

CRESTWOOD VILLAGE

CO-OP FOUR

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

FEBRUARY 2025

SPOTLIGHT ON YOUR LIBRARY... For the new and old residents, this is a reminder that Crestwood Village Four has a beautiful and well maintained Library in the Clubhouse open to ALL residents of this Village.

Hours of operation are:

Monday—8:30 am—8:30 pm

Thursday—8:30 am—8:30 pm

Tuesday—8:30 am—3:00 pm

Friday—8:30 am—4:00 pm

Wednesday—8:30 am—4:00 pm

Hard Cover Books are available to take out by signing the form on the round table. Paperback books do not have to be signed out. When you return either style please leave on the top of the cart just to the left of the inside door (by copier). Donations of books "In good condition" are always welcome and you can leave them at the bottom of the returns cart or place them somewhere that is not a tripping hazard. If any books are in poor shape (ripped, stained, etc) they will be assessed and recycled at the Librarian's discretion. Magazines that are left will be kept if they are current and placed out in the waiting area for those who are in the sitting area to enjoy. They are rotated to keep information current. There is no magazine rack in the library.

The metal cart behind the round table in the room has books that are FREE to anyone who wants them and are not to be returned. The selection of books changes all the time so stop in and see if anything looks good to you. Our library is lovingly maintained by our resident Librarian, Janet Tine and she is assisted by several helpers. All they ask is that you return books to the cart and not back on the shelves.

So please come in, curl up with a good book and take advantage of our beautiful library, just one of the free amenities here at CV4

MEET YOUR NEW TRUSTEES

DONNA GOLDING, PRESIDENT

FRANK SKETTINI, VICE PRESIDENT

JANET BARNOSKY, TREASURER

KATHY ROE, SECRETARY

DENNIS "DENNY" COSTELLO, TRUSTEE

CAROLYN LaBERTA, TRUSTEE

KAREN REUTHER, TRUSTEE

	Clubhouse	112,337.39	130,600.00	3	70250	LAWN SERVICE EXPENSE	309,212.47	384,000.00
				3		Lawn Maintenance	309,212.47	384,000.00
60610	LEGAL FEES	63,007.63	23,000.00	8	70350	SNOW REMOVAL EXPENSE	4,003.02	80,000.00
60630	OTHER PROFESSIONAL FE	.00	1,000.00					
60640	GENL. ACCOUNTING FEES	99,000.00	1,000.00	8		Snow Removal	4,003.02	80,000.00
60641	RESERVE STUDY PROF FEES	6,750.00	.00					
60645	AUDIT FEES	31,500.00	22,000.00	3	70450	EXTERMINATING EXPENSE	84,580.27	90,000.00
	Professional Fee	200,257.63	47,000.00			Exterminating	84,580.27	90,000.00
					70520	STREET LIGHTING EXP.	20,437.96	6,000.00
60710	GENERAL INSURANCE	553,853.64	496,650.00			Street Lighting	20,437.96	6,000.00
60715	AUTO INSURANCE	18,671.25	18,000.00					
60720	WORKMAN'S COMPENSATION	28,866.00	30,000.00	70720	70720	REAL ESTATE TAX EXP.	1,515,006.69	1,566,345.00
60750	EMPLOYEE HEALTH INSURANCE	135,818.91	120,000.00	70750	70750	R/E TAX -SR.& VET DED	68,059.59	.00
						Real Estate Taxes	1,583,066.28	1,566,345.00
60751	EMPLOYEE DENTAL INSURANCE	2,401.41	3,000.00					
60752	EMPLOYEE GROUP LIFE INSURA	961.20	1,500.00	70850	70850	PAYROLL TAX EXPENSE	59,055.88	40,000.00
				70860	70860	EMPLOYER 401K CONTRB	2,750.23	3,500.00
60753	EMPLOYEE VISION INSURANCE	561.48	600.00			Payroll Taxes	61,806.11	43,500.00
	Insurance	741,133.89	669,750.00	70950	70950	RPLCMNT FUND ASSESSMT	549,999.96	550,000.00
				80100	80100	DEPRECIATION EXPENSE	16,419.94	.00
				87000	87000	INSURANCE PROCEEDS 16 MOC	(204,366.37)	.00
70150	BUS SERVICE EXPENSE	47,910.25	70,000.00	90500	90500	PROV. FED. INC. TAXES	5,247.00	.00
70151	GAS SURCHARGE - BUS SVC.	.00	500.00			Replacement Reserve	367,300.53	550,000.00
	Bus Service	47,910.25	70,500.00			TOTAL EXPENSES	4,309,319.44	4,434,570.00

