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# *Poinsettia Ball Dinner/Dance*

*Saturday, December 5th*

*5:30pm-10:30pm*

*Music by Tony Boeing*

*Dinner & Snacks & Refreshments*

*Tickets \$18.00*

*or*

# *Poinsettia Ball Dance*

*Saturday, December 5th*

*7:00pm-10:30pm*

*Snacks & Refreshments*

*Tickets \$8.00*

*Bev Collins 951-1011*

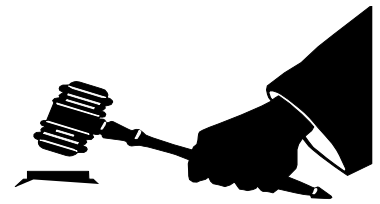


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## FROM THE DESK OF THE PRESIDENT

By John Lavezzo



One of the harsh realities of living in a home owners association (HOA) is we must pay the maintenance fees. The bills must get paid --- the ones at your home, for which you are directly responsible, and the HOA bills for which we all are responsible.

HOAs make annual budgets based on what they expect their expenses to be for the coming year. Frank, Howard and Jewell have been very busy since July crunching the numbers to achieve a lean and mean 2010 budget for Oakwood Manor (OM). This process heavily relies on contacting our various vendors and suppliers, such as our insurer, FPL, the lawn maintenance company, the pool maintenance company, the tree trimming service, etc., to learn if the amount they charge OM will be increasing and by how much. It may not surprise you to hear that many of OM's expenses are increasing. Unfortunately, I am sure you find the same to be true with your personal expenses.

Based on this work, our budget team produces a total combined budget for the coming year. The total figure is then divided by the number of units in the community. In OM, the owner of each unit must pay one-647<sup>th</sup> of the total budget. That figure is divided into monthly

payments. Your payments are used each month to maintain OM and pay all related bills.

There are many financial benefits to HOA living. For one monthly fee, OM residents enjoy bulk rates on cable television, landscape and pool maintenance, increased security, etc. Another less tangible but very significant benefit is the sense of community here at OM. We count on each other and staff in emergencies. Should a storm blow a downspout loose on your home while you are away, a neighbor will secure it or at least notify the office --- action will be taken.

Let's conclude that the maintenance fees are certainly worth all the benefits they include, and you get more bang for your buck than if you were operating solo. [This article inspired by one written by Pamela B. Bampton in the September 2007 FLCA].

**Tech Tip:** To protect our privacy, we have all heard about the "Do Not Call" registry ([www.donotcall.gov](http://www.donotcall.gov)) for reducing the number of telemarketing calls to your home. To opt out of unsolicited junk email go to [www.dmachoice.org](http://www.dmachoice.org) and click on "Register for eMPS." Also, do not fill out surveys on warranty cards or contest applications beyond your name, address, and necessary product information.

**Wisdom from Larry the cable guy:** 1. A clear conscience is usually a sign of a poor memory, and 2) The early bird may get the worm, but the second mouse gets the cheese in the trap. Keep smiling. --john

### OAKWOOD MANOR

Editor: Pat Berry  
 Layout: Sharon Rump  
 Circulation: Evelyn Ashbaugh  
 Ruth Risen  
 Mailing: Evelyn Ashbaugh



DEADLINE FOR COPY: 12th of Month

**HOA MISSION STATEMENT:** To maintain and protect the value of the property by enforcing the documents and rules and regulations while maintaining a spirit of community.

## WELCOME TO YOUR SHARE IN PARADISE

By Nancy Weber

Georges and Lise Lizotte  
214 Oakwood Blvd. W.

Georges and Lise come to us from a city in southwestern Quebec, Canada known as Bromont.

Georges was a school board administrator over thirty schools. Lise had her own school in Quebec. She was a language teacher teaching the French English and the English French. They both retired in 2002, sold their home and bought a camper for use in Canada and a house boat to live on in France. They did this from May to October and in the winter, they rented a condo in Quebec. While on their house boat in France, they cruised the rivers and canals. Sounds like quite the life.

