



# Colonial Acres

**Clearview Property Management**  
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**Emergency Maintenance**  
810-410-7827

Email office@clearviewmi.com  
Fax 810-458-6067

### BOARD OF DIRECTORS

President	Bill Charles
Vice President	Cindy Christiansen
Treasurer	Doug Smith
Member at Large	Phillip Garlow
Member at Large	Judy Keeling

### CLUBHOUSE COMMITTEE

Chairperson	Connie Williams
Co-Chairperson	Debra Staebler
Secretary	Patti Dooley
Treasurer	Gloria Poirier
Clubhouse Rental	Katy Kay
CH Purchasing	Chris McNally
New Res Greeter	Jane Severn
Newsletter	Debra Staebler
Ad Director	Jack Saunders
News Distribution	Judi Dampousse
News Distribution	Joanne Dettore
Coffee Hour	Deane Carter
Sign Painter	Evelyn Rouse
Light bulb Mgr	Peggy-Tom Booker
Gardener	Judy Keeling
Gardener	Marge Stefanski
Librarian	Rose Passage
Pool Manager	Katy Kay
Sunshine Corner	Dottie Saunders
Sunshine Corner	Faith Phee

### BENEVOLENT FUND COMMITTEE

Char Elliott & Judy Keeling  
..... 231-818-0162

ColonialAcresPhaseV.com

Volume XXXI, Issue 12

December 2017

## PHASE V NEWSLETTER



**COME ONE COME ALL  
TO THE ANNUAL  
NEW YEARS EVE PARTY  
SUNDAY, DECEMBER 31ST  
8:00PM**

**BRING AN HOR D'OEUVRES TO SHARE  
AND YOUR OWN DRINK  
\$10 TICKETS**

**GO ON SALE DECEMBER 1ST  
CALL LAURA 248 826-9069**

**DJ JAMES WILL BE BACK  
FOR AN ENCORE PERFORMANCE**

**ENJOY THE WONDER OF THE HOLIDAYS**

**THE GIRL SCOUT CAROLERS**

**SUNDAY, DECEMBER 3**

**THESE WONDERFUL YOUNG LADIES WILL  
BRING THE MUSIC OF CHRISTMAS TO  
YOUR DOOR**

**CALL DEANNE IF YOU WOULD  
LIKE THIS HOLIDAY TREAT  
248 667-7046**



## December 13<sup>th</sup> Board of Directors meeting

The December meeting of the Colonial Acres Phase V Board will be held at the Clubhouse on December 13<sup>th</sup> 2017 at 6 pm.

**NOTICE:** At this meeting the Board will be discussing and voting on the Vinyl Siding Project to include the special assessment to members of Colonial Acres. This special assessment will include members who have Florida type rooms which will be vinyl sided at the time the building is sided. This is a critical issue for this co-op since we are reaching a point where the wood siding is failing faster than we can afford to repair and our cost of wood is increasing.

We hope to see you at this meeting so all can understand where we are going for the future of this co-op.

Bill Charles

President Colonial Acres Phase V

COLONIAL ACRES PHASE V, INC.

MEETING NOTES November 8, 2017

1. B. Charles called the meeting to order @ 1:05.
2. Bill Charles and Phillip Garlow were present, the other Board Members were excused. There was NO QUORUM.
3. J. Reuschlein gave the financial report for the month of October.
4. J. Reuschlein gave the management report.
5. J. Reuschlein discussed the potential vinyl siding program. The program would require a special assessment to the membership. The scope of work has been established for potential project, and the cost has been reduced by approximately \$200,000.00. The down payment cost has also been reduced to approximately \$450.00 per member. The payment of the \$450.00 would be allowed to be made over several months.
6. The budget has been completed and the proposed budget for 2018 would have no carrying charge increase to members.
7. A revision to the rules and regulations has been made to the vehicle section. Vehicles must be licensed, registered and operable always. Violations of this rule will be subject to towing at their expense. The new copy of the rules and regulations is posted on the Colonial Acres Phase v website. Hard copies of all changes to the rules and regulations will be distributed to the membership annually.
8. A Member voiced concern regarding speeding vehicles in the association. B. Charles stated that it is an ongoing problem that the Board continues to work to control.
9. A member voice concern about the mess caused by members setting out their recyclables without covering or binding the contents. The Board will have this added to future newsletters.
10. B. Charles commented on how nice the holiday decorations looked.
11. B. Charles stated that the December 13th meeting will be a night meeting starting at 6:00pm.
12. Meeting closed at 1:37pm.

