



# MONTHLY COUNCIL MEETING MINUTES

Tuesday, November 21, 2023

## LOCATION/TIME - 1:00PM LIBRARY

**Council:** Mike Williams, Bob Hyde, Debbie Thorburn, Ashley Orton, Paul Kavanagh,

**Strata Mgt:** Jesse Train

**Regrets:** Paul Dhaliwal, Ron Plankeel

## STRATA COUNCIL - 2023/2024

### EXECUTIVES

Ashley Orton - T243  
Bob Hyde - T102  
Mike Williams - T219  
Paul Dhaliwal - T172  
Debbie Thorburn - T188  
Paul Kavanagh - T164  
Ron Plankeel - T272

### Non-Council Assignments:

Zenon Jalbert - T202

### COMMITTEE ASSIGNMENTS

President, Security & Privacy, Website  
Treasurer, Bring Forward, Vice President  
Townhouses, Secretary, Roof, Landscaping  
Clubhouse, RV Committee  
Apartments, Social Committee Liaison, Minutes  
Treasurer, Roof, Emergency Response, Privacy  
Landscaping, Irrigation, Ponds & Fountains

Fish Pond  
Website

## CARETAKERS

Don Kendall Hours: 7:00 AM-3:30 PM- weekdays

Valerie Morris-Weekends On Call, Office Monday, Thursday-Saturday 11:00 am to 1:00 pm

**Emergency only : (604) 834-4578**

**Email: [chelseagardens1416@outlook.com](mailto:chelseagardens1416@outlook.com)**

**NON-EMERGENCY CALLS - 604-501-0479**

## STRATA MANAGER: CROSSROADS

Strata Manager:

Jesse Train

[jesse@crpm.ca](mailto:jesse@crpm.ca)

#215- 7445 132ND STREET SURREY, B.C. V3W 1J8

Phone: (778) 578-4445 Fax: (778) 578-4447

### **EMERGENCY CONTACT 24 HOUR SERVICE (778) 578-4445**

Calling after hours for an emergency you will be asked to press "1".  
This takes you to our afterhours 24/7 Call center who will then contact  
the Strata Managers (or their back-up) at home or cell phone.

Owners are advised that they should retain their electronic or printed copies of the minutes for future use. Should an owner decide to sell, most prospective buyers will usually request two years of minutes and, if you do not have them, there is a charge of .25 per page from CrossRoads for this service. Retaining the minutes will help you and/or the buyer avoid this charge. PDF copies can also be obtained from the Chelsea website: [www.chelseatoday.org](http://www.chelseatoday.org)

**\*\*MOTIONS MADE BY COUNCIL MEMBERS ARE CARRIED UNANIMOUSLY UNLESS NOTED\*\***

**CALL TO ORDER – 1:00 PM**

**ADOPTION OF PREVIOUS MINUTES**

It was **MOVED, SECONDED and CARRIED** to approve the minutes from October.

**CARETAKER REPORT OCTOBER 2023 – Don**

- The Mayfair fountain was drained and cleaned.
- The fountain at the left of the front gate (coming in) is going to be repaired. We have cleaned it up and Dave will be painting it.
- The pump for the streams is not working and will be pulled out for assessment.
- The swimming pool is going to be cleaned and filled. There is still one slight wrinkle that should come out when the pool is filled.
- The upper townhouse gutters are being cleaned now by Bogey's maintenance.
- Dave and I will be cleaning the bottom gutters starting the week of November 27<sup>th</sup>.
- A fence panel came down in the recent wind storm at the SW corner of the back row. A new post was put in and the fence panel repaired and put back up.

**FINANCIAL REPORT – Bob Hyde and Paul Kavanagh**

It was **MOVED, SECONDED and CARRIED** to approve the financials as presented.

**OPERATIONS BUDGET**

As of October 31, we have completed eight months of our fiscal year. The overall condition of the operations budget is in better shape than in the previous two years. Revenue over expenses up to the end of October was \$142,112, whereas last year this time it was \$12,059. Thus things continue to be better so far this year, however there are still four months to go in the fiscal year and a higher surplus could result in a lower strata fee increase next year.

- Revenue

To date revenues are \$30,879 compared to a budget of \$20,200, primarily from apartment move-ins, guest suite rentals, FOB sales, and interest income.

**Expenses**

Apartment specific expenses to date are \$37,557 less than budgeted, primarily due to lower mechanical equipment maintenance. Townhouse specific expenses are \$21,752 less than budgeted to date due to lower building maintenance. However, as noted previously, winter is coming and that is when problems tend to be more prevalent.

Common expenses amounted to \$860,914 compared to a year-to-date budget of \$931,338. However, there is over-budget spending in the Repair & Maintenance categories due to larger than planned and unanticipated expenditures primarily for the following: overhaul of the two stream pumps; replacement of golf cart batteries; purchases of remotes; and repairs to entry gates. We continue to be challenged by unexpected maintenance for the clubhouse pool and hot tub infrastructure, in addition to the front and east gates.

**CONTINGENCY RESERVE FUND (CRF)**

Interest earned to the end of October is \$82,125, primarily from investments and from the Operations Budget for the loan made for the annual payment of the strata's insurance. Interest income does not include interest earned on GICs which is recognized on maturity of the investments. Currently we have \$1.0 million invested in GICs at 4.786% coming due near the end of February next year.

The approved CRF budgeted items this year were \$645,000. To the end of October, we have spent \$381,741 of this, with most expenditures coming well within the budget for each item. There was a slight overage of \$971 on the townhouse garage door replacement program.

The Townhouse roof replacements are finished for this year with the total cost coming in below budget due to obtaining competitive quotes for the work.

On recommendation of the Roofing Committee, Council chose not to continue with the remainder of the replacement of the Clubhouse roof (\$150,000) this year. This project will be rescheduled for a future year.

## **BUSINESS ARISING FROM PREVIOUS MINUTES**

**Pest Control** – It was **MOVED, SECONDED and CARRIED** to approve the work from CANSTAR Restorations to have the mold abatement done in TH171.

Atlas has determined that they will do everything they can to restore the block of units affected by TH171.

Atlas will be providing an updated proposal for the pest service contract and this will be further reviewed before switching to Orkin.

It is strongly encouraged that if you do find signs of mouse activity that you contact a pest control company to do interior exclusion in your unit to block any access points for mice to enter the interior of your home. This would be at Owners expense. Also set up traps or deterrents around your unit. It is vital that no food is left around the unit, that food is stored in plastic containers and that your unit is free of clutter. It is the Owners responsibility to make sure that nothing such as a food source or inviting nesting location exists in your unit to attract mice.

If it is determined that the source of the access to the unit is caused by one of the items listed above, then the strata will have to look at recovering any costs from the pest control company by way of a charge-back to the Owner.