Georges and Lise will be part time residents. They came down to Oakwood Manor to visit friends, loved it so much that they went back home and sold their house boat. They returned and bought their home in July of 2008. After spending seven years on their house boat in France. they finally spent their first summer in Canada in 2009. Georges likes to roller blade and he is trying for the Triathlon in three events, biking, swimming and running. He also loves to snow ski and Lise sticks to cross country. They both like to bicycle and play tennis and really like the beach. They both love traveling and our \$2.00 theater.

They have one son, one daughter and four grandkids all around Montreal.

## TO ALL ACORN SQUIRRELS AND SUBSTITUTE SQUIRRELS

**I** would like to thank each and every one of you for the outstanding job you all did delivering the Acorns to our residents. I realize how difficult it was, considering the blistering, hot summer days we endured. I certainly do appreciate your collective efforts and I know our residents did too.

Thank you once again,

Evelyn Ashbaugh  
Circulation Manager

### FLU/PNEUMONIA VACCINE

Monday, November 2

9:00 AM - 11:00 AM

Bring Medicare Card!  
Non-Medicare—Flu - \$25  
Pneumonia - \$45



When I interviewed them, they were expecting their son, daughter in-law and three grandchildren who were going to come for a visit and see their parents new home.

They have found some restaurants to their liking such as Bone Fish, Longhorn Steakhouse and C C's Pizza.

Welcome to Oakwood Manor Georges and Lise Glad to have you as neighbors.

# MANAGER'S REPORT

By Jewell Riggs

## LIST OF THINGS TO LOOK OUT FOR:

November 3 <sup>rd</sup>	Mail-out & Hand Delivery	PROPOSED 2010 BUDGET FIRST NOTICE OF ELECTION
November 17 <sup>th</sup>	7:00 PM MEMBERSHIP BUDGET MEETING	
December 4 <sup>th</sup>	Before 4:00 PM	"NOTICE OF INTENT" - Candidate for Board
December 11 <sup>th</sup>	Before 4:00 PM	"CANDIDATE SHEET/RESUME
December 15 <sup>th</sup>	7:00 PM BOARD MEETING	
December 18 <sup>th</sup>	Mail-out & Hand Delivery	"SECOND NOTICE OF ELECTION"

NOTICE: Very important to notify Park Office when you are back.

REMINDER: All guests need POOL PASS TAGS and need to follow the POOL RULES.

Please notify Park Office if you see something you feel the Maintenance staff needs to take care of.

November 26<sup>th</sup> & 27<sup>th</sup> Park Office will be closed for Thanksgiving Holiday.

I hope you all have a VERY HAPPY THANKSGIVING.

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### RUNNING FOR THE BOARD?

Serving on the Board of a Homeowner Association requires understanding the scope of work. Here are eight questions all candidates should ask themselves:

1. Do I have the time to devote to my duties and responsibilities as a Board Member? Being a Board Member can consume significant amounts of time each month. Don't volunteer if you don't have the time to do the job right or can't attend meetings.

2. Do I work well with others? A Board of Directors is not a place for loners or rebels. To function well, Board Members must work as a team.
3. What is the underlying reason I want to be on the Board? While there is no one right reason, you should know what is motivating you to volunteer. Does it conflict with the goals of the Board? Is it your desire to be a change agent?
4. What if I am sued personally for something I do as a Board Member? Does your Homeowner Association have comprehensive Direc-

*(Continued on page 5)*

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tors and Officers (D&O) Insurance from a company that specializes in providing this type of insurance to HOA'S that shifts the risk to the insurance company? Has the Board done everything it can to limit liability? Is the Board required to indemnify you if you are sued?

5. Have I examined the financial records? Before committing yourself, you should know the financial condition of the HOA. If it is less than solvent, ask yourself if you want to spend most of your time dealing with financial issues such as reserves, assessment increases and deferred maintenance.
6. Do I know what the expectations for Board Members are? Are there high expectations regarding how much time is to be spent on HOA business? Are you going to be asked or expected to do or go along with something you have strong feelings against?
7. Do I have thick skin? Serving on a Board is not for the faint of heart or overly sensitive people. You will likely receive more criticism than praise during your term. And some of that criticism may even be personal in nature.
8. Will I be committed to seeing my term through? HOA'S don't need Board Members who serve only a few months. It takes that long to get a good understanding of the issues and how the Board operates, not to mention the personalities. Don't volunteer if you're not committed to serving your full term.