## Colonial Acres Phase V Clubhouse Meeting Notes November 14, 2017

Called to order 9:30 AM.

**Treasure Report** By Gloria Poirier budget handouts distributed to follow report. Report approved.

**Coffee Hour Mondays Update By Deane Carter** 86 people attended Monday coffees in October. A volunteer to pick up donuts is needed for the winter months. Also, one helper is needed for morning coffee. This is a simple task; the big pot of coffee is ready to go, it is made the night before and on a timer. The set up is pretty much just setting things out and putting them away after coffee. If this task is split among 3-4 people it is only once a month each person needs to do this. Please contact Deane to volunteer to help one Monday a month.

**Silent Auction Update.** Debra gave report. A very well received event. No cost incurred to hold this event. All bid items were donations. We made \$838. Also mentioned was the Clubhouse Committee policy that only **specifically approved events**, that are held in our Clubhouse, are to approach our advertisers or community businesses for donations. We need to be very courteous on how much these businesses are approached. The events we approach them for must be an event that will benefit the best interest of our entire community. By reserving these requests to fundraising events they contribute to all our best interests. The Clubhouse is an asset to all our property values, we must keep it and the grounds in excellent condition to maintain all our property values. Please do not contact businesses for donations without discussion at a Clubhouse meeting.

**Clubhouse Rentals** There are multiple rentals for December, see the calendar. A cancellation for December 9th has left this date now available. Because this early reservation then later cancellation caused us not to be able to use this preferred date for of our craft show and the loss of several opportunities to rent this date the rental agreement will be reviewed again.

**Maintenance report.** Gary reported that the Board has informed us of the switching of two garages. Gary and John have been working on organizing the front garage and now will work to prepare for the switch.

Security cameras are working. The board has requested access to the camera app to monitor it. Discussion ensued as to the reason they want access. This was a cost the Clubhouse committee covered, perhaps it should be split with association funds. John mentioned a camera should be added to cover the garages.

**New Business** Connie announced the Medical Closet will be on hold by request of the Board for now due to the lack of space caused by reorganization of the garages.

**New Years Eve event.** Laura stated the dj has been reserved. A message will be in the December newsletter. Tickets are on sale now. Tickets will be printed by John and sold for \$10 each. It was discussed if the dj costs would be covered by the ticket sales. Connie stated that the tickets sales need to cover the cost of the dj for this event. All food is potluck, so no cost here.

**Craft Show** made money, report will be available next month.

**Girl Scouts Caroling December 3rd, 6pm.** Deane Carter has organized this lovely holiday treat. Call Deane before the 3rd to get on this schedule.

Meeting adjourned at 10:13.

## Letter from the Clubhouse Chair

The past month has been a busy one. Our maintenance team continues to volunteer their time making many improvements to our clubhouse.

We have had a number of successful and fun events:

The clubhouse was decorated for the holiday season – we enjoyed a little party and good snacks afterward.

Our Silent Auction was awesome!! It was great fun. Shout out to Debra Staebler for launching a new idea.

The craft show was attended by many. If you weren't at any of these events, you missed out.

Sincere thanks to all who volunteer and contribute to our success. Everyone have a happy and safe Thanksgiving.

Connie Williams

### Silent Auction Update

What a fun event. This was a great event to really get to meet neighbors and talk with them. People were up and about checking on their bids and having fun watching each bid. There was a beautiful dessert table decorated and treats donated. It was so much fun to see what items went for. I heard some people who didn't attend say they have enough stuff and are getting rid of things... well you missed out on some awesome gift cards from local restaurants. Who doesn't like to go to dinner for free! There were over 60 items to bid on. Everything from a beautiful hand made quilt to a Botox treatment. Many gift baskets were made with so many great items in each. One resident was able to complete her Christmas shopping at this one event.

This was a huge money maker for our Clubhouse improvements raising \$838. Yahoo! Thank you to all the wonderful residents that donated items and those that attended the event and bid on items. Many great deals were purchased here. Everyone that attended asked to repeat this event. We are in total agreement, this was a winner. We hope to have another auction after our snow birds return. If you are an artist and would like to donate or if you have new unused items that you would like to donate for the next auction contact the Clubhouse Chair or Co-chair.

