

CRESTWOOD VILLAGE

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

NOVEMBER 2023

Your 2023 Board Policies and Procedures... We have had policies and procedures in place for a while, but this year Ed was extra insistent on compliance. The Board, Staff, and Maintenance Dept were given a quick class on all requirements for all purchases and preapprovals for special items. Receipts are to be placed in a specific folder so when the invoices come in those will be verified and paid. Some residents began to be concerned as to why their checks were not being deposited and others were concerned as to why the automatic withdrawals were not working.

What to do?

Ed started reading manuals on his personal time educating himself on the procedure necessary to post payments. With the help of the Trustees, we started to move things forward, depositing checks and linking them to the residents' accounts. Also getting our vendors paid as quickly as possible, to avoid additional fees, or possibly having them refuse to work with CV4 in the future.

This left us with almost 4 months of work, needing entry into our financial software. We hired a competent bookkeeper, knowing there is no way anyone can keep the Village current and get all that work caught up at the same time.

We also needed a new Auditor, so we started interviewing Auditing firms and hired "CG Firm," an Audit needed to be done after the books were closed. We asked for some recommendations from CG and hired "CFO your way." Since Tom left without closing the 2022 books, CFO closed our books, making the needed adjustments. Also, CFO entered the 4 months of backlog, while the bookkeeper could concentrate on moving us forward and our present needs.

While that work was being done, Ed brought to our attention that with bank fees rising, and rates seeming to stand still, it was costing the village more than we were realizing in returns. Noting that CD rates were doing well, we investigated CD's, and they were yielding better returns. We voted to invest in two 3-month CD's and two 9-month CD's.

The financials were Audited, and will be presented to the membership at the November 15th meeting.

On another note, The Village received a generous donation from our own Veteran Trustee, Renee Esposito, who, with the added assistance from maintenance, added a Veterans Memorial in the front of the building to the right of the front lobby doors.

We also modified the renovation procedures on revoked units. The policy now is an ALL IN BID, meaning when a contractor bids a job on a revoked unit renovation, the amount on the agreement is for all the purchasing and labor. Material will no longer go through the Village Four accounting system. This reduces our staff time and our record keeping.

This Board is proud of its good hard work and numerous positive accomplishments for our shareholding friends and neighbors. See you in the neighborhood and at the Village Events.

Looking to a bright and productive future, wishing a Happy Veterans Day to all who serve and a Happy and Healthy Thanksgiving to all here in Crestwood Village Four!

NOVEMBER AT A GLANCE

11/1 - DEBRIS PICK UP
11/1 - 11/2 CONCORD DRIVE CLOSED 24 HOURS
11/2 - WOMEN'S CLUB MEETING
11/4 - FLEA MARKET
11/5 - DAYLIGHT SAVINGS TIME ENDS
11/7 - ELECTION DAY (NON-CV4)
11/8 - VETERAN'S DAY CELEBRATION
11/8 - EVENING BOARD VOTING—6PM-8PM
11/9 - BOARD OF TRUSTEE VOTING 10AM-2PM
11/9 - DISTRICT REP MEETING
11/10 - VETERAN'S DAY (OFFICE/CLUBHOUSE CLOSED)
11/10 - RECYLCING
11/21 - KNITTING & CROCHET CLUB
11/23 THANKSGIVING DAY (OFFICE/CLUBHOUSE CLOSED)
11/24 -OFFICE/CLUBHOUSE CLOSED
11/25 - VILLAGE-WIDE GARAGE SALES
11/29 - BUS TRIP TO FREEHOLD MALL

*GARBAGE PICK UP EVERY MONDAY
& THURSDAY (EXCEPT
THANKSGIVING)*
**BINGO EVERY TUESDAY
***NO SHUFFLEBOARD
*****COFFEEKLATCH EVERY THURS
FISHING GROUP CANCELED UNTIL
SPRING