**Snow Plow for Cart** – The snow plow on the cart has been repaired.

**Painting of Visitor Parking Signs and Pavement Speed Signs** – The metal signs are completed and installed. We will have to wait for warmer weather to do the pavement signs.

**Pool Liner Replacement and Skimmers** – The liner has been installed, there are still some wrinkles left to be repaired, the skimmers have been replaced. The painting of the stairs is still required to be done and this will be completed in the spring.

**Glass Awning In Clubhouse** – Vetro installs is waiting for the sealed units to arrive to be installed.

**Expiring Smoke Detectors** – We have a supply of 150 smoke detectors and Don has a list to work off of to replace the expiring detectors throughout the townhouse and apartment units. Additional smoke detectors will be purchased as needed.

**Condo Horizontal and Vertical Drainpipe Cleaning** – This job has been completed. There is a failed pipe that still needs to be replaced by Westech.

**Condo Exposed Balcony Surface Painting** – MorInventive will be working with Don to have this balcony issue resolved however it will need to wait for warmer, dryer weather in the spring.

**Fountain Pumps** – There are issues with the fountain pumps and the Council is doing what they can to restore the pumps for the fountains. A quote was reviewed to replace a pump however the price for a new

pump is quite expensive. Further investigation is taking place for the fountains and a committee has been formed for the fountains around Chelsea Gardens.

**Pool Mechanical Room Corroded Exhaust Fan** – The Plumber is waiting for the parts to come in for the restoration of the exhaust fan.

**TH No Parking Sign** – Council will investigate installing a sign at a specific location.

**Pool Volleyball Net** – one of the anchors has been installed for the volleyball net. The other anchor will be done at a later date.

**Townhouse Window Work** – Several townhouse and apartment units will have window work completed on Monday November 27<sup>th</sup> and Tuesday, November 28<sup>th</sup>.

**Gutter Cleaning** – Bogey's Building Maintenance is on site doing the upper gutters.

**Dryer Vent Cleaning** – Nation Air will be on site to do the dryer vent cleaning:

Tuesday, January 23<sup>rd</sup> – Arriving between 8:30/9AM

INSIDES – Starting from T/H 101 working systematically to T/H 182.

Wednesday, January 24<sup>th</sup> – Arriving between 8:30/9AM

INSIDES – Starting from T/H 183 working systematically to T/H 262.

Thursday, January 25<sup>th</sup> – Arriving between 8:30/9AM –

INSIDES – Starting from T/H 262 working systematically to the end.

The apartments Dryer Vent Cleaning will be done on Friday, January 26 and Monday, January 29 and Tuesday, January 30. Which apartment is to be done on each of these days is yet to be determined but once decided, will be announced on the [chelseatoday.org](http://chelseatoday.org) blog. Notices will also be posted in the apartments.

## **CORRESPONDENCE**

A letter was sent in regards to a balcony door not being original and causing a draft in an apartment unit. Council will investigate.

A letter was received in regard to stolen property from a break in. Council has worked with the contractors to beef up security. Everyone who does store items in the parking garage does so at their own risk.

A complaint was received about leaves not being picked up by the landscapers. Council determined that this was not a valid complaint given the time of year.

Several emails were received in regards to the fountain in front of the Kensington/Mayfair.

A letter was received in regards to an alteration to the building without approval. Council will review alternatives for this unit.

A request made to temporarily park in the RV lot.

A few letters were sent in regards to noise complaints, letters will be sent to the source units.

A complaint was made about Residents using visitor parking, Council and the Caretaker will keep an eye on the use of the visitor parking.

Several work order requests were received about landscaping, Council and Staff will follow up on these work orders.

Several reports of mice activity were received.

A complaint was received about a flag being hung at the Mayfair. Council investigated and did not find this flag.

A complaint was received about smoking. The Residents in question responded that they do not smoke in the unit or on the balcony.

A response letter was received from a Resident who received a letter regarding knocking on other units doors. This Resident has requested to see the letter of complaint. It will be forwarded to the Resident as requested, this being a requirement under the Strata Property Act.

An email was received giving the Strata a heads up about noise happening in quiet time hours due to an emergency.

A letter was received regarding a fire alarm that went off. There were several questions about emergency response procedures.

A request was made to see the landscaping contact.

A complaint was received about a Resident and their dog hanging out at the electrical box in front of a unit, causing a noise issue.

A letter was received about the fountains in front of the Mayfair and Kensington Building.

## **COMMITTEE REPORTS**

### **APARTMENTS – Debbie**

- The vertical and horizontal sanitary lines for all three apartments were cleaned out by Westech Plumbing.
- A leak in the water system of the Windsor will be repaired by Westech Plumbing on November 27<sup>th</sup>. This will require shutting off the main water system in the Windsor from 9:00 am to 5:00 pm that day.
- A dirt bike was stolen from the Kensington parkade. Unfortunately this was the second dirt bike stolen in a short period of time and from the same owner. The security camera showed that the thief used a screwdriver to jimmy the lock on a man gate to gain access. Attempts are being made to make the gate locks more secure.
- Residents are asked to ensure that noise originating in their units is kept at a respectful level so as not to disturb their neighbours.

### **TOWNHOUSES – Mike**

- One townhouse had the garage door closer adjusted.
- Several units will have their glass issues dealt with on November 27<sup>th</sup> and 28<sup>th</sup> by Peak Glass.
- One townhouse had sinking front garden paving stones repaired.
- Townhouse upper and lower gutter cleaning is scheduled to begin this week.

### **CLUBHOUSE – Paul D**

- No Report

### **LANDSCAPING**

- Pruning is on the back burner until December
- Only one tree was lost in the wind storm, by the main gate
- Focus has been on the leaves and twigs in the front of the units
- Backs yards will be done on a rotation basis - **Ron**
- Now that the majority of leaves are down and the front streets, front lawns and garden beds are generally clean, over the next month we will be focusing on the back lawns and planted beds for leaf cleanup and winterizing perennial plants – **Shawn Allen**

### **SAFETY AND SECURITY – Ashley**

- Further work needs to be done on the parkade gates to beef up the security of the buildings.

- The Caretaker will advise owners by notice if a break in is discovered.

#### **IRRIGATION – Ron**

- The lines were blown out at the end of September (nice to have it done while the temp was still decent).
- A couple of control problems still have to be rectified.
- We will stock up on supplies for spring.

#### **SOCIAL COMMITTEE**

- We had a record number of children show up for Halloween at the Gate, and Sig Reid and her crew did a fabulous job decorating. Thank you to everyone who donated wrapped candy. The kids were so happy, and their parents appreciated Terry's soup. We were amazed at all the wonderful food that our residents brought for the International Potluck. It was a smaller than usual crowd, but the food tables were full. We have lots of events coming up in December, and will post information in all our usual places. It will be starting early with Christmas Coffee on December 6, and Yvonne Brennan will be following that up on December 10th with a Variety Show organized by the choir. There will be an Ugly Sweater Night at the pub, and a Night of Caroling, (either outside or in, depending on the weather). As well there will be a New Year's Eve Dinner, followed by a dance.