### Craft Show Update

Our recent craft show demonstrated the considerable talent and artistry of our residents. Many beautiful items were available for purchase. Again, teamwork was an important component of this successful event. Thanks so much to all participants as well as those who volunteered their time to help out.

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*Christmas, my child, is love in action. Every time we love, every time we give, it's Christmas.*  
Dale Evans



## Bits & Pieces

No Monday Coffee on December 25, 2017 or January 1, 2018.

\*\*\*\*\*

Clubhouse Rentals Contact Katy Kay at 248 207-7348 to reserve the Clubhouse for your special event.

\*\*\*\*\*

Book Club meets the last Tuesday of the month, at 11am. No Book Club in December.

\*\*\*\*\*

Search, Find & Enter winner for Novembers contest was Judi Damphousse. There was 9 "improvements " to be found. Keep reading the newsletter to find the next contest!

\*\*\*\*\*

**PLEASE NOTE**... The "Clubhouse Event" board is for Clubhouse events and postings only. This is the board on the wall side of the kitchen. The opposite side board is for multiple postings. With sections for Community Events, Board of Directors, our newsletter advertisers, general Colonial Acres Information etc. Please take the time to view the bulletin boards there is interesting information posted.

## Book Club

Our first meeting was held on October 31st. There was great discussions on several highly recommended books.

We are looking to name our Book Club. Please come to the January meeting and give us your suggestion.

This is an opportunity to get to know neighbors that enjoy reading and to learn of other great reads out there. We discuss not only our library finds but also other options, such as our public library and new publications.

There will not be a Book Club meeting in December due to the holidays. But we will be meeting in January. Our Clubhouse is a comfy location to have good times with good books. Please join us in January and find more great reads.

Phone numbers for residents are available in the Phone Directory. New phone directories will come out in 2018. For your convenience listed below are a few numbers.

### BOARD OF DIRECTORS

President	Bill Charles	248 486-5503
Vice President	Cindy Christiansen	248 446-6181

### CLUBHOUSE COMMITTEE

Chairperson	Connie Williams	248 437-1987
Co-Chair	Debra Staebler	734 417-2569
Rentals	Katy Kay	248 207-7348
Newsletter	Debra Staebler	734 417-2569
Benevolent Fund	Char Elliott	231 818-0162
Benevolent Fund	Judy Keeling	734 972-0066





## Dot's Recipe Christmas Fruit Salad



1 1/2 cups sugar

1/2 cup flour

1 1/2 cups water

1 tsp. butter, 1 tsp vanilla

6 cups cubed unpeeled apples

2 cups halved red seedless grapes

1cup diced celery

1cup walnut halves

In a large saucepan combine sugar & flour. Stir in water, bring to a boil. Cook until thickens. Remove from heat, stir in butter & vanilla. Cool to room temp.

In a large bowl combine the apples, grapes, celery & walnuts. Add the dressing & toss gently. Refrigerate until serving. 8 to ten servings (great for Christmas dinner or to take to potluck).

*Thank you to the generous residents that gave donations to our Silent Auction, it would not have been as successful without your donations. Also, thank you to all the wonderful residents that attended this event. It was a fun time. We must always remember all of the volunteers that it takes for set up and tear down, thank you again. You are all great and a joy to work with, thank you so very much.*

**Kim's Corner Recent Activity**

ACTV	25162 Jefferson	\$114,900
PEND	61961 Yorktown Drive #5	\$120,000
PEND	25887 Lexington Drive #6	\$124,900
SOLD	61711 Williamsburg #5	\$125,000

**PHASE V WEBSITE**  
[colonialacresphasev.com](http://colonialacresphasev.com)

**Say Hello To...**

Jody Leiter	62072 Yorktown	
JoDee Yanik	62402 Raleigh	810-533-4504
Philip and Kathy Johnson	62401 Raleigh	248-345-6008
Craig and Kathy Kidon	61711 Williamsburg	248-921-4333

**New Phone Numbers**

Tom & Sandy O'Neal.....	248-345-0197
Ruth Millen.....	248-844-9841
Laura Meyers.....	248-826-9069

**Submit your changes to John McGraw 248 437- 4909**

☀️

**Sunshine Corner**

Help bring a ray of sunshine to a neighbor who may need a get well word. Dottie Saunders and Faith Phee will send a card to lift the spirits of those who have not been feeling well. But you have to help by letting these ladies know who needs a note that says we care. Call Dottie at 248 446-4005 or Faith at 313 418-0067.