2024 TAXES		
MODEL	ASSESSED VALUE	2.455%
MADISON	\$22,500	\$552.38
ESSEX	\$27,500	\$675.13
HAMPSHIRE	\$31,000	\$761.05
WINDSOR	\$34,000	\$834.70
DEVON	\$43,000	\$1,055.65
GEORGETOWNE	\$47,000	\$1,153.85
OXFORD II	\$48,000	\$1,178.40
OXFORD I	\$51,000	\$1,252.05
STRATFORD	\$54,000	\$1,325.70
CAMBRIDGE	\$68,000	\$1,669.40
LEXINGTON	\$75,000	\$1,841.25
YARDLEY	\$95,000	\$2,332.25
YORKTOWNE	\$95,000	\$2,332.25

Alternate Dispute Resolution (ADR)

The NJ Condominium Act N.J.S.A 46:8b-14(k) requires the Association to provide a fair and efficient procedure for the resolution of disputes between unit owners and the Association, and between unit owners, and between clubs as an alternative to litigation.

If you need to file an ADR complaint, you must obtain an ADR Complaint Form from the office, complete it and return it to Diane Marchinetti, the Office Manager who will then contact the ADR Board. The complaints are then date stamped and sealed in an envelope. Diane will then contact the head of the ADR Board and provide the contact information for both the Complainant and the Respondent who will then be contacted by the ADR Board to arrange a date for both parties to meet do discuss and resolve the issues at hand. The Board members are not privy to reviewing the complaint prior to the ADR Hearing.

ADR is mandated by the State of NJ and this Board will strive to have an active one.

By: Carolyn LaBerta, Trustee

TUESDAY IS BINGO DAY AT CV4

**DOORS OPEN AT 4PM
BINGO STARTS AT 6PM
WE HAVE PULL TABS!!!**





ANNUAL POST TAX YEAR INCOME STATEMENTS ARE DUE TO THE CLUBHOUSE NO LATER THAN FRIDAY, FEBRUARY 28, 2025 (SINCE MARCH 1ST IS A SATURDAY) FOR US TO DELIVER TO THE TAX OFFICE BY THE MARCH 1ST DEADLINE. PLEASE MAIL OR HAND IN YOUR FOR THE OFFICE LOCATED AT 15E MOCCASIN DRIVE, WHITING, NJ.

A MESSAGE FROM THE MANCHESTER TWP LIASON FOR SENIOR COMMUNITIES OFFICE

AARP Foundation Tax-Aide provides free tax assistance with several preparation options now through April 15. **Access to the different types of taxpayer assistance varies in each locality.** Ocean North District Sites are located below.

You can also choose to prepare your tax return yourself, with coaching from one of our IRS-certified tax counselors or receive access to free self-preparation tax software.

**AARP Foundation Tax-Aide
Ocean North District Sites 2025**

01/06/2025

MONDAY	
Good Shepherd Church 708 Ocean Rd (RT 88), Point Pleasant	9:00 AM – 1:00 PM By Appointment: 848-863-9859
TUESDAY	
Jackson Senior Center 45 Don Connor Blvd, Jackson	9:00 AM – 1:00 PM By Appointment: 732-928-2313
WEDNESDAY	
Toms River Senior Center 652 Garfield Ave Toms River	10:30 AM – 2:30 PM By Appointment 732-341-1000, Ext 8460
THURSDAY	
Greenbriar II Clubhouse 1 Greenbriar Blvd Brick	9:00 AM – 1:00 PM By Appointment 732-701-7731
Jackson Branch of OC Library 2 Jackson Dr.-Jackson Municipal Complex, Jackson	9:30 AM – 1:30 PM By Appointment: 732-440-7904
Toms River Main Library 101 Washington St Toms River	9:30 AM – 1:30 PM By Appointment: 732-800-1678
FRIDAY	
Brick Senior Outreach Center 500 Aurora Place Brick	9:00 AM - 1:00 PM By appointment: 732-920-8686
Leisure Village Original Dorchester Hall-Dorchester Drive Lakewood	9:00 AM – 1:00 PM By Appointment: 732-364-1820, Ext 156