#### **ADMINISTRATION – No Report**

#### **PONDS AND FOUNTAINS – Ron**

- The pump for the stream is down. Repair or a replacement will not be available until next year.
- The turtles are in winter hibernation.

#### **RV LOT – Paul D**

- Marilyn Thomas is taking over as the lead RV committee member.

#### **ROOFING COMMITTEE – Paul K**

- Townhouse Roof Replacement Project

The Roofing Committee reviewed the tender document prepared by Phoenix Roofing Consultants outlining the tender requirements which includes detailed specifications for the completion of the remaining 41 townhouse buildings. Feedback was provided to Phoenix and the document updated accordingly. We now have a tender document that Council is planning to issue to contractors around the end of January next year.

Council invited Ted Neef, a principal with Phoenix, to attend the November Council meeting to provide the rationale for certain conditions in the tender document. One important issue to resolve is the timeframe over which the work will be completed. The roofs on four townhouse buildings have been completed over past three years at a cost of \$541,000. In the most recent Contingency Reserve Fund (the CRF) projections it was contemplated that replacement of the remaining 41 Townhouse Roofs would occur over a five-year period commencing in 2024, at an estimated cost of \$5.5 Million. Council has been building up the CRF through increased annual maintenance fees in anticipation of these significant expenditures.

Mr. Neef advised that Chelsea Gardens would experience significant cost savings and fewer disruptions to residents if the project was completed over a shorter timeframe. He has recommended a two-year project life with the first phase commencing next year. It would be ideal to have the work done in a maximum of two phases. However, if the shorter timeframe is accepted, Owners will very likely have to pay a special assessment because sufficient funds will not have been collected through the annual contributions to the CRF. The amount of the assessment will depend on the value of the quotes received early next year. Council's objective is to use the CRF to cover a significant portion of the cost of the Townhouse Roof replacement while maintaining a reserve to offset the cost of other major projects in future years, including the replacement of the Apartment roofs. There is a trade-off between requiring an upfront assessment to get better pricing versus paying considerably more over a five-year timeframe through even higher annual maintenance fees.

Council will schedule a town hall meeting for residents in February next year to review the results of the tendering process and discuss options to address the Townhouse Roof Replacement. Council will be asking owners to vote on a plan at the next AGM.

- Apartment Roof Maintenance Plan

Mr. Neef was also asked to provide his professional opinion on the condition of the apartment roofs based on a brief walk around he conducted in mid-October. While there have not been any serious issues with the apartment roofs the membrane is nearing the end of its useful life. In the most recent Contingency Fund Reserve projections it was contemplated that replacement of the Apartment Roofs would occur over a three-year period commencing in 2029, at an estimated cost of \$1.5 Million. Current estimates are in the range of \$2.0 to \$3.0 Million. A more precise estimate will require quotes from roofing contractors.

Given the significant expenditures required to replace both the Townhouse and Apartment roofs, Council has asked Phoenix to provide a quote to undertake a detailed inspection of the Apartment Roofs. The purpose of this inspection is to develop a maintenance plan that will, to the extent possible, extend the life of the apartment roofs to coincide with the initial 2029 to 2031 timeframe.

#### **INVESTMENT COMMITTEE – Paul K**

No Report

**EMERGENCY PREPAREDNESS – Attached**

#### **NEW BUSINESS**

**Window Screen Sign Up** – Crossroads will reach out to Surrey Screens about putting up a signup list for Owners to have their screens replaced, at their own cost, if needed.

**Nomination Committee** – There will be three Council positions up for election this coming year. Notices will be posted for owners who are interested in joining this committee.

**Resolution Committee** – Notices will be posted for the Resolution Committee. Paul K, Debbie and Bob H have put their name forward to be on the resolution committee. If anyone has any thoughts on what kind of resolutions should be brought forward to the committee please reach out to [jesse@crpm.ca](mailto:jesse@crpm.ca)

**Roof Leak at a Unit** – Crown Roofing was contacted to attend a roof leak.

**Carpet Cleaning** – CRS will be out on November 22 to do the carpet cleaning in the apartments.

**Christmas Lights** – Christmas Lights can be put up now but not turned on until November 25<sup>th</sup>.

**Vent Cap Blown Off** – A vent cap blew off at a newly installed roof. Northwood will be out to put this cap back on.

**EV Charging** – Council will investigate getting a feasibility study done for accommodating the charging of EVs throughout complex.

#### **ADJOURNMENT**

The meeting was adjourned at 4:16PM

The next Council meeting is Tuesday, December 19th @ 12:00 PM 2023.

**MASKS, ALTHOUGH NO LONGER MANDATORY, ARE STRONGLY RECOMMENDED IN ALL COMMON AREAS OF THE CLUBHOUSE AND THE APARTMENTS. OWNERS WHO HAVE TESTED POSITIVE FOR COVID ARE REQUIRED TO QUARANTINE FOR A PERIOD OF FIVE DAYS AND THEN, AFTER THAT QUARANTINE PERIOD, WEAR MASKS FOR FIVE DAYS WHETHER INSIDE OR OUTSIDE**



# CHELSEA GARDENS EMERGENCY PREPAREDNESS

November 2023



The Chelsea Gardens Emergency Preparedness and Response Program is comprised of a number of specific teams. This month's insert highlights the Pet Care Team.

## PET CARE TEAM

- Provides care and assistance to pet owners and their pets during and subsequent to an emergency if owners are not able to care for their pets themselves.
- Provides support to Emergency Preparedness Program (EPP) Zone and Building Captains.
- Maintains an inventory of basic pet supplies that can be used in an Emergency Response. These supplies are stored in the RV Lot Emergency Storage Container.
- Maintains an up-to-date list of pet owners and information about their pets. The Team uses a *Pet Emergency Response Form* for pet owners to document this essential information.
- Periodically campaigns to encourage pet owners to fill out a Pet Form if they haven't already, and may contact existing pet owners for updated information.
- Provides pet owners with Pet Emergency Preparedness information and materials that include a *Pet Preparedness* information handout for a list of pet items to include in Emergency Grab & Go Kits, a magnetic pet decal for the door to inform that a pet resides within, and a "Luggage Tag". The Luggage Tag is meant to attach to pet crates/carriers and contains a copy of the pet's "Pet Form" so that anyone who may be looking after your pet in an emergency will have owner contact and basic pet information.

The Pet Care Team is a small team and we invite and warmly welcome new members.

CHELSEA GARDENS PET OWNERS: *Pet Emergency Response Forms* can be picked up from the Chelsea Gardens Clubhouse Office. If you haven't filled out a form or have an update to your pet's information, please complete one (or leave a message) and return to the Chelsea Office. If there is a need to rescue or house your pets during an emergency, it is recommended that we have your pet's information on file.

