WHITING VILLAGE at CRESTWOOD

November 2021



PLEASE JOIN US FOR THE OWNERS & RENTERS SUNSHINE MEETING FRIDAY, NOVEMBER 19 AT 10 AM OR 6 PM IN FERNWOOD HALL

WHITING VILLAGE at CRESTWOOD COMMUNITY ASSOCIATION, INC.

Website: www.whitingvillage7.com

1 Falmouth Avenue, Whiting, NJ 08759 Phone: 732-350-2882 Fax: 732-350-4680 Hotline: 732-350-4358

Board of Trustees

Kenneth Freeman, President Rosetta DeLuca, Vice President Barbara D'Averso, Secretary Joan Steever, Treasurer Robert Buonanno, Sgt. At Arms Trustee at Large Kenneth Stebner, Trustee at Large

Whiting Village Staff

Trish Martinez, Administrative Asst. Carolann Niosi, Clerical Marcia Ertel, Bookkeeper **Custodians** Jay Salato Rob Wyman Al Foca Office Hours: Monday-Friday 8:30am-3:30pm

Whiting Village Trash Pick-UP Every Monday and Thursday

Do not place your trash or recycling out until

the night before the scheduled pick up.





Every other Friday, For Monthly Dates: See calendar Please note: Problems with your recycling pick-up should be reported to Central Jersey Waste at 609-771-8005

FROM THE DESK OF THE BOARD OF TRUSTEES

Our new Board of Trustees hosted their first Sunshine meeting on Friday, October 15, 2021.

Meetings were held both at 10 am and at 6:30 pm, in response to Residents' requests.

It was great to see 119 people in attendance at the morning meeting and 94 at the evening session. Thanks very much to everyone who came! We hope residents will continue to attend meetings and participate.

Residents offered many excellent opinions and questions, and the Board tried to respond to as many as they could. Any questions and concerns that were not able to be answered will be responded to at the next Sunshine Meeting on Friday, November 19, 2021. We will again be hosting Sunshine Meetings that day at 10 am and 6:00 pm.

On Tuesday, November 9th we will be holding a Village 7 Town Hall Meeting at 5:30 pm at the Clubhouse. This will be an opportunity for Residents to ask questions, offer opinions and discuss concerns. We hope that all Residents will take this opportunity to air their concerns and interact with their fellow Residents and the Board of Trustees. These Town Hall Meetings will be a recurring event. We encourage all Residents to be actively involved and participate in their village.

We wish you all a Happy & Safe Thanksgiving!!

IN MEMORIAM

JOHN BAUERNHUBER RON HAINES PETER FERNANDEZ THEODORE WIMBERLY VALARIE FOLSOM WILIAM BIBIK RE: Board of Trustees Election for December 21, 2021

From: Election Committee Chairwoman, Gloria Shaw

I would like to introduce the members of the Election Committee for

the 2021 Election. Brenda Klein, Helen C. Atkins, Jewel Shanahan, Marcia Corredor, Leah Girton.

There are three seats open on your Board for 2021.

Canidates are: Victor Truzzolino, Kenneth Stebner,

Kathie Shigo, Robert Buonanno

Meet the Candidates Night will be held in Fernwood Hall on Friday, December 17, 2021, at 6:00 p.m.

All Candidates should attend to introduce themselves and be available to answer questions.

Candidates may speak for up to ten (10) minutes.

They will try and answer your questions after the last Candidate speaks.

Sincerely, Horis Show

Gloria Shaw, Election Committee Chairwoman

**Note; The By-Laws for Whiting Village at Crestwood VII are provided on our website whitingvillage7.com to learn about the Village laws. By-Laws are in the process of being updated very soon.



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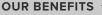
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WHITING AMERICAN LEGION POST # 502

Whiting American Legion Post # 502 held their meeting on October 5th at Crestwood Village 7 in the Fernwood Hall. The Commander and Officers greeted members attending and are ready to participate once again in the Post activities.

