

# COLONIAL ACRES PHASE V NEWSLETTER

Volume XXXIV Issue 12

December 2022

Phase V website: [colonialacresphasev.com](http://colonialacresphasev.com)

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## BOARD OF DIRECTORS

President	Gloria Poirier
Vice President	Mike Giordano
Secretary	Katy Kay
Treasurer	Judy Stephens
Member at large	Judy Keeling

## CLUBHOUSE COMMITTEE

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Co-Chairperson	Donna Tilley
Secretary	Connie Williams
Treasurer	Bill Aldinger
Clubhouse Rental	Debbie McGuiniss
CH Purchasing	Chris McNally
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Ad Director	Keith Foley
Ad Billing	Reggie Hockin
News Distribution	Judi Dampousse
News Distribution	Joanne Dettore
Coffee Hour	Donna Tilley
Coffee Hour	Linda Belanger
Light Bulb Mgr.	Dick Biskner
Gardener	Judy Keeling
Gardener	Michael Marchese
Librarian	Shirley Estes
Librarian	Deane Carter
Pool Mgr.	Mike Shelton
Pool Mgr.	Lorraine Giacobbi
Sunshine Corner	Dottie Saunders
Sunshine Corner	Faith Phee
Benevolent Fund	Barb Kibler
City Council liaison	Judy Keeling

Newsletter email: [gj.poirier@gmail.com](mailto:gj.poirier@gmail.com)

Newsletter deadline to submit items is the  
15<sup>th</sup> of each month.



***COLONIAL ACRES PHASE V***

***CHRISTMAS DINNER***

***DECEMBER 11<sup>TH</sup> 4 TO 6 PM***

***AUBREE'S***



## Colonial Acres Phase V Minutes 11-9-2022 Meeting

The meeting was called to order at 6pm

In attendance: Gloria Poitier, Judy Keeling, Judy Stevens, Jim Reuschlein and Stacy Klabak from Clearview.

1. Management Report – Jim Reuschlein A motion to approve the management report.

Approved

2. Financial Report for October 2022 – Jim Reuschlein A motion to approve the financial report. Judy requested to review and ask questions at the closed meeting.

3. Motion by Judy Keeling to approve last months minutes from last meeting Second by Judy Stevens – Approved

### OLD BUSINESS:

**1. Handicap ramps** *Being installed between 71/72. Also on Arlington. – next week.*

**72-4 Sue Brock** – can you say where on my building? Will it be level with sidewalk.

Jim R. Yes and the area is between 6 & 1

**86-3** – comment about asphalt, when is schedule coming out next year. Adams court has not been done in years. *Jim R. We do a spring inspection with the board. That is when the worst areas are identified and work within the budget to plan what can be done.*

**2. Rules & Regulations** – Where are we at. *Stacy Klabak – We have brought to last two meetings; all closings and it is on the website.*

**3. Directories** – Gloria P. I have more in my car for the closings.

**4. Dog waste** – Issues We have had people “depositing” into the recycling bins.

The city has advised us that they will not pick up if this continues. Bags – people need to be responsible and only take what you are using. Sue got us started with the supply but we can't be expected to absorb the expense. Further discussion next month for a possible 3<sup>rd</sup> dog waste station

**5. Walking stripe** – The cost is \$5,000 and since we did not have a lining before if will benefit us to wait until next spring into a new budget.

**6. Brown water is back** –Keep flushing the system Call the water department – not a Clearview or Phase V issue. Members need to be proactive and stay on top of this.

**PAUL:** *Only use laundry or bathtubs to flush pipes and only cold water. NOT hot water just goes into the hot water tanks. The hot water tanks are good tanks, and we are going through them. Having a water softener will help.*

**139-5** Bill Aldinger, I had a supervisor out to deliver the salt and he said everyone will get brown water at some point. The businesses use a redout to reduce the color and staining. cast iron piping is what we have here.

**f. 72-4 Sue Brock** – it has been said that we need to call channel 4 (Hank) for public exposure.

**7. EMERGENCY NUMBER** – Gloria Please update your emergency contact in case emergency services has to enter your unit rather than break down the door.

**65-1**, most everyone has a storm door and you can laminate something to advise who or where to call in case of emergency.

## **NEW BUSINESS**

**1. Bus Stop:** We have a Bus stop at the end of the drive. Heritage Blvd. Barkley Elementary has children, parents and the traffic that stops from 11 miles. Judy Stevens has composed a letter to the superintendent requesting they move the stop.