## TREASURER'S REPORT

September 30, 2009

By Frank Dawes

**F**or the month of September we had Operating Income of \$67,735 and Operating Expenses of \$93,117 resulting in an Operating Loss for the month of \$25,382. Year to date we have had Operating Income of \$706,759 and Operating Expenses of \$708,023 resulting in a year to date Operating Loss of \$1,264. Major reasons for our loss for the month were three payrolls instead of the normal two that together with the contract labor and payroll taxes thereon totaling some \$15,072 and repairs to the front entry totaling \$3,397.

Our month end Cash balances were Operating \$33,676 and Replacement Funds \$615,808. Our Notes Payable entry/exit balance was \$682,537 and our Notes Receivable from owners was \$61,668.

We had no additions to Fixed Assets for the month.



### Potluck Dinner



Wednesday, November 18, 2009  
5:30 PM  
Bring a Dish to Share

## HAPPY BIRTHDAY

We would like to wish all of our residents a very Happy Birthday and are listing the November birthdays here so you can send best wishes to your friends and neighbors on their special day. If there are any errors or omissions please let the office know so our records can be updated. If you do not wish your birthday to be listed, please notify Sharon Rump and she will make sure your name is not published.

Nov 01	Frederick	Steury
Nov 01	Carol	Mickevicius
Nov 02	Henry	Bender
Nov 02	Anthony	Pasquale
Nov 02	Edna	Stoltzfus
Nov 02	Dorothy	Nace
Nov 02	Shirley	Hale
Nov 03	Josephine	Berard
Nov 03	Claire	Sullivan
Nov 03	Grace	Stoltzfus
Nov 04	Gerald	Riell
Nov 04	John	Poggione
Nov 05	Arnold	Elliott
Nov 06	Katheryn	Beyer
Nov 07	Melvin	Push
Nov 07	Margaret	Steury
Nov 08	Harold	Roth
Nov 08	Norman	Fretz
Nov 08	John	Kurtz
Nov 09	Hilary	Hurst
Nov 09	Alice	Crown
Nov 10	Hazel	Whitman
Nov 10	Kathy	Bondi
Nov 11	Gene	Jackson
Nov 11	Pollyanna	Eby
Nov 12	Donald	Edwards
Nov 12	Sara	Frey
Nov 13	Victor	Sabattini
Nov 13	Leviana	Pagliarini
Nov 14	Levi	Schmucker
Nov 14	Roger	Hale
Nov 15	Clair	Rankin
Nov 15	Alta	Holling
Nov 15	Diane	Steury
Nov 16	John	Piraino
Nov 16	Jacqueline	Calvino

Nov 17	James	Schroeder
Nov 18	Fred	Everhardt
Nov 18	Malcolm	Prough
Nov 18	Maria	Kirkwood
Nov 19	Cathryn	Babey
Nov 20	Alma	DeSantis
Nov 20	Terry	Funk
Nov 21	Lois	Rankin
Nov 21	Sandra	Ripple
Nov 21	Mary	Kukainis
Nov 22	Grant	Neatherton
Nov 24	Lil	Peaco
Nov 24	Loretta Jean	Brown
Nov 24	Judy	Newcomer
Nov 25	Gail	Forsythe
Nov 25	Allan	Leaper
Nov 26	Robert	Benton
Nov 27	Mervin	Kaye
Nov 27	Donald	Flessner
Nov 27	John	Migliore
Nov 27	Betty	Johnson
Nov 28	Kenneth	Riley
Nov 28	Neil	McBride
Nov 29	Sandy	Dunlap
Nov 30	Mark	Hagen
Nov 30	Karen	Smith

# Happy Birthday





## MICE-K-TEERS

By Sharon Rump

**D**aily we see more of our residents returning which means more activities are being supported. We have re-opened our computer labs and currently have the room open Monday at 6:30 PM, Tuesday at 2:00 PM, Wednesday at 11:00 PM, Thursday at 1:00 PM and 7:00 PM. If no one shows up after 1/2 hour, the room will be closed.