Stressing the need for new members, Whiting American Legion Post # 502 urged veterans of the Whiting, Manchester, Ridgeway and Lakehurst areas to consider becoming a member in Whiting American Legion Post 502. Those American Legion members of Post 1000 are also urged to consider membership into Post # 502. We have the necessary paper work to transfer you to our Post. Female veterans are also welcomed at our meetings. With the recent changes to the eligibility rules, any veteran that has been honorably discharged can now become a member. (Membership dues for the 2022 year are due.) Our next meeting will be on November 02, 2021 in the Annex Room due to Election Day.

Veteran Day Ceremony will be at Town Hall in Manchester off of Colonial Drive on November 11 at 11:00AM. Social Distancing and masks will be required.

The Annual Veterans Day Ceremony will be held at the Manchester High School on November 11, 2021 from 2-3PM. All visitors and guests must comply with the mask regulations while in the building. The presentation will consist of opening remarks, a music selection, student speeches, and JROTC color guard. Light refreshments will be served after the ceremony. No reservation required, local veterans and guests are invited. Point of contact is LCDR John Holzer.

Commander Wright can be reached at 732-350-6832 between 5:00-6:00PM. If no answer leave a short message and the reason for your call and I will get back to you.

Fly your Flag ! If your flag is worn or tattered, respectfully replace it. Flags that are no longer presentable can be dropped off at Village VII office, where the American Legion Post # 502 will have them properly retired.

*** Only the flag will be accepted, No sticks, just the American Flag***

FOR GOD AND COUNTRY

	Fernwood Women's Club will host our annual
	Hi-Lo and Tricky Tray Auction
Location:	1 Falmouth Avenue (Fernwood Clubhouse V 7)
Date:	Friday November 12, 2021
Time:	-
_	Hi-Lo and Tricky Tray 1:00 – 4:00 PM
Tickets:	\$5.00 per person

There will be a variety of prizes for auction. Please bring four cans of vegetables, soup, fruit, etc.(no glass please) when purchasing your tickets and don't forget to bring a pack of playing cards for your table.

No refunds unless event is cancelled.

Tickets will be on Sale the following Mondays: Oct 26th, Nov 1st, and

Nov 8th, from 10-12 noon in the clubhouse. Any questions, call Kathy Sullivan 732-261-8893.

SNOW EMERGENCY LIST 2021/2022

It is time to prepare your medical necessity form.

Our medical necessity application is designed to obtain information to help us provide services needed.

The most common medical necessities are dialysis and chemo/radiation treatments.

While we are aware that many of our residents have medical conditions and needs, we simply cannot put everyone on a priority list. Eligible residents are those with life sustaining appointments during a snow event. The form requires the days and times of your treatment to help us prepare for your special needs.

Please note, a NEW FORM IS REQUIRED EACH YEAR.

Please call the office at 732-350-2882 to request a medical necessity form or go on our website under forms to print one out and submit.

Women's Club

Hello everyone. I hope you enjoyed being back to our meeting of the Women's Club last month. Our meeting this month will be on Tuesday, November 16th at 1:00 PM. But before that, we will finally be holding our **Hi-Lo and Tricky-Tray** Auction on **Friday, November 12th**. Oh well, better late than never!

Many of you already have tickets and we will be using those same tickets. If anyone doesn't have them, just check with me and I will look for you on the list which I still have. Tickets, which are \$5.00, will be sold on Monday Nov 1st and also on the 8th from 10 to 12 noon. Don't forget, we need to replace the canned goods which we donated to Whiting pantry last year, so please get them to me by the 8th.

Feel free to contact me if you have any questions or need my help with anything.