**Neighborhood Watch**



Please be alert when driving in our neighborhood and watch for walkers. Walkers **please wear reflective gear** or lights to alert drivers of your presence. Watch for slippery patches on the bridges, and black top may have a black ice. Be safe, wear a whistle while walking to use in case of an emergency.

**DOGGIE STUFF**

**PLEASE DO NOT ALLOW YOUR DOG TO RUN LOOSE AND DOO DOO ALL OVER THE PLACE. CLEAN UP YOUR DOGGIE DOO DOO.**

We are very sorry to say that we must put the Medical Closet program on hold until further notice due to lack of space for storage of this equipment. A big thank you has to go out to Judy Keeling for this wonderful service she developed. Also a big thank you to Yvonne Johnson for helping with managing this program. There are locations in South Lyon that provide medical equipment.

**Benevolent Fund**

Our Benevolent Fund provides a bit of comfort when things are down. Please contact Judy Keeling or Char Elliot with death notices of residents in Phase V. Call 231 818-0162



M	S	E	G	O	O	R	C	S	T	E	O	M	Y
T	M	V	R	C	S	A	M	T	S	I	R	H	C
J	O	A	E	I	S	S	S	F	A	G	Y	O	R
I	S	N	O	W	F	L	A	K	E	N	I	Y	T
E	C	S	R	E	K	C	A	R	C	J	G	S	S
Y	E	K	K	S	E	R	J	M	S	Y	Y	E	R
T	H	G	C	T	J	K	A	E	D	S	G	N	L
I	F	A	M	I	L	Y	C	R	N	T	R	A	K
V	T	H	J	K	E	K	K	R	E	N	I	C	E
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T	C	Y	L	L	O	J	R	S	R	S	C	D	K
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N	T	R	E	E	N	S	S	M	C	R	S	A	R
M	A	N	G	E	R	D	T	Y	C	P	N	C	R

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 CHRISTMAS  
 SNOWFLAKE  
 GIFTS  
 PRESENTS  
 FAMILY  
 SCROOGE  
 MERRY

NATIVITY  
 MANGER  
 CRACKERS  
 GRINCH  
 JOLLY  
 FRIENDS  
 TREE  
 CANDY CANES

Happy  
 Holidays!

**December Birthdays**

- 2.. Barb Detavernier
- 3.. Donald Parton
- 3.. Sylvia Wood
- 3.. Roberta Wright
- 4.. Sandra Langeland
- 6.. Dennis Smith
- 7.. Susie Williams
- 8.. Carol Foster
- 8.. Mary Wilson
- 10.. Bob Ciszewski
- 10.. Don Krussman
- 11.. Patricia Berez
- 11.. Nancy Nagle
- 11.. Edith Parton
- 12.. Kim Dong
- 12.. Phillip Herrick
- 12.. Dorothy Hubbard
- 13.. Bob Evans
- 14.. Bill Gaston
- 14.. Mike McIntosh
- 15.. Katy Kay
- 15.. Mary Ross
- 15.. Janet Sage
- 15.. Ellie Tauriainen
- 16.. Darrell Gregg
- 16.. Mary Ranta
- 18.. Kathleen Hay
- 19.. David Regan
- 20.. Marge Stefanski
- 22.. Jim Elliott
- 23.. Mike Fick
- 24.. Rick Plecha
- 25.. Carol Broecker
- 25.. Barbara Jeffery
- 25.. Karen Sharp
- 26.. Skip Blumenstiel
- 26.. Mike Lavin
- 26.. Norma Sawyer
- 29.. Fran Cody
- 29.. Carol Sidelko
- 31.. Donna Hassell

South Lyon Hotel Update  
 Peggy spoke with a representative of the hotel recently. She was told that they do not plan to reinstate the buckboard immediately when open. They will revisit the possibility after an undetermined time.