Our November general meeting will cover Windows 7 and we don't know exactly what will happen. We will choose one machine and install the upgrade and everyone can watch and see what happens. Don't know how long it will take, but this should familiarize you with installing an operating system and what you should expect. Join us at 1:00 on November 10 and help us tread the new waters.

We will also discuss programs for the coming months and see what subjects we will cover. A beginner class will be offered late November or early December but the date has not yet been set. Watch channel 16 and the bulletin board.

Another service that is available over the Internet is VoIP. This is a new offering to Oakwood Manor and a flyer inserted in this issue gives all of the features included for a very good price. If you compare it to your existing phone service you will see that you can save quite a bit of money while getting more features. I am currently using it and the sound is so clear I can't tell the difference from my other service. I continue to be happy with my ISS Internet service and this addition to the Internet makes it even better. A big plus is that it is a local business that has been around for a while and you will get much quicker service in the event that you need some help. We will discuss this at our next meeting.

Happy Computing!

## TRAVEL TALK

By Sharon Rump

**T**ravel is in the air and we continue to have fun with Oakwood Manor friends.

November 12 we will go to the **Broadway Palms** to see *Dirty Rotten Scoundrels*. Their awesome buffet will be enjoyed first and then enjoy a story of two con men living on the French Riviera. One of the men is suave and sophisticated and the other is a small-time crook. A hilarious battle of the "cons" begins that keeps audiences laughing and guessing who wins in the end. There are a few seats left but don't delay.—\$76

November 21 we will go to the Orlando Museum of Art which is transformed into a glittering holiday wonderland where trees, wreaths and gingerbread house ignite the holiday spirit. We then go to Winter Park for an elegant lunch at the Park Plaza Gardens and then continue to the Morse Gallery of Art, the home of the beautiful Tiffany Museum. A visit to the beautiful chapel is included. Details on the bulletin board. \$80

December 3 we return to the Broadway Palms to enjoy their wonderful buffet and then sit back and get in the holiday mood with A Christmas Carol, the Dickens' story featuring Ebenezer Scrooge.—\$76

December 10 we will have a Holiday Dine-Around and December 16 we will go to Fisherman's Village in Punta Gorda and enjoy a cruise to see the awesome lights.

There is a complete listing of all one day trips we will take thru December on the bulletin board for you to take.

Our cruise is still accepting reservations. Call Sharon for details.

## OAKWOOD MANOR HOMEOWNER'S ASSOCIATION MINUTES OF OCTOBER 20, 2009 MEETING

By Charlotte Akers

The meeting was called to order at 7:00 p.m. by President John Lavezzo and roll was called. Seven (7) board members were physically present. Bill Leonhard was present by telephone. Lois Charen was absent.

John Lavezzo asked for a moment of silence to honor residents that we have lost.

Bill Laymon made a motion to waive the reading of the minutes of the April 21, 2009 meeting, seconded by Nancy Kraus. Motion passed unanimously and minutes accepted with no corrections.

Treasurer's report was read by Frank Dawes and will be published in the upcoming issue of the Acorn. The report was accepted as read.

President had no report at this time.

Vice President Bill Laymon welcomed everyone back in the park. He gave a special thank you to the maintenance men for all the work that was accomplished this past summer.

Assistant Treasurer, Howard Orth had no report at this time.

Secretary had no report at this time.

Social Committee, Lois Charen was absent from meeting so no report at this time.

Real Estate, Nancy Kraus had no report.

Skip Mann reported sales to date were \$1,036,900.00 with \$23,330.25 commissions for the association from 16 units sold. Last year (2008) year-to-date we had \$2,254,300.00

in sales and 30 units sold for a difference of \$1,217,400.00. He thanked Jim and Evelyn Smith for covering in the real estate office for the summer.

Grounds and Maintenance, Dick Potts no report.

Bill Leonhard, no report.