Kathy Sullivan,vPresident 732-261-8893

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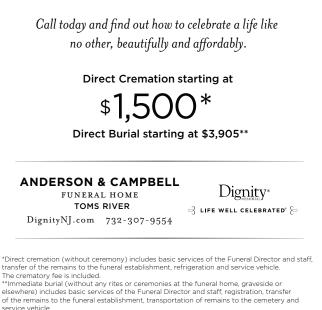
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Resident's Club

Hi all! Bingo started and will be held on Nov. 6th & 20th this month. We hope to see our residents ready to play. Volunteers are still needed. Ceramics and crafts will start on Monday, Nov. 1st from 12-3 in the BC Room. Come meet new friends and enjoy a hot cup of coffee. Starting Thursday, Nov. 4th, we will be having Senior Yoga in Fernwood Hall. The first class is free, then every class after is \$5 per class. Be sure to bring a mat. Class will be every Thursday and it starts at 10 a.m. All are welcome! Also, we will be having a Painting Party on Thursday, December 9th at 6pm. Tickets will be \$25.00 per person and will be sold on Mondays from 10-11 at the clubhouse starting 11/15. For next year, we are looking to have an Atlantic City bus trip and a Valentines Day dance. Take care & be safe.

Diane Omilanowicz 732-350-8592

2021 Social Security Changes

Cost-of-Living Adjustment (COLA):

Based on the increase in the Consumer Price Index (CPI-W) from the third quarter of 2019 through the third Quarter of 2020, Social Security and Supplemental Security Income (SSI) beneficiaries will receive a 1.3 percent COLA for 2021. Other important 2020 Social Security information is as follows:

Maximum Taxable Earnings:	2020	<u>2021</u>
Social Security (OASDI only)	\$137,700	\$142,800
Medicare (HI only)	No Limit	

Quarter of Coverage:	<u>2020</u>	<u>2021</u>
Earnings needed to earn one Social Security Credit	\$1,410	\$1,470

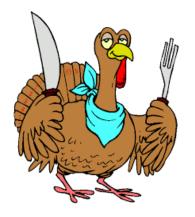
Retirement Earnings Test Exempt Amounts:	<u>2020</u>	<u>2021</u>
Under full retirement age NOTE: One dollar in benefits will be withheld for every \$2 in earnings above the limit.	\$18,240/yr. (\$1,520/mo.)	\$18,960/yr. (\$1,580/mo.)
The year an individual reaches full retirement age NOTE: Applies only to earnings for months prior to attaining full retirement age. One dollar in benefits will be withheld for every \$3 in earnings above the limit	\$48,600/yr. (\$4,050/mo.)	\$50,520/yr. (\$4,210/mo.)
There is no limit on earnings beginning the month an individual attains full retirement age.		

Maximum Social Security Benefit:	2020	<u>2021</u>
Worker Retiring at Full Retirement Age	\$3,011/mo*	\$3,148/mo*

Social Security Disability Thresholds:		<u>2020</u>	2021
Substantial Gainful Activity (SGA)	Non-Blind	\$1,260/mo.	\$1,310/mo.
к .	Blind	\$2,110/mo.	\$2,190/mo.
Trial Work Period (TWP)		\$910/mo.	\$940/mo.

SSI Federal Payment Standard:	2020	<u>2021</u>
Individual	\$783/mo.	\$794/mo.
Couple	\$1,175/mo.	\$1,191/mo.

SSI Student Exclusion:	<u>2020</u>	<u>2021</u>
Monthly limit	\$1,900	\$1,930
Annual limit	\$7,670	\$7,770



THANKSGIVING FRIDAY

NOVEMBER 26TH

FERNWOOD HALL AT 4:00 P.M.

The Board is having Thanksgiving Friday Dinner for any Resident in Village VII that is unable, for any reason, to be with family for the holiday. Come join us for dinner, pie, coffee, tea and fun!!!

Please return the bottom portion of this form if you would like to attend.

THANKSGIVING FRIDAY DINNER RSVP

Name:	
Address:	
Phone #:	
1 or 2 people:	
Need a ride	
Need food delivered	

(Check if applicable)

PLEASE RETURN RSVP BY FRIDAY, NOVEMBER 5TH. DROP OFF AT THE OFFICE OR PUT IN ONE OF THE DROP BOXES.

COVID 19 TESTING

On <u>November 16</u> Ridgewood Laboratory will be coming to Village 7 for COVID-19 testing. Testing will take place from 10am-3pm.