**DID YOU KNOW?** – Poinsettias, Holly Berries, Mistletoe and Azaleas are poisonous to pets with symptoms ranging from mild to severe.

**Our community is always changing: residents move out and others move in, some decline in capability with time, and others have changes in personal priorities. Thus, volunteers leave the program. We will always need more volunteers to ensure our emergency response is effective. If you are interested in contributing to your community in a very positive way, contact the Emergency Program Leader, Doug McLeod, at [kdmcleod@telus.net](mailto:kdmcleod@telus.net), or 778.591.3999.**

**Balance Sheet (Accrual)**  
**CHELSEA - Contingency - 02 (lms1416c)**  
**October 2023**

Page 1  
11/17/2023  
4:44 PM

**Prepared For:**  
CHELSEA - Contingency - 02  
  
Surrey, BC

**Prepared By:**  
Crossroads Management Ltd.  
#215 - 7455 - 132nd Street  
Surrey BC, V3W 1J8  
Phone (778) 578-4445

**ASSETS**

1025-0000	Bank - Westminster - Contingency	1,784,223.97
1038-1334	Prospera GIC - 4.7860% - Feb.27/24	250,000.00
1038-1335	Prospera GIC - 4.7860% - Feb.27/24	250,000.00
1038-1336	Prospera GIC - 4.7860% - Feb.27/24	250,000.00
1038-1337	Prospera GIC - 4.7860% - Feb.27/24	250,000.00
1106-0000	Insurance Claim Receivable	147,191.42
1109-0100	Due to CRF from Operating-Insurance	235,508.00
	<b>TOTAL ASSETS</b>	<u>3,166,923.39</u>

**LIABILITIES**

2012-2500	Accrued Expenses	10,381.80
	<b>TOTAL LIABILITIES</b>	<u>10,381.80</u>

**OWNERS EQUITY**

**RESERVES**

3500-0000	Net Income - Prior Years	2,921,721.81
3510-0000	Net Income - Current Year	234,819.78
	<b>TOTAL OWNERS' EQUITY</b>	<u>3,156,541.59</u>
	<b>TOTAL LIABILITIES AND EQUITY</b>	<u>3,166,923.39</u>

Date: NOV 17 2023  
Accountant: [Signature]  
Property Manager: [Signature]

**Budget Comparison (Accrual)**  
**CHELSEA - Contingency - 02 (Ims1416c)**  
**October 2023**

**Prepared For:**  
CHELSEA - Contingency - 02  
  
Surrey, BC

**Prepared By:**  
Crossroads Management Ltd.  
#215 -7455 - 132nd Street  
Surrey BC, V3W 1J8  
Phone (778) 578-4445

	MTD Actual	MTD Budget	\$ Var	YTD Actual	YTD Budget	\$ Var	Annual	
<b>INCOME</b>								
4010-5000	Strata Fees - Apartments	21,036.75	21,036.75	0.00	168,294.00	168,294.00	0.00	252,441.00
4010-6000	Strata Fees - Townhomes	45,767.75	45,767.75	0.00	366,142.00	366,142.00	0.00	549,213.00
	<b>TOTAL</b>	<b>66,804.50</b>	<b>66,804.50</b>	<b>0.00</b>	<b>534,436.00</b>	<b>534,436.00</b>	<b>0.00</b>	<b>801,654.00</b>
4031-0000	Interest Income	8,704.23	0.00	8,704.23	69,078.53	0.00	69,078.53	0.00
4031-6000	Interest Income- Insur. Loan	1,630.83	1,630.83	0.00	13,046.64	13,046.64	0.00	19,570.00
	<b>TOTAL</b>	<b>10,335.06</b>	<b>1,630.83</b>	<b>8,704.23</b>	<b>82,125.17</b>	<b>13,046.64</b>	<b>69,078.53</b>	<b>19,570.00</b>
	<b>TOTAL INCOME</b>	<b>77,139.56</b>	<b>68,435.33</b>	<b>8,704.23</b>	<b>616,561.17</b>	<b>547,482.64</b>	<b>69,078.53</b>	<b>821,224.00</b>
<b>TOWNHOUSE EXPENSES</b>								
6342-2023	2023 Townhouse Envelope Repairs	3,165.75	7,083.33	3,917.58	40,435.56	56,666.64	16,231.08	85,000.00
6344-2023	Garage Doors	3,185.70	4,166.67	980.97	50,971.20	33,333.36	-17,637.84	50,000.00
6345-2023	Townhouse Roof	0.00	16,666.67	16,666.67	168,357.18	133,333.36	-35,023.82	200,000.00
	<b>TOTAL OPERATING EXPS. - T.H.</b>	<b>6,351.45</b>	<b>27,916.67</b>	<b>21,565.22</b>	<b>259,763.94</b>	<b>223,333.36</b>	<b>-36,430.58</b>	<b>335,000.00</b>
<b>REPAIR &amp; MAINTENANCE- GENERAL</b>								
6510-2023	Sinkhole Remediation	0.00	0.00	0.00	10,536.75	0.00	-10,536.75	0.00
6521-2023	Fire Equipment Replacement	0.00	8,333.33	8,333.33	62,695.50	66,666.64	3,971.14	100,000.00
	<b>TOTAL REPAIR &amp; MAINT.</b>	<b>0.00</b>	<b>8,333.33</b>	<b>8,333.33</b>	<b>73,232.25</b>	<b>66,666.64</b>	<b>-6,565.61</b>	<b>100,000.00</b>
<b>RECREATION CENTRE - COMMON</b>								
6707-2023	Clubhouse Roof Replacement	0.00	12,500.00	12,500.00	0.00	100,000.00	100,000.00	150,000.00
6708-2023	Clubhouse Pool Liner Replacement	17,051.20	1,666.67	-15,384.53	19,051.20	13,333.36	-5,717.84	20,000.00
6712-2023	Clubhouse Awning Restoration	0.00	3,333.33	3,333.33	29,694.00	26,666.64	-3,027.36	40,000.00
	<b>TOTAL OPER. EXPS-REC. CENTRE</b>	<b>17,051.20</b>	<b>17,500.00</b>	<b>448.80</b>	<b>48,745.20</b>	<b>140,000.00</b>	<b>91,254.80</b>	<b>210,000.00</b>
	<b>TOTAL COMMON EXPENSES</b>	<b>17,051.20</b>	<b>25,833.33</b>	<b>8,782.13</b>	<b>121,977.45</b>	<b>206,666.64</b>	<b>84,689.19</b>	<b>310,000.00</b>
	<b>TOTAL EXPENSES</b>	<b>23,402.65</b>	<b>53,750.00</b>	<b>30,347.35</b>	<b>381,741.39</b>	<b>430,000.00</b>	<b>48,258.61</b>	<b>645,000.00</b>
	<b>NET INCOME (LOSS)</b>	<b>53,736.91</b>	<b>14,685.33</b>	<b>39,051.58</b>	<b>234,819.78</b>	<b>117,482.64</b>	<b>117,337.14</b>	<b>176,224.00</b>