ELECTRIC BILL SCAMS: DON'T BE A VICTIM

For those members who missed it in "The Times," those of us who follow the issue know that Manchester Township has failed to partner with an electric energy generation supplier, relating to recent "energy consortium" initiatives. To refresh memories, the consortium concept means that Manchester in concert with neighboring townships [such as Lacey, Berkeley] put out bids to competing electric suppliers to supply the "energy generation" part of your monthly electric bill. Everyone's "delivery" bill portion goes through JCPL, regardless. In the past I personally saved a bundle participating in the consortium plan, which is "opt out," meaning all customers in the consortium area automatically are enrolled in the \$\$ saving plan. You can opt out, for example, if you believe in the "climate change" "green initiative" scam; it's your call, or if you prefer, you may sign with any other supplier offering service to Manchester Township. Otherwise, for now, when we all roll off the Energy Harbor low rate, we all default to JCPL's rate, which I think is ~\$.104 cents per Kw [Energy Harbor's has been ~\$.095 cents]. Since JCPL offers the lowest current rate right now, JCPL will be our default supplier & generation source until the negotiators sign up with someone else. I write all this as a "caveat emptor" warning. Knowing this situation with the ongoing consortium negotiations, energy suppliers will begin blitzing you with fliers in the mail, inducing you to sign with them. These ad materials will contain at best misleading half-truths, or at worst outright lies. So watch out! Whatever they pitch, go back to JCPL's "basic energy generation" rate per Kilowatt hour versus what the shill is touting. BUYER, BEWARE! Had I the power, all this stress would vanish tomorrow. I would issue drilling permits for natural gas, crude oil, fracking, nuclear plants, clean coal plant, such that your winter bills would be around \$35.00 a month and summer, maybe \$23.00. [Plus your investment money would explode upward]. Meanwhile, you can help by voting for the most conservative candidates running for public office. Otherwise, just be cautious reading the coming ad campaign. If you think the junk we get regarding Medicare open enrollment is bad, you ain't seen nuttin'!

By: Frank Skettini, Secretary

ALBERT K CONSTANZO
3 WINDSOR COURT, WHITING, NJ 08759
908 298 1144

OBJECTIVE: To work with our trustees to continue to make improvements to Crestwood village Co-Op 4.

EDUCATION: Kean University
Bachelor of Science Degree in Computer Science May 1986

PROFESSIONAL

EXPERIENCE: KEAN COLLEGE

Taught classes on operation systems and Internet Access to Faculty and staff at Kean University. Acted as system Administrator and Network Administrator. Acted as Beta Test Administrator. Modified, Improved and recompiled PRIMOS operating system, Author of RFC 1505.

DYNAMIC SOFTWARE

Director / Computer Systems Manager and Owner
Oversee the operation, maintenance and procedures of the organization of computer systems. Acts as liaison between the corporation and outside vendors to complete goal and objectives.

AKC COMPUTER SERVICE CORPORATION

Systems Analyst, Engineer, Consultant October 1994—July 2003
Designed, constructed and configured internal corporate wide area networks.

Moved to Crestwood Village Co-Op 4 6.5 years ago and wanted to know about the workings of the village. I decided to become a District Rep and learned a lot while in this position. I think I can do more for the village as a trustee. Therefore I submit my resume to you for consideration as a Trustee.

2024 BOARD OF ELECTIONS - IMPORTANT DATES

Over the years we have had an overabundance of complaints from our members who still work stating that while they would like to vote, they are unable due to the conflict in work hours. The Board has decided to follow suit from last year and open one evening to permit our working members the opportunity to vote.

PLEASE MARK YOUR CALENDARS ACCORDINGLY:

NOVEMBER 8, 2023 - EVENING VOTE - 6PM-8PM

NOVEMBER 9, 2023 - ELECTION DAY - 10AM-2PM

The term begins January 1,, 2024. We, the Certificate Holders must select between one (1) and four (4) Trustees for a Two (2)-year term.. Those Trustees whose terms are expiring are: **Renee Esposito, Edwin Figler, Jr., and Wayne Strelecki**. In whole, the following members are running (in alphabetical order):

ALBERT CONSTANZO

CAROLYN LaBERTA

ROBERTA ELDRIDGE

CAROL MARSELLA

RENEE ESPOSITO

WAYNE STRELECKI

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I stand here, AN AMERICA!

I do not stand alone -

With me stands my heritage,
Men and Woman who fought for
their home.

You see my form and shape, but
with me stands Protectors of our
land, who died for our country,
Patriots whose work and hought
formulated our freedom, We are
united in our purpose, - to keep our
land free. We come from different
creeds, genders and religious beliefs.
Our land of birth is equally as spread
out and diverse.

We, though, are here as one
WE STAND UNITED!