All that is required is for you to bring the following items:

- Drivers license
- Insurance card(s) (primary and secondary)
- List of your medications (if any)
- List of your surgeries (if any)
- Pen (if available)

The entire testing process will be done from the comfort of your car. A team member will come up to your window and ask for your driver's license, insurance card(s), and phone number. Once your insurance is verified you will then speak to our PA (Physician's Assistant) where she will ask you about your medical history, and determine if it is medically necessary to be tested or not. When you are finished speaking with the PA you will then be tested for COVID-19.

THERE IS NO OUT OF POCKET COST AND WE ACCEPT ALL INSURANCE BUT IF YOU HAVE NO INSURANCE, PLEASE BRING YOUR SOCIAL SECURITY CARD AND WE WILL BILL THE CARES ACT.





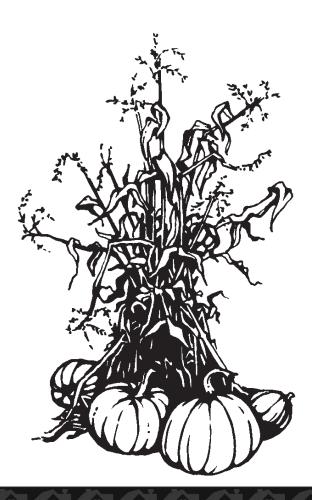
Do's and Don'ts...

Do: Effective Nov. 1st, parking is permitted on the streets overnight except when there will be snow.

Don't: There is absolutely NO PARKING in the fingers at any time. If you park in the finger, your vehicle will be subject to removal. There is no further notice, you will park at your own risk.

Trustee's Fantastic Christmas Craft & Gift Show

Friday, December 3rd from 10 am to 2 pm Setup is Thursday, December 2nd at 2pm Tables are only \$20 All crafters and new merchandise vendors are welcome! Reserve your table now!! Call Barbara at 732-715-0813



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REALTOR® Associate Cell: 732-312-3862 Office: 732-716-3049 Email: Number1 AgentForYou@yahoo.com Resident of Crestwood Village 7

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November 6th Yard Sale 8 Rose Ln 12 Hartford Rd 21 Central Ave

The office & clubhouse will be closing at 12pm on Wednesday, November 24th and will be fully closed on Thursday, Nov.25, Friday, Nov. 26th and Sat. Nov. 27th for the Thanksgiving holiday. The office wishes everyone a happy & safe Thanksgiving!

American Legion meeting will be held in the Annex Room on Tuesday, November 2, due to the General Election.

Whiting Tax & Water payment drop box has been relocated to the Manchester Twp Emergency Service building at 82 Lacey Rd.

Please be advised that the Rules will be revised effective November 7th and put on our website www.whitingvillage7.com.

Effective November 15th, the Clubhouse hours will change: Monday-Friday 7:30 a.m. to 9:00 p.m. and Saturdays 7:30 a.m. to 4 p.m. Sundays will remain closed.

Daylight savings time ends on November 7th so don't forget to set your clocks back 1 hour AND change the batteries in your fire alarms.

The General Election will be held in Fernwood Hall on Nov. 2nd from 6am to 8pm.

Streets Closing

Our entrance streets on Falmouth, S. Chestnut, N. Chestnut, and Westport will be closed to thru traffic from 8:00 a.m. on Wednesday, November 10th until Thursday, November 11 at 8 a.m. It is necessary to close our streets once a year to maintain our streets as private. Cones will be in place, but residents may enter.

The last village leaf & brush pick up will be Tuesday, November 23rd.

November 5th will be the last day to submit gutter cleaning work orders.