Stay NJ Property Tax Credit Program presented by The New Jersey Division of Taxation

3

SENIOR FREEZE

NJ residents born before 1959 or permanently disabled residents receiving Social Security disability payments as of 12/31/23 may be eligible if you:

- Owned and lived in your home (or leased a site in a mobile home park and lived in your mobile home) in 2020 and through December 31, 2024;
- Paid property taxes by June 1 (site fees by Dec 31); and
- Meet the 2023 and 2024 income limits

+

ANCHOR

Affordable NJ Communities for Homeowners & Renters

\$1,500 for Homeowners Earning \$150K or less
\$1,000 for Homeowners Earning \$150K - \$250K
\$450 for Renters Earning \$150K or Less

=

Three Programs
One Combined Application

File by
October 31,
2025

Stay NJ

For Senior Homeowners

- Age 65 or over in 2024
- 2024 income below \$500,000
- Owned and lived in your home for all of 2024

Stay NJ benefits are calculated after ANCHOR and Senior Freeze benefits are determined. If you qualify for all three programs, the Stay NJ benefit will be 50% of your property taxes (up to \$13,000) minus any payments received through ANCHOR and Senior Freeze (2024 benefit cap of \$6,500).

Based on
2024
Residency,
Income, and
Age

Manchester Senior Services has invited representatives from the New Jersey Division of Taxation to discuss the new Stay NJ program and answer follow up questions attendees have.

February 27th at 1:00PM
Manchester Twp. Townhall - Court Room
1 Colonial Drive, Manchester

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ads-468

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\$1,875.00

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www.degrafffuneralhome.com

Additional Costs: Crematory Fee, Urns, Disposition of Cremains
& Certified Copies of Death Certificates, Permit, Removal Assist.
& Mileage, Viewings or Memorial Services

Sherry T. DeGraff • Mgr. NJ Lic No 3921

AP-GC10254746-01

ads-496



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Electric Assistance Program Information Session

JCP&L representatives will provide free information about financial assistance programs

Jersey Central[®]
Power & Light
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Monday, February 10th
10:00 AM-12:00 PM

Manchester Twp. Civic Center Room
1 Colonial Dr.
Manchester, NJ 08759

BE ON THE LOOKOUT...OZANE, our termite company will begin their annual inspections Mid-February. They begin with Adams Court and go alphabetically. If they cannot gain access to your garage because you are not home, unavailable, or your garage is inaccessible, they will leave a door tag for you to contact them to schedule an inspection. **IT IS YOUR RESPONSIBILITY TO CONTACT THEM IF YOU RECEIVE A DOOR TAG. FAILURE TO DO SO, MAY RESULT IN YOU RECEIVING A VIOLATION LETTER AND ULTIMATELY FINES. ALL GARAGES MUST BE INSPECTED. ANY DAMAGE THAT RESULTS FROM A RESIDENT NOT CONTACTING OZANE, REPAIRS BECOME THE RESIDENT'S RESPONSIBILITY.** Please contact the office with any questions.

HELP US KEEP VILLAGE MEMBERSHIP RECORDS UPDATED:

Keeping your contact information updated with the office is important. As time passes and members acquire new contact information we may not have your current cell phone and/or landline numbers, email addresses and emergency contact information. Additionally, it is imperative we have your current HO-6 policy information on file. You can contact your insurance agent who can either fax your policy to 732-350-6930 or email it to reception@crestwoodvillagefour.com. Please either email this information to reception@crestwoodvillagefour.com, or mail or hand deliver this information to the main office. Also, keeping a spare key with the office is also a good idea. Again, the keys are coded so no personal information can be obtained by any non-office staff member. Thank you for your cooperation.