HONORING ALL WHO SERVED
VETERANS DAY
UNITED STATES OF AMERICA

**VETERAN'S DAY CELEBRATION PROVIDED BY
RENEE ESPOSITO, TRUSTEE & USAF VETERAN**

WHERE: INDEPENDENCE HALL

TIME: 2:00PM

**WREATH CEREMONY AROUND THE VETERAN'S
FLAGPOLE AND HONOR GUARD CEREMONY.
COFFEE & CAKE TO FOLLOW.**

ON BEHALF OF THE BOARD OF TRUSTEES CV4 STAFF AND VOLUNTEERS,
WE WANT THANK ALL OUR VETERANS FOR YOUR TIME AND SACRIFICES.
WITHOUT YOU, THERE WOULD BE NO FREE AMERICA.



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NOVEMBER 2023 BUS SCHEDULE

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
			1 9:00 AM Whiting Shopping Center & Whiting Commons PM ONLY - Lacey Mall P/Ups begin 11:30AM	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 Dollar Tree 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 Dollar Tree 1:00PM Depart Whiting Shopping Center	14 NO TRIPS	15 9:00 AM Whiting Shopping Center & Whiting Commons PM Only- Lacey Mall P/Ups begin 11:30AM	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 Dollar Tree 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 Dollar Tree 1:00PM Depart Whiting Shopping Center	28 NO TRIPS	29 9:00 AM Freehold Mall	30 NO TRIPS TODAY		

Treetops Kitty Cafe

Volunteer of the Month

Treetops Kitty Café would like to start recognizing and highlighting our dedicated volunteers that make our mission possible! Without them, less felines would be united with friends and forever families and we would like to commend a volunteer each month for their service and commitment!

October's Volunteer

Roberta Eldridge

Bringing endless energy and passion to the cafe, Roberta hails from the center of the universe, **Manhattan New York**, where she had the pleasure of being a dancer, a model, a writer and so much more. Don't hesitate to ask her about it sometime! A lifelong cat lover, she currently cares for the cafe cats as if they were her own. However, she has three of her own fur babies: **Ava**, named for the iconic gorgeous movie star, **Sheba** who she deems her "chubby football", and **Nicky** the wonderful Siamese. Roberta's involvement with the cafe is rooted in both her eternal love for cats and the contagious, altruistic nature of the Treetops Rescue. While **Jingles** is her favorite cafe cat, attributed to his great looks and temperament, she is pictured above with Penelope the purrfect Persian! Thank you for all that you do!

Was also the founder of this rescue. Before that wrote for New York Newspapers, and 2 books published. Adult Education instructor.

ROAD CLOSURES

12PM - WEDNESDAY, NOVEMBER 1ST

12PM - THURSDAY, NOVEMBER 2ND

(24 HOURS)

To ensure compliance with Section 1.11 of the Rules & Regulations that states "To ensure that all roadways in the Co-op remain designated under state law as "private property", one (1) entrance roadway will be closed to traffic for 24 hours on the first Wednesday of November".

***PLEASE PLAN AN ALTERNATE ROUTE**

A NOTE FROM YOUR NEWSLETTER CREATOR AND EDITOR: Many of you don't realize the effort it takes to put together your monthly newsletter. The writing and contributing of articles, and the editing and proofreading. Unfortunately, this month, we had a delay with the newsletter, and I'd like to personally apologize to all of you for that delay. By the time you receive this, the road closures will be open again, and the Women's Club will either be meeting or have met already. Due to last minute, unforeseen changes, the already completed November newsletter had to be completely revised. While it can take well over 6 hours working at home, it takes about 3 days working on it at the office due to the magnitude of work. And other duties. On that note, I would like you to know that I try my hardest to provide you with an informative and accurate monthly newsletter. Yes, mistakes happen, but I wanted to personally apologize for this delay. The staff at CV4 works very hard to meet the needs of our residents. We all want to wish you and your family a safe and happy holiday season.

Yours truly, Diane Marchinetti, Resident Coordinator



8:00 A.M. --- 1:00 P.M.

AUTUMN


Flea Market



NOV 4

INDEPENDENCE HALL

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Renee Esposito

Resident of Crestwood Village Four Co-op, Inc. since November 2020. Currently a Board of Trustee Member since December 2022 filling a vacancy to December 2023. I started a Veteran's Group and created the Veteran's Memorial Display. I volunteered for CV4 bingo twice a month selling bingo boards, and selling tickets for CV4 events. I have also assisted the office staff in getting out the Senior/Veteran's checks, updated spreadsheets, made phone calls to residents regarding water/sewer bills, and etc..

Work Experience

Group Home Assistant

21 PLUS INC - Manchester, NJ

February 2019 to March 2020

Provide direct care for clients with disability in a group home and assistance them to become independent as much as possible.

