

CHELSEA GARDENS - LMS 1416

www.chelseastrata.com

E-Mail: ross@crpm.ca or chelseacouncil@crpm.ca

COUNCIL MEETING MINUTES –TUESDAY OCTOBER 24, 2017 – 1:00 PM CLUBHOUSE LIBRARY

STRATA COUNCIL - 2017/2018

PRESIDENT

Zenon Jalbert – TH-202

VICE-PRESIDENT

Bernice Hutton - TH-149

SECRETARY

Bob Hurley - W-122

TREASURER

Victor Monasch- T153

COUNCIL MEMBERS AT LARGE

Garry Kirkland - K-405

Gordon Yamashita - K202

Charlie Sweet – W227

LANDSCAPING

Bernice Hutton - TH-149

SECURITY

Charlie Sweet-W227

MAINTENANCE/LIAISONS

Garry Kirkland - Townhouses

Gordon Yamashita – Apartments

SOCIAL LIAISON

Bob Hurley

RV COMMITTEE LIAISON

Gordon Yamashita

APARTMENT LIAISON

Gordon Yamashita

TOWNHOME LIAISON/MAINTENANCE

Garry Kirkland

CLUBHOUSE EXERCISE ROOM/WORKSHOP

/BRING FORWARD

Zenon Jalbert

FOUNTAINS/PONDS

Bob Hurley

CLUBHOUSE OFFICE

Valerie Morris

M, TU, TH, and F - 11:00 AM to Noon

Guest suite booking and Keys

CARETAKERS

(7:00 AM-3:00 PM-Monday-Friday)

John Unger - (604) 834-4578

(5:00 PM-7:00 AM Monday-Friday)

(7:00AM-1:00PM Saturday)

Nights/weekends – Valerie Morris

(604) 834-4578

STRATA MANAGERS

Ross Ruddick

Jesse Train

E-Mail: ross@crpm.ca

jesse@crpm.ca

CROSSROADS MANAGEMENT LTD.

1011, 7445 132ND STREET,

SURREY, B.C. V3W 1J8

Phone: (778) 578-4445

Fax: (778) 578-4447

EMERGENCY CONTACT

24 HOUR SERVICE (778) 578-4445

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

ATTENDANCE:

REGRETS

Bernice Hutton

Victor Monasch

Zenon Jalbert

Charlie Sweet

Garry Kirkland

Gordon Yamashita

Bob Hurley

Jesse Train, Strata Manager

(1) CALL TO ORDER

The meeting was called to order at 1:00 PM by Zenon Jalbert, President, and a quorum being present.

An owner made a presentation to the council regarding water leakage in their unit.

(2) ADOPTION OF PREVIOUS MINUTES

It was **MOVED** and **SECONDED** to adopt the minutes of the September 19, 2017 council meeting as circulated.

CARRIED

(3) CARETAKER'S REPORT – OCTOBER 2017 – JOHN UNGER

The month of October is almost over and it seems we are moving far too quickly towards Christmas with only 9 weeks left before, "Hark How the Bells", is packed back into the song books for another year. With the rains we have had lately and gutters overflowing, it is a wake up of things to come. Gutter cleaning will commence in a couple of weeks and hopefully most of the leaves will have left the trees and the roofs will stay clean.

It is time to make sure that all taps have hoses disconnected in preparation for cold weather to come. Farmer's Almanac has indicated it will be a winter like last year with most likely more snow than 2016. In preparation the snow blower is being serviced and more salt has been purchased to add to our stash we built up last year.

I would ask that if you see any stains or water within your garage or home that you contact us immediately and not let it go for very long. Damage done by not reporting water ingress only gets worse if not reported and the cost of repair increases incrementally. We are again having True Level out to lift driveway slabs and repair cracks on the 31st of October. Those that do not get done in this round will be done in 2018's budget.

The Mayfair lobby renovation has turned out extremely well thanks to Elizabeth, Bea, Anna, Bernice and Maureen. It's bright modern and definitely has added to the value of the building. There are still updates to be completed but again all based on budget and will be continued in 2018.