ADVISORY BOARD REPRESENTATIVES

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. **MERRILEE BURD** (Advisory Board Chairperson)

CALL MERRILEE BURD AT 848-223-4409 TO VOLUNTEER TO BE AN ADVISORY BOARD REP!

ADVISORY BOARD REP	DISTRICTS	UNIT ADDRESS	REP PHONE
Merrilee Burd	1A, 2B, 3A, 3B, 4B, 8B, 9A, 9B, 21A, 21B, 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	848-223-4409
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: 1 thru 10; Lexington Dr: 1 thru 20; Molly Pitcher Blvd: 1 thru 37 and 39, 41, 43, 45, 47; Molly Pitcher Ct: 1 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
Merrilee Burd	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.	848-223-4409
Caroline Statile	1B, 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

A MESSAGE FROM YOUR ADVISORY BOARD CHAIRPERSON

The Advisory Board meetings are held on the second Thursday of each month, (February 13th) from 1PM-2PM.

-Merrilee Burd, Chairperson, Advisory Board-

Directory

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— — —

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Milk • Drinks
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Open from 5 AM – 9 PM

ads-8319

SENIOR PUBLISHING COMPANY accepts advertisements and advertisements are based upon information provided by the advertiser. SENIOR PUBLISHING COMPANY does not independently investigate the accuracy of advertisement content and does not warrant or represent the accuracy of the content of any advertisement.

SERVICES INCLUDED IN MONTHLY MAINTENANCE CHARGES

1. Bus Service
2. Clubhouse Activities (Refer to Newsletter & Club Postings)
3. Library – Book Lending
4. Real Estate Taxes
5. Yearly Termite and Crawl Space Inspections
6. Grass Cutting, Annual Liming and Fertilizing
7. Snow Plowing, (over 3 inches of snow)
8. Gutter Cleaning
9. Gutter Repair and Replacement
10. Outside Caulking of Doors and Windows
11. Repairing of Garbage Cans
12. Building Structural Repairs/Roof & Siding Repairs
13. Road Pothole Repairs
14. Maintenance of Street & Stop Signs
15. Repair of water/sewer leaks in crawl space, sewer drains cleaned
16. Tree trimming and removal that is hazardous to the unit (to be determined on individual basis)
17. Sidewalk Repair (that is hazardous for safety)
18. Driveway Maintenance & Sealing
19. Masonry: Reset Sills, loose bricks. Steps and Foundation Repairs
20. Repair or Replacement of Mail/Paper Boxes
21. Outside doorbell repair
22. Changing Malfunctioning Smoke/Carbon Monoxide Detectors
23. Secure the Base to the Exterior Railing (NO Replacement of Railing)
24. Water Meters and Water Pipes from Streets to Buildings
25. Garbage Collection

SERVICES NOT INCLUDED IN MONTHLY MAINTENANCE CHARGES

1. Repairs to Additions, Alterations, or Extras that weren't part of the Original Dwelling at the time of Village Construction Including the Underground Sprinkler System
2. Repair or Replacement of Windows and Interior or Exterior Doors
3. Caulking Sinks, Vanities, Showers, Tubs, and Inside Windows
4. Adjustment of Doors, Repair of Walls, Ceiling Cracks, or Nail Pops
5. Repair of Plumbing Fixture, Flush Tanks or Cleaning of Clogged Drains in Units
6. Repair or Replacement of Electrical Fixtures, Heaters and Hot Water Heaters
7. Replacement of Door Locks or Door Sweeps
8. Interior Electric Switches
9. Attic Fan Replacement
10. Outside Spigot Repair or Replacement
11. Any Appliance Repair including A/C
12. Inside Door Chimes
13. Paint or Replacement to Outside Railing
14. Repair or Replacement of Garage Doors or Awnings
15. Thermostats
16. Dryer Vent Cleaning