Department of United States Air Force - McGuire AFB, NJ

Human Resources Specialist-Federal Employee

April 2015 to January 2019

I provided customer service to US service members, dependents, contractors, federal employees and other clients for a variety of different services from issuing common access cards and identification cards, in-processing, applying for citizens and other administrative process. I also prepared administrative correspondences, reports and etc...for processing and/or mailed out.

Budget Resource Specialist-Federal Employee

May 2013 to April 2015

Processed Utilities Bills and reimbursements for several agencies on Joint Base McGuire-Dix-Lakehurst.

I processed and researched other financial documents and performed year end close out.

Housing Specialist-Federal Employee

September 2009 to May 2013

Inspected off-Base housing to make sure it is adequate for US service members and their families.

Assisted service members in finding suitable housing, reviewed leases for military clauses, referred them to privatization housing on base, and processed orders for moving household items on-Base.

Administrative Assistant-Federal Employee

January 2001 to September 2009

I was federal employee and also a Member of US Air Force Reserve working as a Air Reserve

Technician preparing numbers correspondences, pay documents, orders, personnel documents and troubleshooting and updating computer software and hardware. Maintain administrative records, additional duty ordering office supplies, overseeing government travel cards program, voting monitor, medical and lodging monitor.

Military Service

Branch: United States Air Force

Rank: TSGT

June 1983 to March 2010

From 1983 to 1987 I was have duty. An overview of my career was in administrative specialist/ assistant, computers and Human Resources/personnel specialist.

Commendations:

Air Force Achievement medal with three oak leaf clusters and commendation medal.

Volunteer

Poll Worker for Ocean County Board of Elections 2019 to present

Vice President CV4 Ceramics 2022 to present

Secretary/Treasurer CV4 Women's Club 2022 to present

Knitting/Crocheting Group CV4 Point of Contact January 2023 to present

Lakehurst United Methodist Church Staff Pastor & Parish Relations Committee Chair



NOVEMBER 29, 2023, we will be returning to FREEHOLD MALL! This will be a regular bus schedule with pick up through CV4 at regular stops. That means NO sign in with the office. If this is your 1st time travelling with Stouts, come to the Clubhouse to be picked-up. 9AM sharp.

Ed Figler Jr., Board Treasurer

Contact

49B Independence Pkwy
ed@crestwoodvillagefour.com

Objective

As a current Trustee and Board Treasurer, I have actively participated in the successful implementation of rules, suggestions, events, and ideas to further the betterment of our community here at Crestwood Village IV, where I have resided since 2026.

My primary responsibilities while serving on the Board of Trustees have been overseeing our village finances, from crating and fine tuning the 2021 and 2022 budget to the implementation of a long overdue purchase order system that added an important layer of financial accountability.

During my current 2-year term I have also supervised maintenance projects that required my engineering expertise and worked closely with our Maintenance Supervisor to provide quality work throughout our village.

I look forward to diffing in for another term, to keep close watch on our finances, and to continue offering my assistance where it's needed in Village Four.

Education

Brooklyn Technical high school
Technical High School Diploma

Staten Island Community College
Associate Diploma – Construction

New Jersey Institute of Technology
*Bachelor of Science/Construction/
Contracting*

Key Skills
Project & Property Management
Budgeting
Code & Safety Compliance
Building Maintenance

Key Skills

Project & Property Management
Budgeting
Code & Safety Compliance
Building Maintenance

OTHER

Cub Scout (8 yrs)
Assistant Scout Master (4 yrs)
Competitive HS Marching Band Pit
Baseball Coach & Manager (4 yrs)

Experience

Operating Engineer Manager for various commercial offices and properties in New York City (38 years in total)

Chief Engineer (25 of these years)

-Responsible for HVAC building operation and maintenance

-Prepared annual capital budget for HVAC systems upgrades

-Supervised engineer crew to ensure quality compliance for all preventative maintenance and tenant requests

Commercial & Residential Building Management (10 of these years)

-Responsible for total office building operations and maintenance including:

*Budgets, capital projects, upkeep, and maintenance, building cleaning, oversee tenant constructional renovations, tenant relations, and complete life safety of building residents.

Professional Expertise

-Air Conditioning/Refrigeration installation and Maintenance

-Diesel Fuel Handler

-Sprinkler Systems

-Air Compressor Routine Safety Checks

Leadership

-FDNY Certificate of Fitness

-Fire Safety Director

-Emergency Action Plan Director

RESUME

Carolyn LaBerta
4A Carteret Lane

I have resided in Crestwood Village 4 since November 2018.