Security is something we should have a brief discussion about. Townhouses please make sure that your cars are locked every night and valuables are not left inside. This also applies to the condos and as we have all been made aware of lately with another rash of break-ins. On October 19 a thief cut his way through the car gates of the Mayfair and broke into 3 vehicles. He then moved on to the Kensington sawed his way through the metal bar wall and broke into 7 vehicles taking valuable client information and lap top from one of the vehicles. On October 22nd the same culprit broke into the Windsor and although did not smash windows to steal, he did open car doors that had been left unlocked. Police response has been extremely slow and was told it was not a priority next to violence and emergency calls. We do have pictures of the perpetrator and will post them. We are just waiting for estimates to come in so we can cover existing gates and bar walls with Lexan so hands and tools can't bypass the bars. I have noticed lately that stairwells in the exterior condos have coffee cups and food wrappers in them which are a strong indication that they are being used as homeless camps. If you see someone suspicious don't hesitate in calling the Newton Police - 604-599-0502 This is the non-emergency number and it is passed on to the emergency response team based on priority. I know this doesn't sound positive but if it is a theft in progress they will come quickly.

The emergency programs implemented by Doug Mcleod and his team have been busy collecting data, organizing meetings to discuss various aspects of emergency preparedness. Good to see such a positive initiative taken by all those involved. It is important to have plans in place because as we all know conversation about the BIG ONE is always on peoples' minds.

The heating issues in the Kensington have been resolved and were due largely to the fact that the system was completely drained for repairs in the summer and air locks were found in particular on the 4th floor. New air release valves have been ordered and will be replacing the old ones on the fourth floor as a precaution to get heat to all units faster. The system has been updated in the boiler room as well to help prevent this from happening in the future. Although the heating has been quicker to get up and running than in 2016 there is still room for improvement and we are working to ensure that when the 2018 season starts it will be without hiccups.

It has been a busy month with water main issues, insect infestation, tree issues and trying to keep contractors informed and on schedule. Rick did a great job of repairing the open holes of the Kensington. Response from our contractors has been positive and we appear to have a good working relationship with them. Town house repairs will continue again in 2018 and for now it is just a matter of finishing those that were started and the few that can't wait another year. The Lion fountain will be shut off for the next week or two until the needles and leaves from the trees hanging over stop dropping. They get into the pumps and create nothing but a problem, in case you were wondering why it's not up and running. I would also like to thank Brad Buckley who took pity on me cleaning out gutters during our heavy rain falls and took it upon himself to get out his ladder and cleaned out dozens of lower gutters above townhouse doors. Thanks for all the words of encouragement and support and may your Halloween be ghoulish.

(4) FINANCIAL REPORT

The Treasurer reviewed the Financial Statements to September 30, 2017 with Council. It was **MOVED** and **SECONDED** to approve the financial statements prepared by CrossRoads to September 30, 2017. **CARRIED**

Strata Fees, chargeback items and By-law fines are being reduced.

(5) BUSINESS ARISING FROM THE MINUTES

- a. **Kensington Drywall** – The drywall repair has been completed and looks great.
- b. **Privacy Lattice Fencing** – The council discussed options and will bring the item forward as a spending resolution at the next AGM.
- c. **Mayfair Lobby Renovations** – The renovations have been completed and we have received many compliments from owners and guests.
- d. **Card Room Chairs** – The re-upholstring of the card room chairs have been completed. The chairs brighten up the card room.
- e. **Kensington Damaged Door** – The door has been ordered and the strata manager will follow up with the company to obtain an exact delivery date. The cost will be charged back to the owner. The door was damaged because of an emergency call; the only way to access the unit was by breaking in.
- f. **Mayfair Carpet Tile Quote** – A quote was reviewed by Council to re-do the Mayfair hallway carpeting. This may be a spending resolution for the AGM.
- g. **Fence Damage** – The contractor, On Side Restoration, is working on the damaged fence. Weather did not permit the contractors to complete the stucco finish of the wall. Once that is finished they can proceed with installing the metal fencing.
- h. **Telus Fibre Optic – Fibre Optic** – Leducor and Telus have teamed up to upgrade all the current copper lines that Telus currently uses to start running fibre optic cable throughout the property. They will require individual permission should they need to access inside your unit but there will be no obligation to enter into any Telus agreement or contract. It is recommended that all owners permit this installation as having a unit pre-wired for high speed internet will be a selling feature down the road. Owners who may have questions regarding this project can contact either Jesse Train or Ross Ruddick at CrossRoads. Another feature that Telus will be supplying Chelsea Gardens with is a dedicated public WI-FI for the clubhouse; this could be a nice upgrade from what we currently have as there are many areas of the clubhouse where WI-FI is unachievable. Attached to these minutes is a notice from The Leducor rep, who will be hosting an Information meeting on **Monday, November 6th at 10:00AM and 7:00PM in the clubhouse for the Town House Owners and on Tuesday, November 7th at 7:00PM in the clubhouse for the Apartment Owners.** This meeting will allow any Owners to address questions or concerns for this project. This is an upgrade to your unit and is FREE!