ALL SERVICES NOT COVERED IN MONTHLY MAINTENANCE FEE ARE SUBJECT TO LABOR CHARGES OF \$65.00/HOUR PLUS COST OF MATERIALS DURING WORK HOURS (M—F 8:00 AM—4:00 PM). MAINTENANCE EMERGENCIES AFTER HOURS ARE SUBJECT TO A \$75 EMERGENCY CHARGE PLUS \$65/HR

**CRESTWOOD VILLAGE IV PRESENTS:
FRIDAY MARCH 14TH 6-10PM**

MUSIC BY: "DJ MARE HAZE"

SHOW OFF YOUR GREEN



DOOR PRIZES!

TICKETS ON SALE MON. FEB. 3RD

MON & WED 10AM-12PM &

MON.EVENINGS 6-7PM

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ads-4232

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AN IMPORTANT MESSAGE FROM YOUR BOARD OF TRUSTEES:

Crestwood Village Four can no longer open after hours if there is a power failure because we lack the amenities for overnight stays such as costs, food, and other comfort amenities. During Winter emergencies for example, Manchester Township provides warming centers. The first and most important thing you can do is contact the Manchester Police Department to obtain information and/or transportation to emergency centers. These warming centers provided by Manchester Township provide temporary shelters and warmth to people and pets during extreme weather events, such as power outages and blizzards.

Warming center locations

- * Manchester Township High School: Located at 101 Hawks Way, this school is pet-friendly and can serve as an overnight shelter
- * Whiting Volunteer Fire Company: Located at 120 Lacey Road, this fire company can serve as a warming station
- * Manchester EMS Substation: Located at 82 Lacey Road, this substation can serve as a warming station

How to get to a warming center

- * Call Manchester Police at (732) 657-6111 for information or to arrange transportation to a warming center



MANCHESTER TOWNSHIP

OCEAN COUNTY, NEW JERSEY

RECYCLING/BULK PICK UP/YARD WASTE PICK UP

JAN—MAY 2025

JANUARY	3, 17, 31	RECYCLING PICK UP
JANUARY	14	BULK PICK UP
FEBRUARY	14, 28	RECYCLING PICK UP
MARCH	14, 28	RECYCLING PICK UP
MARCH	27	YARD WASTE PICK UP
APRIL	11, 25	RECYCLING PICK UP
MAY	9, 23	RECYCLING PICK UP

FEBRUARY 2025 BUS SCHEDULE

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
						1 NO TRIPS TODAY
2 9:00 AM—12:00 PM VARIOUS CHURCHES/STOP & SHOP	3 1:00 PM—4:00 PM SHOPRITE OF MANCHESTER	4 NO TRIPS	5 10:00AM—1:30 PM LACEY MALL	6 11:00 AM—2:00 PM KOHL'S/WALMART/ ALDI	7 9:30 AM—12:00 PM DOLLAR TREE/STOP & SHOP	8 NO TRIPS TODAY
9 9:00 AM—12:00 PM VARIOUS CHURCHES/STOP & SHOP	10 1:00 PM—4:00 PM SHOPRITE OF MANCHESTER	11 NO TRIPS	12 10:00AM—1:30 PM LACEY MALL	13 11:00 AM—2:00 PM OCEAN COUNTY MALL/TARGET	14 9:30 AM—12:00 PM DOLLAR TREE/STOP & SHOP	15 NO TRIPS TODAY
16 9:00 AM—12:00 PM VARIOUS CHURCHES/STOP & SHOP	17 1:00 PM—4:00 PM SHOPRITE OF MANCHESTER	18 NO TRIPS	19 10:00AM—1:30 PM LACEY MALL	20 11:00 AM—2:00 PM KOHL'S/WALMART/ ALDI	21 9:30 AM—12:00 PM DOLLAR TREE/STOP & SHOP	22 NO TRIPS TODAY
23 9:00 AM—12:00 PM VARIOUS CHURCHES/STOP & SHOP	24 1:00 PM—4:00 PM SHOPRITE OF MANCHESTER	25 NO TRIPS	26 10:00AM—1:30 PM LACEY MALL	27 11:00 AM—2:00 PM OCEAN COUNTY MALL/TARGET	28 9:30 AM—12:00 PM DOLLAR TREE/STOP & SHOP	