**Balance Sheet (Accrual)**  
**CHELSEA - Operations - 02 (lms1416)**  
**October 2023**

**Prepared For:**  
CHELSEA - Operations - 02  
  
Surrey, BC

**Prepared By:**  
Crossroads Management Ltd.  
#215 -7455 - 132nd Street  
Surrey BC, V3W 1J8  
Phone (778) 578-4445

**ASSETS**

1010-0000	Petty Cash	212.35
1013-0000	Bank Shares	5.00
1020-0000	Bank - Westminster - Chequing	207,475.30
1027-0000	Bank - Water Surcharge	74,597.21
1028-1300	Bank - Golf Tournament Funds	3,348.43
1029-0000	Bank - Apt Utilities	51,496.94
1030-0000	Bank - Exercise Room	1,308.25
1040-0000	Bank - Social Committee	6,187.57
1200-0000	Prepaid Insurance	235,508.00
1300-0000	Accounts Receivable	4,914.01
	<b>TOTAL ASSETS</b>	<b>585,053.06</b>

**LIABILITIES**

2010-0000	Accounts Payable	108,638.63
2012-2500	Accrued Expenses	3,769.50
2014-0000	Accrued Water & Sewer	0.00
2017-0000	Social Committee Fund	6,187.57
2018-0000	Exercise Room	1,308.25
2019-0000	Golf Tournament Fund	3,348.43
2035-0000	Security Deposits	300.00
2040-0003	Due to Contingency-Insurance	235,508.00
2170-0000	Vacation Payable	2,727.87
2250-0000	Pre-Paid Fees	1,561.02
	<b>TOTAL LIABILITIES</b>	<b>363,349.27</b>

**OWNERS EQUITY**

**RESERVES**

3500-0000	Net Income - Prior Years	25,391.60
3510-0000	Net Income - Current Year	142,112.33
3510-2000	Net Income - Utilities	47,654.26
3510-3000	Net Income - Water & Sewer	6,545.60
	<b>TOTAL OWNERS' EQUITY</b>	<b>221,703.79</b>
	<b>TOTAL LIABILITIES AND EQUITY</b>	<b>585,053.06</b>

Date: NOV 17 2023  
Accountant: [Signature]  
Property Manager: [Signature]