**MEMBER:** Why would you just not call? *Judy Stevens: Having a paper trail is in our best interest.*

**72-4 Sue Brock** – Send it certified.

**Paul Traila** – It was up front but caused a traffic problem and they moved it. Grandparent formerly live in Phase V and is now in Phase 3.

**72-4 Sue Brock**, we should get across that we are a 55+ community. *Judy Stevens – I have gone to the city and county, tried to see the people in charge but has been turned away.*

**i. 146-2** – How many cars are there and the number of kids. *Judy Stevens, I have seen three cars, up to 10 kids.*

**146-2** – This is most likely a temporary thing, and we don't want kids crossing the street or along the busy road. They no longer want kids crossing in front of the buses anymore.

There is more important things that is going on. People are speeding through here

**76-4** – Are the kids from Trotters Point? *Judy/Paul – it seems to be the new subdivision.*

## **2. 2023 Budget: Jim Reeuschlein**

The cost has gone up and the expenses are not going down. I have projected a need of \$20.00 per month per membership.

- Land lease resets again, the insurance has increased and contracted maintenance alone needs a \$3 increase.
- Reserves need to be revived. Down to \$100,000 and needs to be replenished. \$2,000 per unit is the industry standard which would be \$900,000

**72-4** – What is the biggest increase that is hurting us the most. We use to be around \$400,000 and now \$100,000

where did the money go? *JIM REUSCHLEIN: Concrete cost, vinyl siding increases with a large amount of wood replacements to get them ready to side. 79 buildings, we have done 20 roofs so expecting to do 2- 3 roofs a year for the unforeseeable future.*

**Judy Stevens** – I have said over and over at meetings that using the savings like a checking. *Jim - \$212 per month only per home goes to the land lease. Efforts have been made year after year to keep cost down but the useful life of the mechanics is declining each year. JIM: We went 4 years with no increase at all and when we took on the 1.6 million dollar project the increase was done \$32.00 and then a \$5 increase after that. Two increases in 8 years.*

**Gloria** – The prior board made a very good decision to get the siding done and having to impose a \$32.00 increase and members who had sunrooms paid out of pocket to side those. These were hard decisions but necessary.

**139-5 Bill Aldinger** – Jim, those people who are on ACH, will they need to do anything. *No, they will receive a letter stating new fee amount*

**65-6** – The \$32.00 that was done for the siding, where will that money go after that is done? *JIM: The project started with an \$80,000 down and monthly payments for 10 years. (\$72,000 annually)*

**Gloria:** *The savings after that 10 years will be realized in bumping up the reserves.* **JIM:** The wood replacement has gone down 70% with the siding.

### **3. MEMBER REQUEST: HALLOWEEN**

**65-6** – I have been here 10/12 years. I have never celebrated Halloween here. CAV has a reputation. I would like to propose a Trunk or Treat possibility. I would like to ask for an email to present a proposal. **Gloria** – *I feel this is a clubhouse proposal and decide if we have the manpower or resources.*

**Sue Brock** – *I welcome you to join us at the next meeting to bring your idea to the group. Bashing us in Phase 1-4 Facebook page is not productive.*

**Gloria** – *I think we can hear your idea and see if we can be apart of a proposal.*

**65-6** – Lots things get lost in email and we just might have that issue. I will be happy to spear this event and I am a writer and know how to present it to the public.

### **MEMBER REQUEST – Mics.**

**139-5 Bill Aldinger** – Wood peckers are working on the last building that has wood. The cost to repair the garage will be high.

Another item, – I have not seen anyone over the age of 35 at 138-5, *Jim will check* Friday at 1 pm we will be working on the outdoor Clubhouse Christmas lights so if anyone is interested to help with holiday lights we look forward to it.

For us that live in the old vinyl buildings what is the timing for taking over the responsibility of the gutters? *Jim/Gloria – it is in discussion, and we are still talking about it.*

### **Generators**

**104-3** – **We have submitted a request to have a generator and still have no answer.**

**Told Clearview had to take request.** *JIM: The requests had been reviewed and questions were presented on where would it be, the noise level etc.*

**Gloria** – *With the last 30 hours of no electric this last week I had my son bring a small one for my frig and it was loud.*

**104-3** – I would have it next to my air conditioner. **JIM:** *the other issue is gas or battery*

**65-6** – I have looked at the small ones and are running for up to 10 hours at (2,000 watt) at a fraction of the gas.

**99-3** – My concern is people don't follow instructions and store gas that could be a hazard.

**65-1** – The neighbor across from me had one running and her neighbor said her whole unit shock.

**65-1** – what about solar panels on our sunroom? *Jim: sunroom is Members*

**76-4** – For people that have oxygen machines and need solutions.

**65-6** – Are you going to prohibit people from having a generator? I do not understand the logic.

**Gloria:** No one is prohibiting anything, we are having a discussion. It is a question of size and use so we will look at all options.