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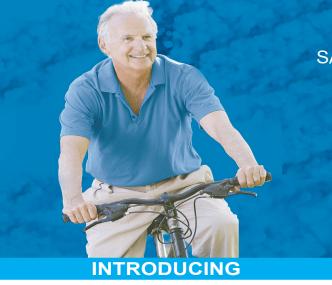
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	Sat	٥	13	20	27	
	Fri	5 10am – Shoprite - Manchester 12:45 pm – Return to Village 7 12:45pm - Whiting Town Center & Whiting Commons 3:15 pm Return to Village 7	12 10am - Shoprite - Manchester 12:45 pm - Return to Village 7 12:45pm - Whiting Town Center & Whiting Commons 3:15 pm Return to Village 7	19 10 am - Shoprite - Manchester 12:45 pm - Return to Village 7 12:45pm - Whiting Town Center & Whiting Commons 3:15 pm Return to Village 7	26 10 am - Shoprite - Manchester 12:45 pm - Return to Village 7 12:45pm - Whiting Town Center & Whiting Commons 3:15 pm Return to Village 7	
OULE	Thu	4 9am – Walmart-Toms River, Kohls, Shoprite 1 pm – Return to Village 7	11 9am – Walmart-Toms River, Kohls, Shoprite 1pm – Return to Village 7	18 9am – Walmart-Toms River, Kohls, Shoprite 1pm – Return to Village 7	25 9am – Walmart-Toms River, Kohls, Shoprite 1pm – Return to Village 7	
SCHEDULE	Wed	3 10:00am – Whiting Town Center & Whiting Commons 1 pm – Return to Village 1 pm – Walmart, Lacey Mall (Shoprite), German Butcher 4:20pm – Return to Village 7	10 10:00am – Whiting Town Center & Whiting Commons 1 pm – Return to Village 1 pm – Walmart, Lacey Mall (Shoprite), German Butcher 4:20pm – Return to Village 7	17 10:00 am - Whiting Town Center & Whiting Commons 1 pm - Return to Village 1 pm - Walmart, Lacey Mall (Shoprite), German Butcher 4:20pm - Return to Village 7	24 10:00 am - Whiting Town Center & Whiting Commons 1 pm - Return to Village 1 pm - Walmart, Lacey Mall (Shoprite), German Butcher 4:20pm - Return to Village 7	
)21 BUS	Tue	2 9am - Delicious Orchards, Christmas Tree Shop, Freehold Mall 4:45pm - Return to Village 7	9 9am – Ocean County Mall, Seacourt Pavilion, Target/Lowes 2:15pm –Return to Village 7	16 9am - Delicious Orchards, Christmas Tree Shop, Freehold Mall 4:45pm - Return to Village 7	23 9am – Ocean County Mall, Seacourt Pavilion, Target/Lowes 2:15pm –Return to Village 7	30 9am – Ocean County Mall, Burlington 2:15 Return to Village 7
BER 20	Mon	1 9am – Whiting Commons, Dollar Tree/Rite Aid 11:30am – Return to Village 7	8 9am – Whiting Commons, Dollar Tree/Rite Aid 11:30am – Return to Village 7	15 9am – Whiting Commons, Dollar Tree/Rite Aid 11:30am – Return to Village 7	22 9am – Whiting Commons, Dollar Tree/Rite Aid 11:30am – Return to Village 7	29 9am – Whiting Commons, Dollar Tree/Rite Aid 11:30am – Return to Village 7
NOVEMBER 2021	Sun		7 9am – St. Elizabeth Church St. Ann's Seton Church St. Stephens Whiting Bible Church	14 9am – St. Elizabeth Church St. Ann's Seton Church St. Stephens Whiting Bible Church	21 9am – St. Elizabeth Church St. Ann's Seton Church St. Stephens Whiting Bible Church	28 9am – St. Elizabeth Church St. Ann's Seton Church St. Stephens Whiting Bible Church