**Clubhouse Rentals & Events**

- Sunday, December 3 R
- Available for rent December 9
- Saturday, December 16 R
- Sunday, December 17 R
- Saturday, December 23 R
- Sunday, December 24 R
- Monday, December 25 R
- Saturday, December 30 R
- Sunday, December 31  
 New Years Eve Party
- R = Rental

**With Winter on its way please review the following snow removal rules.**

Snow Removal Procedures: The snow removal crew will respond without notification from Phase V when there is a snow accumulation of (2) two inches or more. At approximately 6:00AM plowing will begin on Street Clearing Schedule: At approximately 8:00AM the truck drivers will begin plowing parking areas. You will be notified by the sound of their horn to move your vehicle so that they can complete their job. Parking Spaces Where Vehicles are not Moved will Require Hand Shoveling Which Will be at the Vehicle Owner's Expense. Violation of any of these rules will result in a fine. See Assessment of Fines regulation located on page 7. Everyone must do their part for snow removal to be successful. If you cannot move your vehicle yourself arrange for someone else to move it. Snow falls during the latter part of the day, after 3:00 PM, will only be plowed down the center of the main streets. Parking areas will be cleared the following morning which means moving your vehicle(s) as noted above. Deicer will be supplied in barrels throughout Phase V for your use on sidewalks and steps to melt ice. As with salt, this should be used sparingly as excess use will cause damage to cement. Please use sparingly. Should the Member/Occupant have any complaints with regard to snow removal, do NOT call your Board Members. Report any problems to the Property Management Office. They will contact the snow removal crew on snow plowing days.





## Help reduce waste – Recycle! By Denise Semion

This time of year, I often see lots of plastic plant containers filled with dirt and old plants thrown in the garbage instead of emptied and tossed in the recycling bin. Do you help reduce our waste stream by recycling items or do you simply toss everything in the garbage? To recycle or not: That is the question.

Times have changed since the days when you had to wash out your cans, remove labels and flatten them, and keep them separated from any glass in your recycling bin. Today, we can place our cans, milk cartons and glass recyclables in one bin. If you have doubts on what to place in your recycling bin, here are a few tips.

First, do not put household batteries in a zip lock bag and place them in the recycling bin, like I used to when I lived in Plymouth. That is not the way here. Household batteries can be dropped off in the orange buckets in the entryway at South Lyon City Hall for recycling, or they should be stored until you are ready to bring them to the next Household Hazardous Waste Day, which is scheduled for Saturday, April 7, 2018 in Wixom. Our City Hall also accepts old cell phones, which are donated to HAVEN (Help Against Violent Encounters Now), a resource for women and children that works to promote violence-free homes and communities, as well as the Phones for Soldiers program.

Back to what can be placed in your recycling bin: Plastics (including #2 bulky plastics, like cat litter buckets and large plastic pails; all narrow-neck and wide-mouth plastic bottles and containers labeled #1, 2 and 4-7), all colors of glass jars and bottles; newspapers, magazines, catalogs, phone books and junk mail; paper drink cartons and plastic-coated paper beverage cartons, including milk and juice cartons; and household metals, including empty cans, foil and small scrap metal. Caps and labels may be left on bottles. Cardboard and boxboard, such as pizza boxes, shipping boxes and food boxes, should be flattened.

So, milk and juice cartons can be recycled, but any Styrofoam containers must be thrown out. And remember, if you want to help support our community, save your newspapers and mail for the yellow and green recycling bins near the high school to benefit the South Lyon Center for Active Adults, some of the local churches or the library.

Questions: visit [www.southlyonmi.org](http://www.southlyonmi.org), or contact GFL Environmental at 844-464-3587 (recycling collector for South Lyon) or the Resource Recovery and Authority Recycling of Southeast Oakland County (RRRASOC) at 248 208-2270.

Happy Holidays and please recycle responsibly!

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### South Lyon Cool Yule December 2

All across town there will be activities: Gingerbread contest, crafts and game booths at the Playground (behind McDonalds from 10—4), lighted holiday parade and Santa at 6 pm. Please visit CY Facebook page for more details: South Lyon Cool Yule.

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### Ladies Night Out Downtown Brighton Thursday, December 7 5-10pm

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### Kiwanis Senior Holiday Dinner

Monday, December 11th 6:30– 8:30pm  
South Lyon High School, Commons Area.  
Pontiac Trail and 11 Mile Rd. The South Lyon Kiwanis Club will host its 66th Annual Senior Holiday Dinner. Residents in South Lyon School District, age 70 and over are invited. For more info call Phil Weipert 248 437-7819

## December's Play Time!

By Bill Semion

Around these parts, traditionally winter is the time for plays and other indoor events, and this year is no different. Here's a roundup of events coming up through the season so you can plan to roust yourself out of your chairs, turn off the TV and have fun. You still have the energy, and you have the time. Take advantage.