**65-6** – Please ponder this as an option for members. Are you going to prohibit people?

**Gloria** No one is prohibiting anything, we need to discuss the use of generators for individual units.

**146-2** – To reap, are you saying you are going to decide on this? I have a neighbor who already has one and I want one. **Gloria** – It will be discussed by the board.

**Paula Trila:** Please ask me before you post things in the newsletter because people now think the pipes can't freeze. **Gloria** – I would suggest you write something for the newsletter each month or season to ensure the communication is right. Due the 15th of each month. Gloria is at 57-5

**Gloria closed the meeting at 7:33 pm**  
**Minutes submitted by Stacy M. Klabak**

### **FROM THE BOARD,**

I hope everyone had a great Thanksgiving last month. This new Board, along with Clearview Mgt, is ready to start the New Year tackling our budget constraints. It takes all of us who live in Phase V to follow the rules & manage our own usage of resources to keep our costs down. Even though we are experiencing an increase in our maintenance fee this year it still doesn't cover all increases that have happened the last couple of years or what will come next year. Let's all tighten our belt strings & continue to save & conserve where we can. The biggest hit this year was our Land Lease payment that we have no control over. That will not happen for another three years.

I wish you all a Happy Holiday, however your families celebrate during this joyous time of the year. I hope to see everyone at Phase V Christmas dinner December 11<sup>th</sup> at Aubree's!

**Gloria P., President**

Connie Williams put on another great Craft Show this year. The clubhouse was full of handmade treasures!

Thanks to our great cooks, Donna & Linda, for serving & selling a lunch during the show.



The clubhouse got decorated for Christmas last month. We had a very small turn out but that small group did a great job. Thank you for putting in the time & effort to make our clubhouse sparkle for December.

Also, Thanks to The Men's Social for putting up all the outside lights. Great Job!

COLONIAL ACRES PHASE V  
 OPERATING STATEMENT  
 TEN MONTHS ENDING OCTOBER 31, 2022

	ANNUAL BUDGET	* CURRENT MONTH * BUDGET	ACTUAL	* YEAR TO DATE * BUDGET	ACTUAL	OVER ( UNDER )
<b>INCOME:</b>						
5110 Carrying Charges	\$ 1,929,420	\$ 160,785	\$ 178,379	\$ 1,607,850	\$ 1,621,505	\$ 13,655
5410 Interest Income	100	8	0	83	11	( 72)
5534 Clubhouse Committee Income	0	0	0	0	0	0
5548 Special Assessments	0	0	0	0	0	0
5550 Late Charges	3,600	300	865	3,000	2,970	( 30)
5552 N S F Check Charges	200	17	0	167	175	8
5554 Legal Fee Recovery	4,000	333	109	3,333	5,660	2,327
5555 Member Violations	0	0	0	0	25	25
5556 Unit Reconditioning	0	0	0	0	45,723	45,723
5558 Member Repairs	400	33	0	333	0	( 333)
5570 Insurance Recovery	0	0	0	0	66,952	66,952
5580 Transfers From Reserve Funds	62,702	0	51,500	62,702	413,452	350,750
5590 Miscellaneous	0	0	0	0	25	25
<b>TOTAL INCOME:</b>	<b>\$ 2,000,422</b>	<b>\$ 161,476</b>	<b>\$ 230,853</b>	<b>\$ 1,677,468</b>	<b>\$ 2,156,498</b>	<b>\$ 479,029</b>
<b>EXPENDITURES:</b>						
6200 Land Lease	\$ 760,800	\$ 63,400	\$ 63,400	\$ 634,000	\$ 634,000	\$ 0
6300 Administrative Expenses	97,100	7,708	7,509	81,683	78,334	( 3,350)
6400 Operating Expenses	210,200	61,683	57,679	208,533	208,679	146
6500 Maintenance & Repair Expenses	658,200	43,517	72,966	540,167	871,170	331,003
6600 Community Facility	7,800	25	0	7,750	22,861	15,111
6700 Taxes & Insurance	96,800	8,042	11,853	80,717	107,204	26,488
7300 Debt Service & Reserves	169,500	7,458	21,059	154,583	268,791	114,208
<b>TOTAL EXPENDITURES:</b>	<b>\$ 2,000,400</b>	<b>\$ 191,833</b>	<b>\$ 234,466</b>	<b>\$ 1,707,433</b>	<b>\$ 2,191,039</b>	<b>\$ 483,606</b>
<b>TOTAL INCREASE (DECREASE)</b>	<b>\$ 22</b>	<b>\$ ( 30,356)</b>	<b>\$ ( 3,613)</b>	<b>\$ ( 29,964)</b>	<b>\$ ( 34,541)</b>	<b>\$ ( 4,576)</b>
<b>CASH BEGINNING OF PERIOD</b>			<b>3,956</b>		<b>34,883</b>	
<b>CASH END OF PERIOD</b>			<b>\$ 342</b>		<b>\$ 342</b>	