There is a master sheet to sign up for the TELUS FIBRE project in the Clubhouse. If you are not able to attend the information meeting please read the information notices handed out and sign up in the Clubhouse. The faster everyone signs up, the faster the FREE upgrade can start!

- i. **AGM Date/Venue** – The Strata Manager and the Council President will inspect a proposed venue for the next AGM to determine if it is appropriate to hold the meeting.
- j. **Cooking Smells** – Complaints of cooking smells has been investigated by the contractor and recommended work will take place to mitigate these issues.
- k. **FOB removal** – The office staff will be working on this project over the rainy winter months.
- l. **Crack Repair** – True Level Concrete will be on site November 6th to take care of some cracked concrete and areas that need to be lifted. Areas that are not done this year and on the list for 2018.
- m. **Arborist** – The arborist work has been completed for this year. Unless an emergency all tree removals or extensive pruning will be done next year.
- n. **Depreciation Report** – The council has received the first draft and will be meeting to review in depth with recommendations and questions for McArthur Vantell.
- o. **Flu Shots** – The Flu Shot Clinic was a success again this year. Thank you to Ming of Somerset Pharmacy.
- p. **Clubhouse Cleaning** – The council reviewed quotes to clean the exterior of the clubhouse. It was **MOVED/SECONDED** to accept the quote from Mighty Moe Property Maintenance Services. **CARRIED**
- q. **Fall Gutter Cleaning** – The council reviewed quotes to sponge clean the gutters of the townhouses. It was **MOVED/SECONDED** to accept the quote from Bogey Maintenance. **CARRIED**
- r. **Windsor Water Leak** – It has been noted that issues with some of the windows in the Windsor building are the cause of water ingress. The caretaker has an inventory for the glass company to come and inspect.
- s. **Disposal Bin** – The Bins were dropped on Friday October 20, 2017 and picked up October 23, 2017. Owners liked the two bins placed in different areas and the bins not being so high made it easier to dump their garbage.

(6) CORRESPONDENCE

- An owner wrote regarding liquor board policies. The council is referring this matter to the social committee.
- An owner advising that she no longer is able to take care of the library and the books. Thank you Adine Roberts for your 20 years of Library service. The council is looking for a volunteer to take on the job of replacing the books on the selves.

- An owner wrote to advise that the fireplace contractor, Pro Gas, is calling owners. Council advises that **PRO GAS IS NOT A RECOMMENDED CHELSEA CONTRACTOR.**
- An owner wrote that their gutters are backing up due to debris and a wasp nest. The gutters have been cleaned out.
- An owner wrote requesting permission to install lighting around the property. It was **MOVED/SECONDED** to approve the expenditure of \$1200.00 to purchase the material and the volunteers will install saving the complex approximately \$1000.00. **CARRIED**
- An owner wrote regarding lights not working in the Kensington. The solution is not an easy fix as the electrician has changed the light bulbs which works for a few days and then burns out. The electrician has been instructed to work on the fixture and get it working.
- An owner wrote regarding the bells that went off when Fraser Valley Fire Protection Ltd. was on site for a re-inspection. Notices were to be put up, but were missed in the email initially received by CrossRoads, thus not provided to the care taker and the Owners not informed of any bell ringing. CrossRoads apologizes for any inconveniences that Owners may have experienced.
- An owner wrote requesting the address plate for the Mayfair to be replaced and the fire door from the parking to the elevator to be painted. This has been noted and added for further discussion going forward.
- An owner wrote to council to convey “special kudos” to the committee for the Mayfair lobby entrance upgrades.
- An owner wrote requesting the use of the fireside room on Thursdays from 8:30 to 9:00 AM for an additional exercise class. The request to have the class start at 8:30 was denied as this interferes with the cleaning schedule of the fireside room. However the council has approved the use of the Fireside Room from 9:30 AM to 10:00AM for this class.
- An owner wrote regarding condensation in their garage and requested permission to put an opening window in their garage door. The council declined the request as per Chelsea Gardens by-laws. The one unit that does have the opening window was done before the by-law and grandfathered. The council recommends a de-humidifier and leaving the furnace room door propped open or the garage door open slightly.
- An owner wrote regarding remedial work that has started on their unit but not completed. There was miscommunication between the Strata Manager and the contractor doing the work. The contractor has been notified to continue and have this work finished. There were also concerns about the downspouts at this unit. The Council, Strata Manager and the contractor are still investigating what can be done.
- An owner wrote thanking the workers and volunteers for all the work that has been completed around their unit.