Manager, Jewell Riggs reminded everyone of important upcoming dates. These dates will be published in the next issue of the Acorn. Board meeting on October 27. On November 3, there will be a mail out and hand delivery of the 2010 Proposed Budget and the First Notice of Elections. On November 17, there will be a 7:00 p.m. budget meeting that will be open for questions. December 4, before 4:00 p.m., is deadline for Notice of Intent to become a candidate to run for the Board of Directors in January. December 11 deadline for resume of background. It was requested that to prevent us from being late in getting the printing done for the second mail out, that the resume be turned in by December 4 at the same time as the Notice of Intent. December 18 will be the deadline for the second mail out. December 15 will be the last board meeting for this year. Jewell requested that addresses be brought up to date with any changes.

Jewell reminded everyone that with the holidays coming up that all guests should come to the office and pick up pool passes and a copy of the pool rules.

Jewell mentioned that if there is anything in the park that residents feel need attention, to please call her or the park office in order to take care of the problem.

Regarding the lights and mechanical time clocks, as the time clocks go bad, they are being replaced with photo cells at a cost of only \$8.00. To replace with new mechanical time clocks, it would cost \$70.00 each.

John Lavezzo reiterated about having both the Notice of Intent and the resume turned into the office by December 4, 2009. Jewell added that there will be an article in the next issue of the Acorn regarding the different positions on the board and that anyone wanting to run for the board should read this article for guidance. There will be three positions open on the board.

#### OLD BUSINESS

Rewiring of fans in the clubhouse. John suggested that this item be tabled until the October 27 meeting when Lois Charen will be present to give her input. The board voted unanimously on this suggestion.

#### NEW BUSINESS

Proposed budget - Frank Dawes thanked Jewell and Howard for their assistance and input to the proposed budget. Frank explained that every effort was made to not increase the monthly maintenance fee but were forced to increase it by \$5.00 for the year 2010 with \$115.00 going into maintenance account and \$10.00 going into the replacement account. He then went over the proposed budget line by line. John then opened the floor to questions on the budget and explained that the final proposed budget will be supplied to all residents either by handout or mail by November 3. At the board meeting of November 17 the budget will be an agenda item and be open for discussion by residents.

Nancy asked about the expenses of the Acorn regarding paid positions and unpaid positions. It was clarified that there are two paid positions and many volunteer positions.

#### GENERAL COMMENTS FROM FLOOR

Tom Nachazel spoke for Mary Ann Noonan requesting more cement tables in the pool area and to replace two umbrellas that are missing. Jewell stated that the tables are \$500 each but will be under consideration.

John Lavezzo went over procedures for speaking at Board meetings. Florida statute guides the Board on how the meetings are to be run. The statute states that members are entitled to speak on any item that is on the agenda. The statute allows the Board to implement rules that may help control the meeting. The Board did implement rules stating that anyone speaking would be limited to three (3) minutes. We have a timer to be used to keep this fair. If the topic was not already on the agenda, the resident could put in a formal request to the Board at least seven (7) days before the board meeting.

Dorothy Nace has asked to speak about the new Bingo fee. She stated that she does not like having to pay \$1.00 entry fee to play Bingo and is it legal to charge that? John commented that the Board cannot get involved with member-generated activities. John cited section 849.0931 of Florida statute regarding fees. In that statute, there is nothing prohibiting setting fees. There were no other comments from the Board.

Frank Dawes motioned to adjourn. Bill Laymon seconded that motion.

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## 2009 SUMMER PROJECTS COMPLETED

- ⇒ Apartment # 3 – tiled living room floor, kitchen floor, installed new stove, new kitchen counter tops, and painted completely
  - ⇒ Construct weather proof structure to cover irrigation pump
  - ⇒ Installed air conditioning unit in west porch pantry
  - ⇒ Installed lighting at clubhouse entrance way
  - ⇒ Installed lighting on fountain at west retention pond
  - ⇒ Paint east and west porches
  - ⇒ Painted decking at bocce court
  - ⇒ Painted floor and stairway at emergency second floor exit
  - ⇒ Painted manhole sewer caps
  - ⇒ Painted miniature golf course deck
  - ⇒ Painted storm sewer culverts
  - ⇒ Painted street sign posts
  - ⇒ Refinish front porch floor
  - ⇒ Remove electrical wires, conduit and other misc. items from clubhouse plenum
  - ⇒ Removed 20 feet of deteriorated fencing behind 102 Oakwood Blvd South
  - ⇒ Repaired 4 sink holes (3 yards of concrete) in streets
  - ⇒ Replace bridge going to Laurel Oak Terrace
  - ⇒ Replaced 2 ½ yards of concrete at southwest corner of clubhouse
  - ⇒ Replaced fence at Ash Terrace pump station
  - ⇒ Replaced fence behind 305 White Oak Way
  - ⇒ Replaced miniature golf course carpet
  - ⇒ Rewired, and replaced fans in clubhouse
  - ⇒ Sanded and paint pillars on front porch
  - ⇒ ~~Stripped and repainted doors entering clubhouse~~
-