### South Lyon/Brighton

First, check out the offerings presented at the South Lyon High School Theatre. The most recent performances, of Wilder's "Our Town," wrapped up in mid-November, so check the website often to see what's coming to the stage, [www.slhstheatre.com](http://www.slhstheatre.com).

Denise and I recently visited the Brighton Center for Performing arts for a concert by local artist Jill Jack, and discovered it was at Brighton High School.

Next up is a performance by the Michigan Philharmonic featuring a special Holiday Pops concert Dec. 16. The percussion/rock group Local Trash performs Jan. 18, and songwriter/singer Amy Grant comes to the stage April 28. Check them out at [www.brightonperformingarts.com](http://www.brightonperformingarts.com).

### Ann Arbor

On Dec. 9, take the grandkids to Ann Arbor for a bite to eat, then to the Michigan Theater for a holiday performance of The Nutcracker.

The theater is also offering FREE events on Sundays through December. For example, on Dec. 17, see Jimmy Stewart jump into the river, only to be saved by Clarence again, in "It's a Wonderful Life. For a list of other upcoming events, from country concerts to hi-def broadcasts of everything from talks to plays at this great venue, go to [www.michtheater.com](http://www.michtheater.com).

### Detroit

Head for a bite at Slo's BBQ on Michigan avenue in Detroit, then go to the Fisher Theatre for offerings like the musical based on the movie, "The Bodyguard," Jan. 16-28. On Feb. 6-18, it's "Finding Neverland." The Fisher also has a special dining packages ticketholders can take advantage of. Check out [www.broadwayindetroit.com](http://www.broadwayindetroit.com)

### East Lansing

Head west to East Lansing, where the Wharton Center also has lots of offerings for its 35<sup>th</sup> anniversary season. "Finding Neverland" is also there Dec. 12-17 if you can't wait until February, and a few days prior, enjoy Handel's "Messiah," which was considered rather a bore when it debuted in England, and of course evolved into a perennial favorite.

On Jan. 12, the Moscow Festival Ballet presents "Cinderella." On Feb. 6, enjoy the drumming of the Japanese group Yamato. Go to [www.whartoncenter.com](http://www.whartoncenter.com) for a the full list of presentations.

### Flint

Flint's Whiting Auditorium also is having a go at presenting some great offerings. Among them is the Dec. 31 gala, which features a three-course dinner from Andiamo restaurants, dancing and live music and a live auction. On Feb. 23, The Second City brings a night of improv comedy fun to the stage. For more go to [www.tickets.thewhiting.com](http://www.tickets.thewhiting.com).

That and more are available to wake you from your winter's sleep and get active by simply having fun.

You're too young to be a curmudgeon!

### POTOMAC CLUBHOUSE DECEMBER EVENTS

Wednesday Dec 6 & 20-Bingo 1:00 pm

Wednesday, Dec 13, 5:00 pm-Christmas Dinner-\$10.00

Friday Dec 8 & Dec 22-Euchre Potluck 6:00 pm dinner 7:00 pm cards. Bring a dish to pass. \$5.00 entry fee for prizes.

Call Bruce Huber at 734-722-4281 if you have questions

*A smile instantly  
brightens the  
whole room.*



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Samantha Murray  
PT, DPT, Cert. MDT,  
Vestibular Certified



Katie Dobbie  
PT, DPT



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The number one reason people don't want to call an elder law attorney when their loved one is facing the need for nursing home, assisted living or at home care? They are afraid of the cost! I mean, lawyers are expensive, right?

At the Family & Aging Law Center, we understand that fear. It is hard enough when you are faced with a \$3,000 - \$14,000 (or more) monthly bill for a loved one's care. Adding on attorney's fees just doesn't seem like a good idea.

However, in so many cases, that fear is misguided. The FACT of the matter is, our law firm can very often save you and your family MUCH MORE than we cost! As hard as that may be to believe, it is true. Here, we are talking not just money, but also savings due to costly mistakes that are made when you take advice from non-lawyers, or people that don't know all the ins and outs of this area of the law.

## The 8 Things You Need to Know to Protect Your Family Savings:

1. Do you know that specialized trusts can protect your house from loss to a nursing home?

2. Do you know that we can still protect family money, even if a loved one is already in a nursing home, or needs care at home, assisted living or nursing home care?