**Budget Comparison (Accrual)**  
**CHELSEA - Operations - 02 (lms1416)**  
**October 2023**

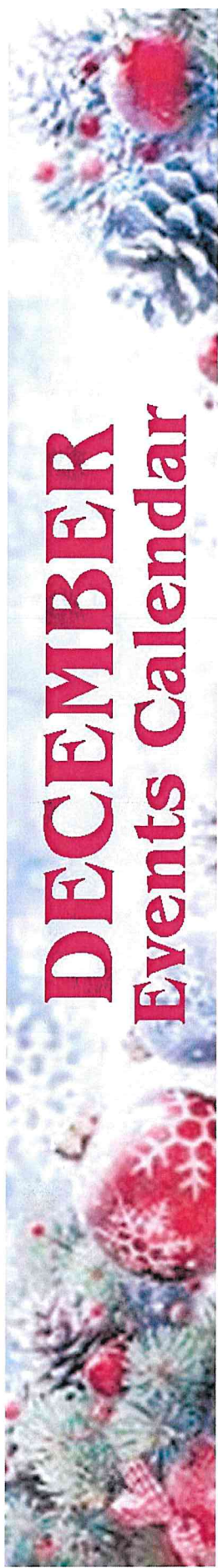
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	MTD Actual	MTD Budget	\$ Var	YTD Actual	YTD Budget	\$ Var	Annual	
<b>INCOME</b>								
4010-0000	Strata Fees	71,440.94	71,444.33	-3.39	571,548.21	571,554.64	-6.43	857,332.00
4012-0000	CRF Strata Fees - Apartments	-21,036.75	-21,036.75	0.00	-168,294.00	-168,294.00	0.00	-252,441.00
4015-0000	Parking, Scooter & EV Parking	681.00	625.00	56.00	5,472.00	5,000.00	472.00	7,500.00
4022-0000	Move in/out	0.00	83.33	-83.33	1,900.00	666.64	1,233.36	1,000.00
4025-0000	Prior Year Surplus (Deficit)	1,040.42	1,040.42	0.00	8,323.36	8,323.36	0.00	12,485.00
	<b>TOTAL</b>	<b>52,125.61</b>	<b>52,156.33</b>	<b>-30.72</b>	<b>418,949.57</b>	<b>417,250.64</b>	<b>1,698.93</b>	<b>625,876.00</b>
4030-0000	Strata Fees	133,013.42	133,013.42	0.00	1,064,107.36	1,064,107.36	0.00	1,596,161.00
4032-0000	CRF Strata Fees - Townhomes	-45,767.75	-45,767.75	0.00	-366,142.00	-366,142.00	0.00	-549,213.00
4037-0000	Prior Year Surplus	2,615.25	2,615.25	0.00	20,922.00	20,922.00	0.00	31,383.00
	<b>TOTAL</b>	<b>89,860.92</b>	<b>89,860.92</b>	<b>0.00</b>	<b>718,887.36</b>	<b>718,887.36</b>	<b>0.00</b>	<b>1,078,331.00</b>
<b>OTHER</b>								
4040-0000	Rental - Fireside Lounge	100.00	66.67	33.33	850.00	533.36	316.64	800.00
4045-0000	Rental - Caretaker Suite	600.00	600.00	0.00	4,800.00	4,800.00	0.00	7,200.00
4050-0000	Rental - Guest Suites	2,400.00	750.00	1,650.00	9,650.00	6,000.00	3,650.00	9,000.00
4055-0000	R.V. Parking	800.00	833.33	-33.33	6,200.00	6,666.64	-466.64	10,000.00
4060-0000	Miscellaneous	0.00	0.00	0.00	50.00	0.00	50.00	0.00
4061-0000	Bylaw Fines	0.00	0.00	0.00	50.00	0.00	50.00	0.00
4062-0000	Dish and Cutlery Rental	0.00	0.00	0.00	25.00	0.00	25.00	0.00
4065-0000	Interest Income	1,109.30	125.00	984.30	6,266.41	1,000.00	5,266.41	1,500.00
4066-0000	Remote Control Sale	593.00	150.00	443.00	2,968.00	1,200.00	1,768.00	1,800.00
4084-0000	Keys	10.00	0.00	10.00	20.00	0.00	20.00	0.00
	<b>TOTAL OTHER</b>	<b>5,612.30</b>	<b>2,525.00</b>	<b>3,087.30</b>	<b>30,879.41</b>	<b>20,200.00</b>	<b>10,679.41</b>	<b>30,300.00</b>
	<b>TOTAL INCOME</b>	<b>147,598.83</b>	<b>144,542.25</b>	<b>3,056.58</b>	<b>1,168,716.34</b>	<b>1,156,338.00</b>	<b>12,378.34</b>	<b>1,734,507.00</b>
<b>EXPENSES</b>								
6030-0000	Apt Janitor/Contract Services	2,089.50	2,500.00	410.50	16,716.00	20,000.00	3,284.00	30,000.00
6208-0000	Building Maint. - Apartments	240.00	3,333.33	3,093.33	8,034.27	26,666.64	18,632.37	40,000.00
6215-0000	Equipment Maint.-Apartments	22,519.48	6,250.00	-16,269.48	38,837.06	50,000.00	11,162.94	75,000.00
6268-0050	Elevator Maint. - Apartments	1,861.68	1,458.33	-403.35	12,517.98	11,666.64	-851.34	17,500.00
6275-0000	Gate & Door Maint. - Apartment	362.83	500.00	137.17	1,620.61	4,000.00	2,379.39	6,000.00
6279-0000	Garbage Pick-up - Apts.	1,645.69	2,250.00	604.31	15,049.91	18,000.00	2,950.09	27,000.00
	<b>TOTAL EXPS. BEFORE UTILITIES</b>	<b>28,719.18</b>	<b>16,291.66</b>	<b>-12,427.52</b>	<b>92,775.83</b>	<b>130,333.28</b>	<b>37,557.45</b>	<b>195,500.00</b>
<b>TOWNHOUSE EXPENSES</b>								
6315-0000	Building Maint. - Townhomes	3,469.50	5,166.67	1,697.17	26,837.07	41,333.36	14,496.29	62,000.00
6320-0000	Garbage Pick-up - Townhomes	5,473.14	6,666.67	1,193.53	46,077.60	53,333.36	7,255.76	80,000.00
	<b>TOTAL OPERATING EXPS. - T.H.</b>	<b>8,942.64</b>	<b>11,833.34</b>	<b>2,890.70</b>	<b>72,914.67</b>	<b>94,666.72</b>	<b>21,752.05</b>	<b>142,000.00</b>
<b>COMMON EXPENSES</b>								
<b>LANDSCAPING &amp; GROUNDS</b>								
6415-0000	Landscape Contract	14,070.00	14,166.67	96.67	112,560.00	113,333.36	773.36	170,000.00
6425-0000	Drainage Repair & Maint-Ground	0.00	1,666.67	1,666.67	5,451.34	13,333.36	7,882.02	20,000.00
6435-0000	Plant Replacement & Imp-Ground	656.25	1,083.33	427.08	4,672.50	8,666.64	3,994.14	13,000.00
6440-0000	Irrigation System	340.03	333.33	-6.70	720.43	2,666.64	1,946.21	4,000.00
6455-0000	Snow Removal	2,912.00	1,166.67	-1,745.33	3,012.00	9,333.36	6,321.36	14,000.00
	<b>TOTAL LANDS. &amp; GROUNDS</b>	<b>17,978.28</b>	<b>18,416.67</b>	<b>438.39</b>	<b>126,416.27</b>	<b>147,333.36</b>	<b>20,917.09</b>	<b>221,000.00</b>
<b>REPAIR &amp; MAINTENANCE- GENERAL</b>								
6510-0000	Repair & Maintenance	1,818.87	1,583.33	-235.54	10,237.37	12,666.64	2,429.27	19,000.00
6515-0000	Equipment Rep. & Maint.-Common	557.64	1,083.33	525.69	14,776.22	8,666.64	-6,109.58	13,000.00
6520-0000	Supplies Equipment - Common	0.00	416.67	416.67	4,331.66	3,333.36	-998.30	5,000.00
6525-0000	Supplies Maintenance-Common	151.63	208.33	56.70	657.97	1,666.64	1,008.67	2,500.00
6530-0000	Supplies Cleaning - Common	0.00	41.67	41.67	0.00	333.36	333.36	500.00
6535-0000	Enterphone and Security	68.29	791.67	723.38	3,921.36	6,333.36	2,412.00	9,500.00
6560-0000	Gate Repair & Maint. - Common	1,301.42	291.67	-1,009.75	5,345.92	2,333.36	-3,012.56	3,500.00
6565-0000	Pest Control - Common	315.00	1,333.33	1,018.33	8,133.05	10,666.64	2,533.59	16,000.00
	<b>TOTAL REPAIR &amp; MAINT.</b>	<b>4,212.85</b>	<b>5,750.00</b>	<b>1,537.15</b>	<b>47,403.55</b>	<b>46,000.00</b>	<b>-1,403.55</b>	<b>69,000.00</b>