## THE MEN'S CLUB

*By Dick Potts*

**T**he Men's Club is an organization which all men of Oakwood Manor are automatically members, if you wish to be placed on the list of men willing to work, please submit your name to one of the officers. The list is very long, please be patient if you are not called to work at each event. Currently the officers are Dick Potts, president; Tony Calvino, vice president and Norm Wilcox is our secretary, treasurer.

Officers are elected at our annual meeting to be held in January. The Club may be called upon to do a variety of functions which anyone can put forth. Once a suggestion is submitted, we need a leader to head up that function. At our last meeting several members were interested in pursuing horseshoe pits but to date no one has offered to lead in the construction of the pits. We thank the many volunteers participating in this fun group of guys. It has served as a way for men to be active and to get to know other men in our Park. Date of our January meeting to be announced.

## SHUFFLE CLUB NEWS

*By Betty Craft*

A special thanks to all our summer shufflers who braved the heat and still shuffled.

## THANKSGIVING DINNER

*By Helen Shearrow*

**P**lan to come to the clubhouse on Thursday Nov 26th at 2:00 PM for Thanksgiving dinner. Turkey and gravy will be provided, and we ask that everyone bring a dish to share. In the past, I have assigned food categories, but I have found at the potluck dinners, that there is such diversity of dishes, that assigning is not necessary.



Bring your own table service and if you prefer a beverage other than coffee or tea, you are welcome to bring it.

Our social committees are providing the money to purchase the turkeys, but I need 8 volunteers to bake and prepare them. Please call Helen at 365-7678.



## LADIES LUNCHEON

By Luann Hochard

On spooky "ole" October 7th, we had a dress up day, just for fun. The hit of the day was Evie's singing bunny hat. Three Fall mum's were given as prizes. Thanks to all who dressed in their colorful outfits. Also thanks to all who brought salads and helped to clean up. What would we do without all of you?

MAKE NOTE: On November 4th we are having a Fashion/Trunk show. The fashion show will start at 10:30 AM. This will give everyone a chance to look at and purchase fashions and accessories before lunch. Our own models will be showing the clothes. We will eat after 12 noon.

Please sign the reservation list that is posted, and the salad sheet if you wish to bring a salad, for those who didn't get a chance to do so. Thank you.



## PRIZE WINNERS AT LUNCHEON



Evie Smith



Nancy Weber



Sharon Rump

## YOGA FOR THE YOUNG AT HEART

By Bev Collins

Come join us on Tuesday, November 10th 9:00am at the clubhouse for some exercise especially for seniors and less flexible beginners of all ages. These gentle stretching exercises inspire and support increased vitality, strength and flexibility. Bring your yoga mats.

## Pancake Breakfast- Monday, November 9th.

Served by the Oakwood Manor men and of course everyone including the ladies are welcome. The pancakes are all you can eat, other items served are limited. We offer pancakes, sausage gravy over biscuits, scrambled eggs, bacon, ham, sausage patty, orange juice, applesauce and coffee or tea for \$3.50 (\$4 at the door). Tickets go on sale prior to Saturday coffee hour and Bingo starting October 31st.