3. Did you know that parents may be heavily penalized for gifts given to family members if they are made within 5 years of a nursing home stay?

4. Do you know that we have specialized trusts that, when used properly, will permit you to make gifts to your family and not worry about that 5-year rule?

5. Do you know that our trusts avoid Probate? By setting up the right type of trust, we can save your family the expense and aggravation of going through Probate. With our trusts, your family will have access to money and property immediately instead of having to wait months... or possibly years (and it will cost you a fraction of what estate expenses normally are!).

6. Do you know that our custom drafted Powers of Attorney will let you save your home and money in an emergency? Don't make the mistake of thinking all Powers of Attorney are created equally. Our documents have about 20 pages of specialized provisions to protect assets. That old 2-page Power of Attorney form you may have is often useless for protecting property.

7. Do you know that you can protect family savings by paying your children or other loved ones to take care of you with one of our custom-drafted Personal Care Agreements (but that just paying without a proper Agreement can cause major penalties, and even a loss of your loved ones' lifetime savings)?

8. Do you know that there are major changes being proposed in the laws that could affect your Veterans benefits, and that acting now may be the best option?

**Don't try to go it alone. At the very least, get the facts about what can be done for your family, from a lawyer that focuses on helping families cut through all the confusion. Call us today!**



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### Try the Perfect Thanksgiving Stuffing Recipe!

- 8 slices of bread
- 6 tablespoons butter
- ¼ cup onion, chopped
- ¼ cup celery, chopped
- ¼ cup chicken broth
- ¼ teaspoon dried thyme; crushed
- ¼ teaspoon ground sage
- ¼ teaspoon salt
- ¼ teaspoon pepper



Toast bread, spread with butter. Cut into cubes. In covered saucepan, cook onion and celery in broth for 5 mins. Stir in seasonings. Combine with toast cubes; toss lightly. Add 1/4 cup more broth for moist stuffing, if desired. Use to stuff a 5-pound roasting chicken or bake, covered, in greased 1-quart casserole dish at 375 for 30 mins.



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# Phase V Clubhouse Events

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
					<b>1</b>	<b>2</b>
<b>3</b>	<b>4</b> 8:30 am Coffee Hour 12:30 Card Party Bridge 7 pm Card Party Poker 7 pm Card Party Euchre	<b>5</b> 1:00 pm Billiards 7 pm Card Party Holdem	<b>6</b> 10:00am needlework 7:00 pm Billiards	<b>7</b> 10:45 am Line Dance 2pm Buckboard 7 pm Card Party Euchre	<b>8</b> 7 pm Card Party Holdem 7:00:pm Bible Study	<b>9</b>
<b>10</b>	<b>11</b> 8:30 am Coffee 12:30 Card Party Bridge 7 pm Card Party Poker 7 pm Card Party Euchre	<b>12</b> 9:30 Clubhouse Committee Meeting 1:00 pm Billiards 7 pm Card Party Holdem	<b>13</b> 10:00am needlework <b>Board of Directors Meeting 6:00 PM</b>	<b>14</b> 10:45 am Line Dance 2pm Buckboard 7 pm Card Party Euchre	<b>15</b> Deadline Newslettr	<b>16</b> <b>RENTAL</b>
<b>17</b>	<b>18</b> 8:30 am Coffee Hour 12:30 Card Party Bridge 7 pm Card Party Poker 7 pm Card Party Euchre	<b>19</b> 1:00 pm Billiards 7 pm Card Party Holdem	<b>20</b> 10:00am needlework	<b>21</b> Winter begins 10:45 am Line Dance 2pm Buckboard 7 pm Card Party Euchre	<b>22</b> 7 pm Card Party Holdem	<b>23</b> <b>RENTAL</b>
<b>24</b> Christmas Eve	<b>25</b> Merry Christmas <b>RENTAL</b> NO GARBAGE PICK UP <b>NO COFFEE</b>	<b>26</b> Garbage Pickup 1:00 pm Billiards 7 pm Card Party Holdem	<b>27</b> 10:00am needlework	<b>28</b> 10:45 am Line Dance 2pm Buckboard 7 pm Card Party Euchre	<b>29</b> 7 pm Card Party Holdem	<b>30</b> <b>RENTAL</b>
						<b>31</b> New Year's Eve Party 8pm

*Merry Christmas and Happy New Year*