<b>UTILITIES</b>								
6576-0000	Electricity	166.00	200.00	34.00	1,374.00	1,600.00	226.00	2,400.00
6577-0000	Electricity Ponds - Common	393.00	466.67	73.67	3,304.00	3,733.36	429.36	5,600.00
6580-0000	Electricity Stream - Common	571.00	733.33	162.33	4,855.00	5,866.64	1,011.64	8,800.00
6595-0000	Telephone Caretaker	95.20	141.67	46.47	770.56	1,133.36	362.80	1,700.00
	<b>TOTAL UTILITIES</b>	<b>1,225.20</b>	<b>1,541.67</b>	<b>316.47</b>	<b>10,303.56</b>	<b>12,333.36</b>	<b>2,029.80</b>	<b>18,500.00</b>
<b>RV LOT EXPENSES</b>								
6640-0000	Repair & Maintenance - RV Lot	0.00	125.00	125.00	0.00	1,000.00	1,000.00	1,500.00
6690-0000	Electricity - RV Lot	64.00	79.17	15.17	532.00	633.36	101.36	950.00
	<b>TOTAL OPERATING EXPS-RV LOT</b>	<b>64.00</b>	<b>204.17</b>	<b>140.17</b>	<b>532.00</b>	<b>1,633.36</b>	<b>1,101.36</b>	<b>2,450.00</b>
<b>RECREATION CENTRE - COMMON</b>								
6710-0000	Bldg Repair & Maint-Rec Centre	1,869.81	750.00	-1,119.81	2,841.82	6,000.00	3,158.18	9,000.00
6712-0000	Equip. Rep. & Maint.-Clubhouse	383.25	2,083.33	1,700.08	4,527.87	16,666.64	12,138.77	25,000.00
6715-0000	Lock Up Costs - Rec. Centre	80.00	175.00	95.00	720.00	1,400.00	680.00	2,100.00
6725-0000	Exercise Equip R & M-Rec Centr	748.53	1,000.00	251.47	9,261.07	8,000.00	-1,261.07	12,000.00
6730-0000	Workshop R & M-Rec. Centre	150.08	83.33	-66.75	219.08	666.64	447.56	1,000.00
6735-0000	Pool Repair & Maint.-Rec. Cent	471.00	750.00	279.00	6,460.24	6,000.00	-460.24	9,000.00
6740-0000	Pool Supplies & Chemicals-Rec.	0.00	458.33	458.33	3,577.15	3,666.64	89.49	5,500.00
6750-0000	Cleaning Supplies-Rec. Centre	0.00	183.33	183.33	1,235.79	1,466.64	230.85	2,200.00
6755-0000	Window & Carpet Cleaning-Rec.	0.00	83.33	83.33	0.00	666.64	666.64	1,000.00
6764-0000	Electricity - Rec. Centre	1,707.00	2,000.00	293.00	14,386.00	16,000.00	1,614.00	24,000.00
6765-0000	Gas - Rec. Centre	1,353.14	2,166.67	813.53	9,740.30	17,333.36	7,593.06	26,000.00
	<b>TOTAL OPER. EXPS-REC. CENTRE</b>	<b>6,762.81</b>	<b>9,733.32</b>	<b>2,970.51</b>	<b>52,969.32</b>	<b>77,866.56</b>	<b>24,897.24</b>	<b>116,800.00</b>
<b>SALARIES &amp; BENEFITS</b>								
6820-0000	Caretaker Salary and Benefits	4,583.34	5,000.00	416.66	36,455.19	40,000.00	3,544.81	60,000.00
6830-0000	Caretaker Assistant Wages	1,276.10	1,625.00	348.90	10,062.96	13,000.00	2,937.04	19,500.00
6865-0000	R. C. Janitor Wages and Ben.	1,680.00	1,833.33	153.33	13,440.00	14,666.64	1,226.64	22,000.00
6875-0000	Payroll Costs	828.50	1,000.00	171.50	6,653.96	8,000.00	1,346.04	12,000.00
6890-0000	Workers Compensation Board	0.00	125.00	125.00	52.50	1,000.00	947.50	1,500.00
	<b>TOTAL SALARIES &amp; PAYROLL COSTS</b>	<b>8,367.94</b>	<b>9,583.33</b>	<b>1,215.39</b>	<b>66,664.61</b>	<b>76,666.64</b>	<b>10,002.03</b>	<b>115,000.00</b>
<b>OFFICE EXPENSES</b>								
6910-0000	Equipment Rep. & Maint.-Office	0.00	91.67	91.67	635.23	733.36	98.13	1,100.00
6915-0000	Supplies	0.00	75.00	75.00	207.60	600.00	392.40	900.00
6920-0000	Telephone & Cable - Office	316.69	291.67	-25.02	2,492.98	2,333.36	-159.62	3,500.00
	<b>TOTAL OFFICE EXPENSES</b>	<b>316.69</b>	<b>458.34</b>	<b>141.65</b>	<b>3,335.81</b>	<b>3,666.72</b>	<b>330.91</b>	<b>5,500.00</b>
<b>ADMINISTRATION</b>								
6970-0000	AGM Expenses - Admin.	121.97	416.67	294.70	3,850.75	3,333.36	-517.39	5,000.00
6975-0000	Council Expenses - Admin.	0.00	291.67	291.67	500.00	2,333.36	1,833.36	3,500.00
6980-0000	Legal Expenses	0.00	375.00	375.00	471.33	3,000.00	2,528.67	4,500.00
6984-0000	Postage and Printing	312.57	1,416.67	1,104.10	5,434.26	11,333.36	5,899.10	17,000.00
6985-0000	Insurance Appraisal	0.00	16.67	16.67	0.00	133.36	133.36	200.00
6990-0000	Insurance Premiums	58,877.00	58,877.00	0.00	471,016.00	471,016.00	0.00	706,524.00
6992-0000	Insurance Carrying Charges	1,630.83	1,630.83	0.00	13,046.64	13,046.64	0.00	19,570.00
7000-0000	Management Fees	6,988.58	6,988.58	0.00	55,908.64	55,908.64	0.00	83,863.00
7010-0000	Property Taxes - Admin.	0.00	54.17	54.17	542.47	433.36	-109.11	650.00
7020-0000	Security - Admin.	0.00	166.67	166.67	0.00	1,333.36	1,333.36	2,000.00
7023-0000	Emergency Preparedness	0.00	333.33	333.33	2,044.17	2,666.64	622.47	4,000.00
7025-0000	Bank Charges	10.00	12.50	2.50	80.00	100.00	20.00	150.00
7030-0000	Strata Web Site	0.00	33.33	33.33	192.00	266.64	74.64	400.00
7051-0000	Statutory Financial Review	0.00	116.67	116.67	202.13	933.36	731.23	1,400.00
	<b>TOTAL ADMINISTRATION EXPENSES</b>	<b>67,940.95</b>	<b>70,729.76</b>	<b>2,788.81</b>	<b>553,288.39</b>	<b>565,838.08</b>	<b>12,549.69</b>	<b>848,757.00</b>
	<b>TOTAL COMMON EXPENSES</b>	<b>106,868.72</b>	<b>116,417.26</b>	<b>9,548.54</b>	<b>860,913.51</b>	<b>931,338.08</b>	<b>70,424.57</b>	<b>1,397,007.00</b>
	<b>TOTAL EXPENSES</b>	<b>144,530.54</b>	<b>144,542.26</b>	<b>11.72</b>	<b>1,026,604.01</b>	<b>1,156,338.08</b>	<b>129,734.07</b>	<b>1,734,507.00</b>
	<b>NET INCOME (LOSS)</b>	<b>3,068.29</b>	<b>-0.01</b>	<b>3,068.30</b>	<b>142,112.33</b>	<b>-0.08</b>	<b>142,112.41</b>	<b>0.00</b>
<b>REVENUE UTILITIES</b>								
<b>REVENUE - APARTMENT UTILITIES</b>								
9260-0000	Utilities Income - Apts.	15,531.50	15,531.50	0.00	124,252.00	124,252.00	0.00	186,378.00
9262-0000	Utilities Interest Income	250.35	0.00	250.35	1,356.51	0.00	1,356.51	0.00
9264-0000	Prior Year Surplus (Deficit)	0.00	0.00	0.00	22,706.95	22,707.00	-0.05	22,707.00
	<b>TOTAL APARTMENT UTILITIES</b>	<b>15,781.85</b>	<b>15,531.50</b>	<b>250.35</b>	<b>148,315.46</b>	<b>146,959.00</b>	<b>1,356.46</b>	<b>209,085.00</b>
<b>UTILITY EXPENSES</b>								
<b>ELECTRICITY - APARTMENTS</b>								
9360-0000	Electricity Kens & Mayfair	2,537.00	2,756.25	219.25	20,296.00	22,050.00	1,754.00	33,075.00
9365-0000	Electricity Windsor	1,593.00	1,750.00	157.00	12,744.00	14,000.00	1,256.00	21,000.00
	<b>TOTAL ELECTRICITY - APART.</b>	<b>4,130.00</b>	<b>4,506.25</b>	<b>376.25</b>	<b>33,040.00</b>	<b>36,050.00</b>	<b>3,010.00</b>	<b>54,075.00</b>
<b>GAS - APARTMENTS</b>								
9410-0000	Gas - Mayfair	1,450.05	2,741.67	1,291.62	15,764.56	21,933.36	6,168.80	32,900.00
9420-0000	Gas - Kensington	168.88	5,217.50	5,048.62	26,271.58	41,740.00	15,468.42	62,610.00