**COLONIAL ACRES PHASE V  
2023 BUDGET DRAFT**

**INCOME:**

	2022 ANNUAL BUDGET	YTD (9 months) MONTH ACTUAL	PROJECTED ACTUAL ANNUAL COST	2023 BUDGET	NOTES
5110					
Carrying Charges	1,929,420	1,443,792	1,925,056	2,041,740	\$20.00/per unit per month increase
5410	100	28	37		
Interest Income	0	0	0		
5548	3,600	2,344	3,125	3,000	
Special Assessments	200	0	0	0	
5550	4,000	1,605	2,140	3,000	
Late Charges	400	0	0	400	
5552	62,702	470,159	626,879	8,107	
NSF Fee Recovery					
5554					
Legal Fee Recovery					
5558					
Member Repairs/violation					
5580					
Transfer from Reserve Funds					
<b>TOTAL INCOME:</b>	<b>2,000,422</b>	<b>1,917,928</b>	<b>2,557,237</b>	<b>2,056,247</b>	

**EXPENDITURES:**

6200	Land Lease	760,800	570,600	760,800	783,624
6300	Administrative Expenses	97,500	70,826	92,901	94,000
6400	Utility Expenses	180,220	151,000	201,333	210,200
6500	Maintenance & Repair Expenses	686,420	731,252	975,003	641,700
6600	Community Facility	6,800	10,546	10,796	9,600
6700	Taxes & Insurance	96,400	94,668	126,224	122,100
7300	Debt Service & Reserves	169,500	180,780	213,978	195,000
<b>TOTAL EXPENDITURES:</b>		<b>1,997,640</b>	<b>1,809,672</b>	<b>2,381,035</b>	<b>2,056,224</b>
<b>TOTAL PROFIT (LOSS)</b>		<b>2,782</b>	<b>108,256</b>	<b>176,202</b>	<b>23</b>

## COLONIAL ACRES PHASE V, Inc

P.O. Box 788  
Linden, MI 48451

November 20, 2022

Dear Member.

Due to the increase in the land lease, property and liability insurance and goods and services at the property the Board of Directors is implementing a \$20.00 monthly carrying charge increase effective January 1, 2023.

Our last increase of \$5.00 was in 2021 and as much as we would have liked to avoid another year bump we find we must keep focusing on building up the reserves and continue the progress of maintaining the community as the property and components age. Colonial Acres Phase V has two rates – Sump pump and non-sump pump. Please refer to your unit rate below.

### OLD RATE NEW RATE

Sump Pump \$337.00 \$357.00 January 1, 2023  
Non-sump pump \$347.00 \$367.00 January 1, 2023

If you currently have your carrying charges automatically taken from your bank account through an ACH we will make the change in your ACH and you will not have to make any changes yourself.

To start an ACH, please visit [www.colonialacresphasev.com](http://www.colonialacresphasev.com) and see the forms page for the ACH enrollment form and instructions.

For those members who have their own bank payments sent you WILL need to visit or log into your bank and update the amount in December to have January's correct amount issued. If you have any questions please contact the management office at 810.458.6065.