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	2020-2	021 ENERGY/UTILITY DISCOUNT		
Program/Contact Information	Eligibility Requirements	Benefit Level	Enrollment Period	Information regarding how/where to apply
Lifeline	Lifeline is a program that offers assistance to persons who meet the PAAD eligibility requirements for 2020- 2021. Persons who are 65 or older or over the age 18 and under 65 and receiving Social Security Disability	\$225 per year.	On-going	Customers can apply by mail. Applications available on-line or by calling the lifeline information at 1-800-792-9745 Customers can also apply online with
	benefits are eligible. \$28,769 if single/\$35,270 if married. This includes utility customers as well			the NJSave application at <u>https://nidoas-</u> ua.force.com/nisave/quickstart
	as tenants whose utility bills are included in their rent. Lifeline benefits are provided for electricity and natural gas.			
LIHEAP	The applicant household must be responsible for home heating or cooling costs, either directly or included in the rent; and have gross income below 200% of the 2020-2021 federal poverty levels. \$2,127 1 person household \$2,873 2 person household	The amount of the LIHEAP heating benefit is determined by income, household size, fuel type and heating region.	Applications are accepted through August 31 each year. New applications will open October 1, 2020 and run through June 30, 2021.	Customers can apply by mail or at Community Agencies. Visit <u>www.energvassistance.ni.gov</u> to apply online For more information. <u>Ocean County - Ocean, Inc.</u> Toms River Office: 732-244-9041 Lakewood Office: 732-942-3405
Universal Service Fund Program (USF)	Electric and/or gas utility households with an income equal to or less than 185% of the 2020-2021 Federal Poverty Level are income eligible to be screened for benefits. \$1,967 1 person household \$2,658 2 person household	A household has to pay more than 3% of its annual income for electric, or more than 3% for natural gas. If a household has electric heat, it must spend more than 6% of its annual income on electricity to be eligible.	On-going 2020-2021 heating season	Automatically screened through annual LIAHEAP application process. NJ State: 1-866-240-1347 <u>Ocean County – Ocean, Inc.</u> Toms River Office: 732-244-9041 Lakewood Office: 732-942-3405
Gift of Warmth For customers of New Jersey Natural Gas only	Customers experiencing temporary or unanticipated financial hardship, including income-eligible households.	One-time grant up to \$500 to heip income- eligible households, as well as those experiencing temporary or unanticipated financial hardship.	As funds are available	<u>Ocean County Ocean, Inc.</u> Toms River Office: 732-244-9041 Lakewood Office: 732-942-3405 <u>NJNG</u> - 800-221-0051
Winter Termination Program	This program prevents shut off for residential gas and electrical customers who participate in the Lifeline, LIHEAP, Work First New Jersey/Temporary Assistance to Needy Families (WFNJ/TANF), SSI & PAAD	Keep people from their gas or electric services disconnected during winter months.	November 15 through March 15	Board of Public Utilities 1-800-624-0241

L #			
		PREVIOUS MONTH	CURRENT MONTH
		AUGUST 31, 2021	SEPTEMBER 30, 2021
10200	Ocean First Dep/Operating Acct	201,999.78	190,528.6
10205	Ocean First Payroll Acct	35,632.61	32,729.5
10215	Ocean First Supply Acct	995.81	1,400.4
10310	Ocean First Fernwood Acct M/M	2,593.51	2,367.2
	TOTAL OPERATING FUNDS	241,221.71	227,025.8
10210	Ocean First Contingency Fund	71,831.55	71,834.5
10150	Petty Cash Account	150.00	150.0
	TOTAL EMERGENCY FUNDS	71,981.55	71,984.5
VESTM	IENT ACCOUNT CAPITAL RESE		NCIAL
	MONEY MARKET ACCOUNTS	574,302.61	
	MONEY MARKET ACCOUNTS		438,110.9
10245 10247	MONEY MARKET ACCOUNTS	574,302.61	438,110.9
10245 10247	MONEY MARKET ACCOUNTS 7CD'S	574,302.61 200,000.00	438,110.9 400,000.0 93.5
10245 10247	MONEY MARKET ACCOUNTS 7CD'S EARNED INTEREST	574,302.61 200,000.00 93.57	438,110.9 400,000.0 93.5 838,204.4
10245 10247	MONEY MARKET ACCOUNTS CD'S EARNED INTEREST TOTAL INVESTMENT	574,302.61 200,000.00 93.57 774,396.18	438,110.9 400,000.0 93.5 838,204.4 299.010.3
10245 10247	MONEY MARKET ACCOUNTS 7CD'S PEARNED INTEREST TOTAL INVESTMENT TOTAL FUNDS AVAILABLE	574,302.61 200,000.00 93.57 774,396.18 313,203.26	438,110.9 400,000.0 93.5 838,204.4 299.010.3 838,204.4
10245 10247	MONEY MARKET ACCOUNTS CD'S EARNED INTEREST TOTAL INVESTMENT TOTAL FUNDS AVAILABLE TOTAL INVESTMENT FUNDS	574,302.61 200,000.00 93.57 774,396.18 313,203.26 774,396.18	438,110.9 400,000.0 93.5 838,204.4 299.010.3 838,204.4 71,276.9
10245 10247	MONEY MARKET ACCOUNTS CD'S EARNED INTEREST TOTAL INVESTMENT TOTAL FUNDS AVAILABLE TOTAL INVESTMENT FUNDS TOTAL NON-LIQUID	574,302.61 200,000.00 93.57 774,396.18 313,203.26 774,396.18 129,538.44	NCIAL 438,110.9 400,000.0 93.5 838,204.4 299.010.3 838,204.4 71,276.9 1,208,491.7

