Forge Dr: 5 -7-9 11 thru 26 and 28; Yorktowne Pkwy: 49, 51, 53, 55, 57 thru 74 and 76, 78, 80, 82, 84, 86,88,90.	732-604-9388

EXAMPLE:

If your number address is 162, as far as districts are concerned, the pertinent initials are all inclusive. (162A, 162B, 162C, 162D) whether it's a single, duplex, quad, or multi style.

NOTICE of CHANGE CV FOUR FLEA MARKET DONATIONS EFFECTIVE IMMEDIATELY

Due to recent donations interfering with clubhouse activities, donation drop off times are now limited to Wednesdays between 9 AM and 2 PM, exclusively.

We cannot accept:

- Furniture
- Sets of dishes
- Glassware
- Clothing or footwear of any kind
- Unassembled, or unopened, unboxed items

In order to be sellable, items <u>must be</u> clean, complete (as in puzzles & games), assembled, and in working order.

All donations and donated goods must be registered at the office. Please be prepared to give your name, address, as well as a description of what you are donating.

CV Four Flea Market Resident's Tables are very grateful for any donations of sellable goods. We thank you for your generosity and understanding.

Carol Marsella, CV Four Flea Market Manager on behalf of CV Four Flea Market Staff and Volunteers.

MERRY CHRISTMAS, HAPPY HANUKKAH, HAPPY KWANZAA AND HAPPY NEW YEAR FROM YOUR CRESTWOOD VILLAGE FOUR STAFF AND OUR FAMILIES TO YOURS. MAY YOU STAY WARM, SAFE AND HAPPY DURING THIS TIME OF YEAR. BE KIND TO ONE ANOTHER. IF YOU KNOW SOMEONE STRUGGLING, MAYBE DUE TO LONELINESS, OR PERHAPS THEY JUST LOST A LOVED ONE, OR CAN'T BE WITH THEIR LOVED ONES, SHOW KINDNESS. A SIMPLE SMILE OR KIND GESTURECAN GO A VERY LONG WAY. WITH THE WORLD IN TURMOIL, IT'S THE SIMPLEST ACTS OF KINDNESS THAT CAN BRIGHTEN SOMEONE'S DAY.

December 2023 15

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
					Fit & Trim 8- 9AM	2 FLEA MARKET
೯	4 Garbage Pick-Up Fit & Trim 8-9AM Cards 6 PM	S KNITTING & CROCHET 10AM-12PM BINGO Food 4 PM Bingo starts 6:00PM We have Pull Tabs!	6 Ceramics 9AM-12PM Cards 12PM-3PM Billiards 12:30PM	7 Garbage Pick-Up COFFEE KLATCH 3PM CV4 BUDGET MEETING 6:15PM- 7:15PM NO GAMES TONIGHT	8 Fit & Trim 8- 9AM	o o
10	11 Garbage Pick-Up Fit & Trim 8-9AM Cards 6 PM	12 BINGO Food 4 PM Bingo starts 6:00PM We have Pull Tabs!	Ceramics 9AM-12PM Cards 12PM-3PM Billiards 12:30PM	14 Garbage Pick-Up COFFEE KLATCH 3PM GAMES,PICKLEBALL & BOCCE 6PM	15 Fit & Trim 8- 9AM	16
17	18 Garbage Pick-Up Fit & Trim 8-9AM Cards 6 PM	KNITTING & CROCHET 10AM-12PM BINGO Food 4 PM Bingo starts 6:00PM	20 Ceramics 9AM-12PM Cards 12PM-3PM Billiards 12:30PM	21 Garbage Pick-Up COFFEE KLATCH 3PM GAMES, PICKLEBALL & BOCCE 6PM	22 Fit & Trim 8- 9AM	23
24/31 CHRISTMAS EVE NEW YEAR'S DAY	25 CHRISTMAS DAY	26 OFFICE/ CLUBHOUSE CLOSED IN OBSERVANCE OF CHRISTMAS	27 GARBAGE PICK UP Ceramics 9AM-12PM Cards 12PM-3PM Billiards 12:30PM	28 Garbage Pick-Up COFFEE KLATCH 3PM GAMES,PICKLEBALL & BOCCE 6PM	29 Fit & Trim 8- 9AM	30 VILLAGE WIDE GARAGE SALES