FEBRUARY 2025

SUN	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SAT
	<p>CONTINUING EVENTS</p> <p>MON: FIT & TRIM &</p>	<p>CONTINUING EVENTS</p> <p>TUES BINGO & CV4 CRAFTERS</p>	<p>CONTINUING EVENTS</p> <p>WED: CERAMICS, BILLIARDS,</p>	<p>CONTINUING EVENTS</p> <p>THURS COFFEE KLATCH &</p>	<p>CONTINUING EVENTS</p> <p>FRI FIT & TRIM</p>	<p>1</p> <p>CV4 Flea Market</p>
2	<p>3</p> <p>GARBAGE PICKUP</p> <p>Fit & Trim 8AM—9AM</p> <p>Cards—6PM</p>	<p>4</p> <p>CV4 Crafters 10AM—12PM</p> <p>BINGO</p> <p>Food 4pm—Game 6PM</p> <p>We have Pull Tabs!</p>	<p>5</p> <p>Ceramics—9AM—12PM</p> <p>Cards 12PM</p> <p>Billiards 12:30PM</p> <p>Helping Hands Food Pantry 9AM—2:30PM</p>	<p>6</p> <p>GARBAGE PICKUP</p> <p>Women's Club Mtg 1PM</p> <p>Coffee Klatch 3PM</p> <p>Games 6PM</p>	<p>7</p> <p>Fit & Trim 8AM—9AM</p>	8
9	<p>10</p> <p>GARBAGE PICKUP</p> <p>Fit & Trim 8AM—9AM</p> <p>Cards—6PM</p>	<p>11</p> <p>BINGO</p> <p>Food 4pm—Game 6PM</p> <p>We have Pull Tabs!</p>	<p>12</p> <p>Ceramics—9AM—12PM</p> <p>Cards 12PM</p> <p>Billiards 12:30PM</p> <p>Helping Hands Food Pantry 9AM—2:30PM</p>	<p>13</p> <p>GARBAGE PICKUP</p> <p>Advisory Board Mtg 1PM</p> <p>Coffee Klatch 3PM</p> <p>Games 6PM</p>	<p>14</p> <p>RECYCLING</p> <p>Fit & Trim 8AM—9AM</p>	15
16	<p>17</p> <p>PRESIDENT'S DAY OFFICE/CLUBHOUSE CLOSED</p>	<p>18</p> <p>GARBAGE PICK-UP</p> <p>CV4 Crafters 10AM—12PM</p> <p>BINGO</p> <p>Food 4pm—Game 6PM</p> <p>We have Pull Tabs!</p>	<p>19</p> <p>Ceramics—9AM—12PM</p> <p>Cards 12PM</p> <p>Billiards 12:30PM</p> <p>Helping Hands Food Pantry 9AM—2:30PM</p>	<p>20</p> <p>GARBAGE PICKUP</p> <p>Coffee Klatch 3PM</p> <p>Games 6PM</p>	<p>21</p> <p>Fit & Trim 8AM—9AM</p>	<p>22</p> <p>Village Wide Garage Sale</p>
23	<p>24</p> <p>GARBAGE PICKUP</p> <p>Fit & Trim 8AM—9AM</p> <p>Cards—6PM</p>	<p>25</p> <p>BINGO</p> <p>Food 4pm—Game 6PM</p> <p>We have Pull Tabs!</p>	<p>26</p> <p>Ceramics—9AM—12PM</p> <p>Cards 12PM</p> <p>Billiards 12:30PM</p> <p>Helping Hands Food Pantry 9AM—2:30PM</p>	<p>27</p> <p>GARBAGE PICKUP</p> <p>Coffee Klatch 3PM</p> <p>Games 6PM</p>	<p>28</p> <p>RECYCLING</p> <p>Fit & Trim 8AM—9AM</p>	