Work History:

Employed by NJ Blue Cross for 7 years and retired from Jersey Central Power & Light Co after 23 years.

Qualifications for Trustee:

Resided in Union Beach NJ for 31 years where I served on the Board Council for 3 years, President and Member of Board of Education for over 20 years and Chairperson and Commissioner of Bayshore Regional Sewage Authority for 8 years.

Goals:

1. More membership meetings. If not monthly, every other month or quarterly. This will keep residents more informed on what is happening in the community. 2 meetings a year is unacceptable for any community.
2. More transparency when it comes to accounts, audits and bids. Accounts should be show monthly in newsletter.
3. An active Alternative Dispute Resolution (ADR). Residents should know what rights they have under this State mandated law and how to go about requesting an ADR meeting.

CRESTWOOD VILLAGE IV - WOMEN'S CLUB MEETING - NOVEMBER 2ND - 1PM-3PM

October's meeting went very well. We planned for our December Winter Tea in place of a regular meeting. On December 7th we will be holding a Tea and Gift auction for our members. Tickets are \$8 each and \$10 at the door. You must be a member. You are welcome to join at any time .Dues is \$10 for our 23-24 year membership. I'm asking the ladies to donate something to put on our auction table. We continue to collect for the Homeless Vets and Seniors. We want to Thank Barbara Knowles from AristaCare for the delicious food from Luigis. We played bingo and won gift cards.

We are raffling 2 gifts cards in December, one for \$100 and one for \$50. All women are welcome to join! See you all in November.

PRESIDENT - KATE PLANZ (y2kplanz@gmail.com)
VICE PRESIDENT - MADDY DEMPSEY (dammom615@verizon.net)
TREASURER/SECRETARY - SANDY LONG

RESUME CAROL MARSELLA

CAROL MARSELLA
162-D Hudson Parkway, Whiting, NJ08759
973-570-3470
carolmarsella2@gmail.com

EDUCATION:

Seton Hall University: Business
Westminster Choir College: Voice and Movement
NJ Business Institute: Real Estate
Weichert University: Real Estate CE (Ongoing)
NJ Certified EMT (lapsed, no plans to reinstate)

Contributions to Crestwood Village CO-Op Four since 2015

EMPLOYMENT

CV FOUR EMPLOYMENT:

July through November 2021/July through December 2022

Office Reception:

Interfaced daily with maintenance, custodial, and office staff; vendors, realtors, roofers and landscapers, contractors, deliveries, busses, and events; handled daily phones, walkins; prepared insurance docs, spreadsheets, and copy edited the 2022 Master Grid. Am well versed in CV Four computer operations, office procedures, bylaws and rules & regulations. Designed invitations, signs, and posters for events and holiday celebrations. Have occasionally advised office staff and trustees on real estate related procedures.

CV FOUR VOLUNTEER ACTIVITIES AND CONTRIBUTIONS:

District Rep:

2017 Joined as associate volunteer under the direction of then Chari, Diane Tisza
2020 Appointed Co-Chair Merilee Burd by Trustees, (President Dave Chabala)
2022 Appointed Chair by Trustees, (President Jo-Ann McKeon)

CV4 Flea Market Manager:

Since August 2021, I have run CVFour's highly successful monthly Flea Market, of which I am the most proud, first boasting the best crew of volunteers anyone could ever hope to work with, thus bringing in approximately \$15,000 in net revenue from 14 events.

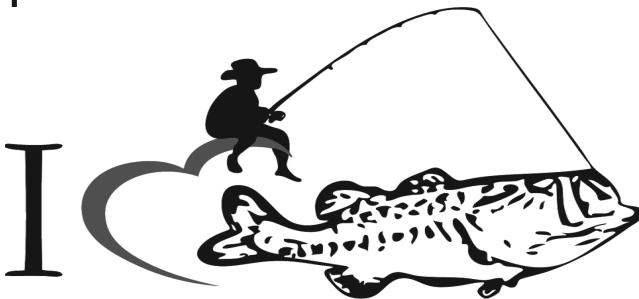
CV Four Occasional Volunteer Activities:

Monthly newspaper collating and delivery
BINGO

KNITTING & CROCHET - EVERY WEDNESDAY 9AM-12PM

Here it is this time of year to be thankful for what you have and count your blessings and to recognize our veterans past and present who are serving or did serve our country. Happy Veterans Day and Thanksgiving to each and everyone of you. The knitting and crocheting Group will meet on Tues, November 7th & 21st, 2023 in the Betsy Ross Room from 10 am-12 pm.