Thank you in advance for your cooperation and understanding,

Your Colonial Acres Phase V, Inc. Board of Directors  
Clearview Property Management Services, LLC

# BITS & PIECES OF INFO



SOLD	62360 Arlington Cir	Unit #4	\$160,000
SOLD	62070 Arlington Cir	Unit #3	\$162,500
SOLD	62340 Arlington Cir	Unit #5	\$168,000
CWTH	61960 Arlington Cir	Unit #6	\$169,900

Mary Ketelhut  
Realtor

## Welcome To The Neighborhood



- 109-1 Risatti, Randolph.....62360 Arlington.....
- 81-6 Findlay, Diane.....61958 Ticonderoga.....
- 106-6 Bartle, Steve and Nanette.....62330 Arlington.....
- 107-5 Tomakowski, Dan.....62340 Arlington.....

Members, please add these names, addresses, & phone numbers to your new 2022 directory.

### Kiwanis Club of South Lyon Annual Senior Citizen Christmas Dinner

#### FREE DINNER & ENTERTAINMENT

Annual Kiwanis Club senior dinner is back. **Monday, December 12, 2022** from 5:30 to 7:30pm. At the South Lyon high school commons, 11 Mile & Pontiac Trail.

South Lyon Kiwanis work with local Key Clubs, Girl Scouts, honor society students and other high school youth groups to serve more than 300 senior citizens a complete meal at its annual holiday dinner.

Seniors 65 & older are welcome! (if you need assistance getting to the dinner, the person assisting you is welcome also)

### *DOWNTOWN SOUTH LYON HOLIDAY SPECTACULAR*

Saturday Dec 4 10 to 9

At that 10am hour, the Christmas in the Country Holiday Shop will open at South Lyon High School, along with a Candy Cane Hunt at McHattie Park. Live reindeer will also be at the Olmstead Place Courtyard until 2pm. There will be multiple opportunities for having lunch and cookies with Santa before a visit with Ole Saint Nick from 2 to 4. There will also be fun contests and games, and if it gets too chilly, warming fires in the Farmer's Market lot. If that's not enough there will be a Christmas House Tour on Lake Street and an ice sculpture demonstration. At 5'ocklock, streets on the Holiday Spectacular Lighted Parade will close, with tree lighting in the Historic Village at 6:30.

## **MINUTES CLUBHOUSE MEETING NOVEMBER 3, 2022**

**FINANCIAL REPORT:** We have a total of \$23,823.33 in our checkbook. Our operating reserve remains at \$16,000.00, giving us \$7,823.33 to work with. Our one-time donation check of \$250.00 for the Benevolent Fund has not yet cleared the bank.

Our craft show was successful, with 18 crafters. The event raised \$300 for the Clubhouse. \$30.00 of this total was from lunches prepared and sold by Donna Tilley. Thank you Donna!! Thanks also go out to Mike Giordano and Doug Brock for assisting with tables.

### **DISCUSSIONS:**

- More incidents of discolored water are being reported in certain areas of our community. The recommended procedure is for each resident with water quality issues to call the water department on their own behalf. Many voices are more likely to get results. Clearview is not responsible for this problem. Call Ron at 248-207-0776 or water department 248-437-4006.
- Phase I-IV was wondering if we might want to combine with them to have some sort of a Halloween observance. At this time, it was decided not to pursue the idea. Members mentioned the fact that there are many safe opportunities available in South Lyon for trick or treating. Think about the possibility of some kind of Halloween activity for next year. Is there any interest?
- Again, brought up the issue of our major fund raiser, the clubhouse garage sale. We will need a new set of group leaders. We have thus far no volunteers for the garage sale in September. Some residents have expressed an interest in a community wide garage sale where they can make some money for themselves by selling their own items rather than donating them. We will continue discussions on this issue at upcoming meetings.
- The Men's Social Club did not meet in November due to a few members testing positive for Covid. However, Bill Aldinger did commit that the group would put away the deck chairs and the fountain.
- Some residents feel that we should add another dog waste station in our community. This is a matter for our Board of Directors to decide.

### **REMINDERS:**

- Ladies night is November 3rd, with dinner and a movie planned. Check bulletin board for details.
- Dates for the clubhouse meetings are always the first Thursday of the month at noon.
- On the first and third Wednesday in November residents will meet at Lake Street Tavern from 3 to 5pm.
- The clubhouse will be decorated on November 20th. Join the fun. Bring a snack to share and your own drink and help to put up our Christmas trees. The fun starts at 3 pm.
- Always check the calendar on the back page of your newsletter to keep up with what's happening.
- Do not leave food and beverages in the kitchen or refrigerator after your event or rental. We could be subject to liability if outdated items are consumed. This applies to alcohol as well.