021	Sat	BINGO	13 NO BINGO	BINGO	2 NO BINGO Clubhouse is closed		b TTCE**
2	Fri	5 Recycling day	12 Womens Club Tricky Tray 1-4	19 RECYCLING DAY SUNSHINE MEETING 10 AM & 6 PM	26 Thanksgiving Friday Dinner 4 pm Office & Clubhouse Closed		Walking Club ARE SUBJECT T PRIOR NOT
	Thu	4 9am Comfort Group 10am Senior Yoga 3pm Men's Club	11 9am Comfort Group 10am Senior Yoga 3pm Men's Club VETERANS DAY	18 9am Comfort Group 10a Senior Yoga 3pm Men's Club	25 Thanksgiving office & Clubhouse Closed		8:00 am weekdays – Walking Club **ALL CLUB ACTIVITIES ARE SUBJECT TO ANGE WITH OR WITHOUT PRIOR NOTICE**
ER	Wed	3 10am Zumba 2pm Canasta 5pm Shuffleboard	10 10am Zumba 2pm Canasta 5pm Shuffleboard Road Closure	17 10am Zumba 2pm Canasta 5pm Shuffleboard	24 10am Zumba 2pm Canasta 5pm Shuffleboard		
	Tue	2 10 am Resident's Club Exec. Board 10 am American Legion (Annex room) General Election 6am-8pm Leaf & Brush Pick up	9 10am Womens Club Exec. Board 1pm Resident's Club Village 7 Town Hall Meeting 5:30pm (Fernwood Hall) Leaf & Brush Pick up	16 1pm Women's Club COVID TESTING 10am-3pm Leaf & Brush Pick up	23 Last Leaf & Brush Pick Up	30 9am American Legion Exec. Mtg.	8:00 am **ALL CLUB CHANGE WITH
NOVEMB	Mon	1 10am Zumba 12pm Ceramics & Crafts 3pm Men's Club	8 10am Zumba 12pm Ceramics & Crafts 3pm Men's Club	15 10am Zumba 12pm Ceramics & Crafts 3pm Men's Club	22 10am Zumba 12pm Ceramics & Crafts 3pm Men's Club	29 10am Zumba 12pm Ceramics & Crafts 3pm Men's Club	Current Clubhouse Hours Mon-Fri 8:00 am to 7:00 pm Sat 8:00 am - 4:00 pm
NON	Sun		7 Daylight Savings Time Ends cLOSED	14 CLOSED	21 CLOSED	28 CLOSED	<i>Effective Nov. 15</i> Clubhouse Hours Mon-Fri 7:30 am to 9:00 pm Sat 7:30 am - 4:00 pm