-Renee Esposito-



TO ALL FISHING LOVERS, THE FISHING GROUP WILL RE-CONVENE IN THE SPRING. WHILE WE WAIT PATIENTLY FOR THE COLD WEATHER TO SUBSIDE, IT WILL BE FISHING SEASON BEFORE WE KNOW IT! HOPE TO SEE YOU ALL THERE. PLEASE CONTACT AL MAURIELLO AT (732) 678-8956 FOR MORE INFORMATION IN THE SPRING.

WAYNE STRELECKI

CAREER OBJECTIVE

Seeking to utilize excellent communication, interpersonal, and organizational skills to complete tasks. Reliable with a good work ethic and the ability to quickly adapt to new tasks and environments.

SKILLS

- Dr. Dispatch
- Digital Dispatch
- Dispatch Procedures
- Dispatch Communication
- Dispatch Recordkeeping
- Route Dispatch
- Phone Dispatch
- Dispatch Assistance
- PC Dispatch
- Dispatch Planning
- Dispatch Collaboration
- Assisting Dispatch
- Dispatch Supervision

EXPERIENCE

Sr. Service Agt./Dispatch

NOV 1988 - NOV 2011 | Fedex Express, Newburgh, NY

- Coordinated the movement of cargo between warehouses, distribution centers and retail outlets.
- Ensured compliance with federal regulations such as DOT, HAZMAT, CSA, FMCSA.
- Resolved customer disputes related to shipment delays or damaged goods in a timely manner.

District Manager(Circulation)

FEB 1974-NOV 1988 | Times Herald Record Newspaper, Middletown, NY

Managed proper distribution of newspapers in my district, with use of youth paper carriers, retail stores and adult motor deliverers.

EDUCATION

High School Diploma

JUN 1971 | Minisink Valley Central H.S., Slate Hill, NY


CONTACT

(732) 350-0230

wstrelecki10@gmail.com

Whiting, NJ 08759

NOVEMBER 2023

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY
<p>5 DAYLIGHT SAVINGS ENDS DON'T FORGET TO FALL BACK</p> 	<p>6 Garbage Pick-Up Fit & Trim 8-9AM Cards 6 PM</p>	<p>7 ELECTION DAY (NON CV4) KNITTING & CROCHET 10AM-12PM BINGO Food 4 PM Bingo starts 6:00PM</p>	<p>1 DEBRIS PICK UP CONCORD DRIVE CLOSED 12 PM Ceramics 9AM-12PM</p> <p>8 VETERAN'S DAY CELEBRATION 2PM CV4 EVENING VOTE 6PM-8PM (INDEPENDENCE HALL)</p>	<p>2 Garbage Pick-Up WOMEN'S CLUB MEETING 1PM-3PM COFFEE KLATCH 3PM GAMES,PICKLEBALL &</p> <p>9 Garbage Pick-Up DISTRICT REP MEETING 1PM-3PM COFFEE KLATCH 3PM CV4 ELECTION 10AM-2PM</p>	<p>3</p> <p>4 FLEA MARKET</p>
<p>12</p>	<p>13 Garbage Pick-Up Fit & Trim 8-9AM 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 COFFEE KLATCH 3PM GAMES,PICKLEBALL & BOCCE 6PM</p>	<p>17 Fit & Trim 8-9AM</p> <p>18</p>
<p>19</p>	<p>20 Garbage Pick-Up Fit & Trim 8-9AM Cards 6 PM</p>	<p>21 KNITTING & CROCHET 10AM-12PM BINGO Food 4 PM Bingo starts 6:00PM</p>	<p>22 Ceramics 9AM-12PM Billiards 12:30PM</p>	<p>23 THANKSGIVING! OFFICE/CLUBHOUSE CLOSED</p> 	<p>24 OFFICE/CLUBHOUSE CLOSED</p> <p>25 VILLAGE WIDE GARAGE SALES</p>
<p>26</p>	<p>27 GARBAGE PICK-UP Fit & Trim 8-9AM Cards 6PM</p>	<p>28 BINGO Food 4 PM Bingo starts 6:00PM We have Pull Tabs!</p>	<p>29 BUS TRIP TO FREEHOLD Ceramics 9AM-12PM Billiards 12:30PM</p>	<p>30 Garbage Pick-Up COFFEE KLATCH 3PM GAMES,PICKLEBALL & BOCCE 6PM</p>	