9430-0000	Gas - Windsor	2,223.75	4,958.33	2,734.58	25,585.06	39,666.64	14,081.58	59,500.00
	<b>TOTAL GAS - APARTMENTS</b>	<b>3,842.68</b>	<b>12,917.50</b>	<b>9,074.82</b>	<b>67,621.20</b>	<b>103,340.00</b>	<b>35,718.80</b>	<b>155,010.00</b>
	<b>TOTAL UTILITIES - APARTMENT</b>	<b>7,972.68</b>	<b>17,423.75</b>	<b>9,451.07</b>	<b>100,661.20</b>	<b>139,390.00</b>	<b>38,728.80</b>	<b>209,085.00</b>
	<b>NET INCOME (LOSS) UTILITIES</b>	<b>7,809.17</b>	<b>-1,892.25</b>	<b>9,701.42</b>	<b>47,654.26</b>	<b>7,569.00</b>	<b>40,085.26</b>	<b>0.00</b>
	<b>REVENUE - WATER INCOME</b>							
9650-0000	Water - Apartments	5,760.00	5,760.00	0.00	46,080.00	46,080.00	0.00	69,120.00
9700-0000	Water - Townhouses	8,424.00	8,424.00	0.00	67,392.00	67,392.00	0.00	101,088.00
9725-0000	Water - Interest Income	359.39	0.00	359.39	2,616.95	0.00	2,616.95	0.00
9745-0000	Prior Year Surplus (Deficit)	0.00	0.00	0.00	22,295.84	22,296.00	-0.16	22,296.00
	<b>TOTAL WATER INCOME</b>	<b>14,543.39</b>	<b>14,184.00</b>	<b>359.39</b>	<b>138,384.79</b>	<b>135,768.00</b>	<b>2,616.79</b>	<b>192,504.00</b>
	<b>WATER EXPENSE</b>							
9850-0000	Water Usage	19,925.61	16,042.00	-3,883.61	131,839.19	128,336.00	-3,503.19	192,504.00
	<b>TOTAL WATER</b>	<b>19,925.61</b>	<b>16,042.00</b>	<b>-3,883.61</b>	<b>131,839.19</b>	<b>128,336.00</b>	<b>-3,503.19</b>	<b>192,504.00</b>
	<b>NET INCOME (LOSS) WATER</b>	<b>-5,382.22</b>	<b>-1,858.00</b>	<b>-3,524.22</b>	<b>6,545.60</b>	<b>7,432.00</b>	<b>-886.40</b>	<b>0.00</b>



# DECEMBER

## Events Calendar

Sun	Mon	Tue	Wed	Thu	Fri	Sat
<p><b>Mondays</b> WEIGHTS &amp; BANDS 9:00am</p> <p><b>WALK AWAY</b> POUNDS 9:30am</p>	<p><b>Tuesdays</b> OSTEO 9:00 am</p> <p><b>CHAIR YOGA</b> 9:30am</p>	<p><b>EXERCISE CLASSES</b> Thursdays WEIGHTS &amp; BANDS 9:00</p> <p><b>WALK AWAY</b> POUNDS 9:30am</p>	<p><b>Fridays</b> OSTEO 9:00 am</p> <p><b>CHAIR YOGA</b> 9:30am</p>	<p>30 Dance Advanced 2:00 Everyone 2:30 Euchre 7 pm</p>	<p>1 Pub Night BYOB 5 to 7 pm</p>	<p>2</p>
<p>3</p>	<p>4 Arts/Chats 1pm Canasta 6:30pm Ladies Pool 6pm Chelsea Singers 6:30</p>	<p>5 Bridge 6:30 pm Bible Study 7pm Poker Pool 7pm</p>	<p>6 Coffee 9:15 am Poker 6 pm Whist 7 pm</p>	<p>7 Dance Advanced 2:00 Everyone 2:30 Euchre 7 pm</p>	<p>8 Pub Night BYOB 5 to 7 pm</p>	<p>9</p>
<p>10</p>	<p>11 Arts/Chats 1pm Canasta 6:30pm Ladies Pool 6pm Chelsea Singers 6:30</p>	<p>12 Pillow Pals 1:30 Bridge 6:30 pm Bible Study 7pm Poker Pool 7pm</p>	<p>13 Coffee 9:15 am Poker 6 pm Whist 7 pm</p>	<p>14 Dance Advanced 2:00 Everyone 2:30 Euchre 7 pm</p>	<p>15 UGLY SWEATER PARTY Cash Bar See poster for details</p>	<p>16 </p>
<p>17</p>	<p>18 Arts/Chats 1pm Canasta 6:30pm Ladies Pool 6pm Singers 6:30 CAROLLING 7:00</p>	<p>19 Bridge 6:30 pm Bible Study 7pm Poker Pool 7pm</p>	<p>20 Coffee 9:15 am Poker 6 pm Whist 7 pm</p>	<p>21 Dance Advanced 2:00 Everyone 2:30 Euchre 7 pm</p>	<p>22 Pub Night BYOB 5 to 7 pm</p>	<p>29</p>
<p>24</p>	<p>25  NYE Dinner &amp; Free Dance</p>	<p>26 Bridge 6:30 pm Bible Study 7pm Poker Pool 7pm</p>	<p>27 Coffee 9:15 am Poker 6 pm Whist 7 pm</p>	<p>28 Dance Advanced 2:00 Everyone 2:30 Euchre 7 pm</p>	<p>Pub Night BYOB 5 to 7 pm</p>	<p>30</p>
<p>31</p>	<p>31 </p>					

**Upcoming EVENTS at a Glance**

**Ugly Sweater Party**  
Friday, December 15  
See poster for details

**Christmas Caroling**  
Monday December 18  
See poster for details

**New Year's Eve Dinner And Free Dance**  
Sunday, December 31  
See poster for details

**Polar Bear Swim**  
Monday, January 1st  
Coffee on 10:45  
Swim 11:00 am  
On the Pool Deck