- Indoor game nights will not be scheduled in November and December. Game night will resume in January.
- It is required that anyone purchasing something for the clubhouse must get prior approval from the Chairperson before doing so. This approval is also necessary to receive reimbursement.

**Respectfully submitted,  
Connie Williams**

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**Hello neighbors from the Clubhouse,**

*Merry Christmas and Happy New Year!*

Phase V has the opportunity to have a great community. All we need is involvement. The November Clubhouse meeting only had 6 members attend. That is just not enough member participation. The Clubhouse Committee wants to be able to know what the membership wants. We are flying blind!! Let your voice be heard. The next meeting is December 1st at noon.

We will be discussing Garage Sales at our next meeting. Currently we do not have a Group Leader for the Clubhouse Garage Sale in September. The Clubhouse Garage Sale happens at the Clubhouse and the sale proceeds go to the Clubhouse budget. It is our biggest fundraiser. We generally bring in \$1500-\$2000 from your donations. If no one steps up to run the sale, there won't be one. **OR** – should we have a Community Garage Sale? This sale happens at your courtyard on one day only. You get to keep the sale proceeds. It will cost \$10 for you to participate. May 20th is a possible date. But as a fundraiser, the Community Garage sale falls short. How can we earn money for the Clubhouse? The Board has to approve the Community Sale and we also need a Group Leader to run this sale.

December 11 th is our Christmas Party at Aubree's. The sign-up sheet is on the bulletin board at the Clubhouse.

The next Movie Night is December 6th . The sign-up sheet is up on the bulletin board in the Clubhouse. Meet at 11:30 sharp for car pool.

The snow and cold are upon us. Winter can be a lonely time. The Clubhouse has a lot of activities and friendly neighbors. Come join in the fun.

I hope to see you at the next Buckboard!

More good things to come ...

Susie B, Clubhouse Chair

# CLUBHOUSE HAPPENINGS



## Phase V Christmas Dinner

### AUBREE'S PIZZERIA & GRILL

**DECEMBER 11<sup>TH</sup> Start at 4:00 PM.**

\$17.00 per person INCLUDES SALAD, FETA BREAD, WINGDINGS, PASTA & PIZZA. TEA, SOFT DRINKS & COFFEE ARE INCLUDED. ADDITIONAL PURCHASES CAN BE ADDED TO YOUR TAB! HAPPY HOUR DRINK PRICES

PLEASE SIGN UP IN THE CLUBHOUSE SO WE CAN MAKE RESERVATIONS

## JOIN US FOR THE NEW BUCKBOARD!

**1<sup>st</sup> & 3<sup>rd</sup> Wednesday of each month 3 to 5**

Lake Street Tavern has offered us a Phase V Meet-Up place to catch up with what's going on in your neighborhood. They have special price on burger, beer, & wine or you can order any of their great food off the menu. Several of us have tried it out the last month & put our stamp of approval on our new hang out. Hope to see you there!



## Movie & Lunch: Tuesday December 6<sup>th</sup>

**Lunch:** Big Boys in Brighton at 12:00 pm

**MJR** in Brighton at 1:30 pm.

Matinee cost \$5.00

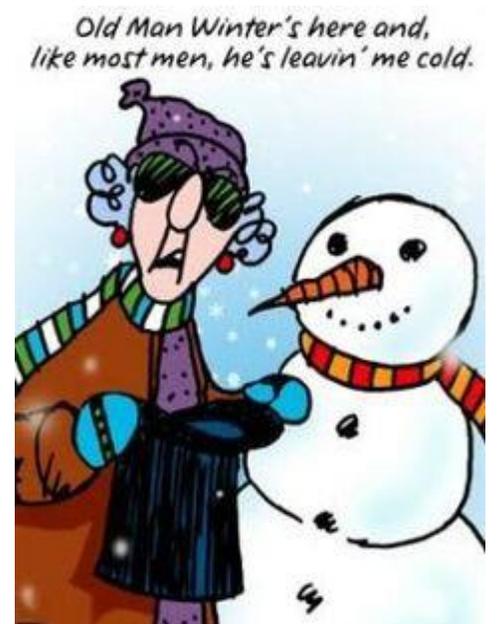
**Movie** is 'Wakanda Forever'.

Come for lunch, movie or both.