# November 2009

December 2009

November 2009

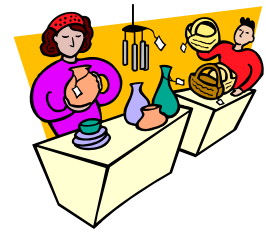
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Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
November 1 2:00pm Worship Service	2 9:00am Flu/Pneumonia Exercise 9:00am Pool Exercise 10:00am Blood Pressure 12:30pm Cards 1:30pm Shuffleboard 7:00pm Line Dancing	3 9:00am Pool Exercise 6:00pm Pokeno 7:00pm Bridge	4 9:00am Pool Exercise 9:15am Choir 11:30am Ladies Luncheon 12:30pm Cards 1:30pm Shuffleboard	5 9:00am Creative Activities 9:00am Exercise 9:00am Pool Exercise 7:00pm Bingo	6 9:00am Arts & Crafts 9:00am Pool Exercise 1:30pm Shuffleboard 6:00pm Pokeno 7:00pm Bridge 7:00pm Marble Game 7:30pm Poker	7 9:00am Breakfast Club
8 2:00pm Worship Service	9 8:00am Pancake Breakfast 9:00am Pool Exercise 12:30pm Cards 1:30pm Shuffleboard 7:00pm Line Dancing	10 9:00am Pool Exercise 9:00am Yoga 6:00pm Pokeno 7:00pm Bridge	11 9:00am Pool Exercise 9:15am Choir 12:30pm Cards 1:30pm Shuffleboard	12 9:00am Creative Activities 9:00am Exercise 9:00am Pool Exercise 7:00pm Bingo	13 9:00am Arts & Crafts 9:00am Pool Exercise 1:30pm Shuffleboard 6:00pm Pokeno 7:00pm Bridge 7:00pm Marble Game 7:30pm Poker	14 9:00am Breakfast Club
15 2:00pm Worship Service	16 9:00am Exercise 9:00am Pool Exercise 12:30pm Cards 1:30pm Shuffleboard 7:00pm Line Dancing	17 9:00am Pool Exercise 9:00am Yoga 7:00pm Board Meeting	18 9:00am Pool Exercise 9:15am Choir 12:30pm Cards 1:30pm Shuffleboard	19 9:00am Creative Activities 9:00am Exercise 9:00am Pool Exercise 7:00pm Bingo	20 HALL CLOSED 9:00am Pool Exercise 1:30pm Shuffleboard	21 9:00am Arts & Crafts Bazaar 9:00am Breakfast Club
22 2:00pm Worship Service	23 8:00am Blood Bank 9:00am Exercise 9:00am Pool Exercise 12:30pm Cards 1:30pm Shuffleboard 7:00pm Line Dancing	24 9:00am Pool Exercise 9:00am Yoga 6:00pm Pokeno 7:00pm Bridge	25 9:00am Pool Exercise 9:15am Choir 12:30pm Cards 1:30pm Shuffleboard	26 OFFICE CLOSED 9:00am Exercise 9:00am Pool Exercise 7:00pm Bingo	27 OFFICE CLOSED 9:00am Arts & Crafts 9:00am Pool Exercise 1:30pm Shuffleboard 6:00pm Pokeno 7:00pm Bridge/Marbles 7:30 pm Poker	28 9:00am Breakfast Club
29 2:00pm Worship Service	30 9:00am Exercise 9:00am Pool Exercise 12:30pm Cards 1:30pm Shuffleboard 7:00pm Line Dancing					



The Ladies of  
ARTS AND CRAFTS  
and  
CREATIVE ACTIVITIES

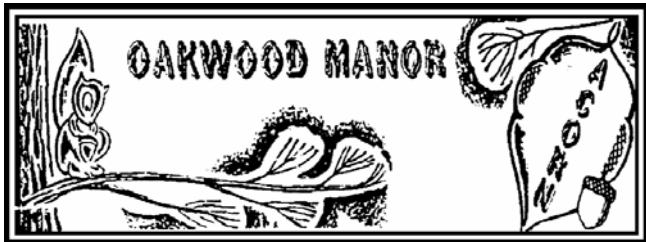


Invite you to a Bazaar on

Saturday, November 21st  
from  
9:00 AM until 1:00 PM

Proceeds will go to Sarasota Charities and to  
Oakwood Manor

Acorn



3330 Fruitville Road  
Sarasota, Fl 34237