Meet at Clubhouse 11:30 for carpool

# HELLO WINTER

G	D	I	E	F	G	J	R	V	Y	G	I	V	Y	S	T	E	L	F	S	
A	P	L	F	J	J	Y	T	S	O	R	F	M	Y	W	P	O	T	G	Q	<b>CHRISTMAS</b>
L	K	R	M	F	K	C	L	F	T	I	G	I	H	E	N	D	J	I	M	<b>ELFS</b>
G	E	V	E	R	G	R	E	E	N	S	H	I	G	O	V	P	J	H	P	<b>EVERGREENS</b>
R	P	L	F	M	E	D	I	T	E	L	U	Y	U	P	J	S	H	Q	O	<b>FROSTY</b>
K	Q	W	C	B	F	U	I	L	M	I	T	T	E	N	S	E	L	S	J	<b>HOLLY</b>
P	R	E	S	E	N	T	S	E	B	L	X	J	T	S	N	O	E	L	E	<b>ICICLES</b>
O	C	T	W	I	N	K	L	I	N	G	R	T	C	T	I	S	W	T	S	<b>JACKFROST</b>
P	J	A	V	R	W	R	I	S	L	T	K	N	X	D	N	A	D	R	E	<b>JOYOUS</b>
U	I	A	S	P	O	I	N	S	E	T	T	I	A	S	D	M	K	J	L	<b>MITTENS</b>
M	H	W	C	J	U	O	E	H	X	K	K	M	K	Q	S	T	N	L	C	<b>NOEL</b>
V	R	G	G	K	J	D	L	O	J	E	A	F	L	U	N	S	O	C	I	<b>POINSETTIAS</b>
H	L	O	I	T	F	A	I	G	M	X	H	L	O	C	C	I	E	D	C	<b>PRESENTS</b>
V	Y	B	M	E	M	R	T	Y	R	U	D	Y	F	C	J	R	A	Y	I	<b>SANTA</b>
T	C	S	E	J	L	A	O	N	O	F	O	Q	Y	W	W	H	Q	H	H	<b>SKATING</b>
H	O	L	L	Y	X	S	X	S	A	J	J	E	G	X	O	C	I	S	K	<b>SLEIGH</b>
D	R	X	O	W	G	D	J	E	T	S	S	J	L	J	F	N	D	S	C	<b>SNOWFLAKES</b>
O	W	E	A	D	V	F	Q	S	W	G	N	I	T	A	K	S	S	S	W	<b>TWINKLING</b>
D	N	A	L	R	E	D	N	O	W	D	B	P	B	R	O	L	K	L	R	<b>WONDERLAND</b>
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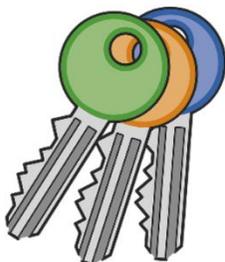
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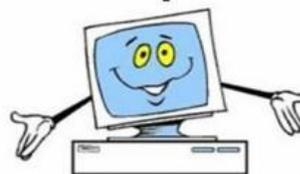


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				1 Clubhouse mtg noon  7 pm Euchre	2  7:00 Texas Hold	3  RENTAL
4	5 8:30am Coffee hr 11:00-12:00 Yoga Practice 7 pm Euchre	6 11:30 Movie/Lunch 2-5 Billiards 7:00 Texas Hold em	7 10-12 Sewing 3-5 Buckboard 7:00 Men's Social	8  7 pm Euchre	9  7:00 Bible Study em	10  RENTAL
11 Aubree's 4-6 Xmas dinner	12 8:30am Coffee hr 11:00-12:00 Yoga Practice 7 pm Euchre	13 2-5 Billiards 7:00 Texas Hold em	14 10-12 Sewing 1:00 Board Mtg.	15  7 pm Euchre	16  7:00 Texas Hold	17  RENTAL
18	19 8:30am Coffee hr 11:00-12:00 Yoga Practice 7 pm Euchre	20 2-5 Billiards 7:00 Texas Hold em	21 10-12 Sewing 3-5 Buckboard	22  7 pm Euchre	23  RENTAL	24  RENTAL
25  RENTAL	26 8:30am Coffee hr 11:00-12:00 Yoga Practice 7 pm Euchre	27 2-5 Billiards 7:00 Texas Hold em	28 10-12 Sewing	29  7 pm Euchre	30  7:00 Texas Hold	31 