- An owner wrote concerning a proposal to change the bylaw regarding vehicles being allowed to back into visitor parking stalls. The council thanks the owner for their concerns.
- An owner wrote noting that the approved hours for the canasta group are 6:45PM until 9:00PM. They requested the hours be amended to 10:00 PM. The council granted approval.
- An owner wrote requesting permission to remove their bathroom tub/shower and install a wheelchair accessible shower. The council granted approval and instructed the strata manager to forward an alteration letter to the owner for signature.
- An owner wrote that there is a pinkish colour in toilet bowl and tank. Members of Council have volunteered to have a look at what could be causing this.
- An owner wrote regarding noise for heavy footsteps coming from the unit above. The council instructed the strata manager to send a letter to the unit in question.

COMMITTEE REPORTS

- **TOWNHOUSES** – There have been a number of envelope repairs throughout the summer, and recently we have had some water main issues that have had to be taken care of to prevent further damage.
- **APARTMENTS** – It was **MOVED** and **SECONDED** to charge back a number of upper units that were a source of damage to units below. **CARRIED**
- **CLUBHOUSE** – The bathroom flooring will be installed commencing Thursday October 26 and fixtures will be installed shortly after that date.
- **SAFETY AND SECURITY** – A break in occurred at the Mayfair, Kensington and Windsor. Owners are reminded not to leave items in their vehicles. The Staff are checking to make sure that the video surveillance is recording properly everyday. Any problems with the system they will contact the repair company immediately.
- **LANDSCAPING** – The leaves are falling and Shawn is picking them up every week. The landscaper will also be planting sod at the back of the Windsor.
- **BY-LAWS** – Council suggested some possible By-law amendments for the next AGM.
- **RV-LOT** – A member of the RV committee contacted the Management company to reach out to an owner of a boat, in which their tarp had been blown away due to the heavy winds earlier this month.
- **ADMINISTRATION** – No Report
- **SOCIAL COMMITTEE** – See attached calendar at the back of these minutes.

8) NEW BUSINESS

- a. **Water Damage in townhouse unit** – Excessive water damage was discovered in a townhouse unit. The Strata Manager investigated the situation on what can be done. This is not a possible insurance claim as it is seepage. The Council strongly recommends Owners who have ANY signs of water ingress to report to the caretaker immediately. The longer water sits the more damage done. This causes expensive repairs that the Strata Corporation has to endure as insurance does not cover for water seepage overtime.
- b. **Epoxy Application in the Pool Area** – Now that the pool is closed for the season the contractor will be on site to complete the epoxy work around the pool area. This work will be done when there are a few non rainy days.
- c. **Kensington Heat** – The heating problem in the Kensington appears to be solved. The mechanical contractor attended the units that had no heat and bled the air out of their system. It was recommended by Trotter Morton to install auto air separators in two units on the fourth floor to prevent air locks in the future. It was **MOVED/SECONDED** to approve the quote. **CARRIED**
- d. **Re-covering Pub Chairs and Stools** – Now that the chairs have been redone in the card room, it was suggested that it continues on in the Pub. The Golf committee has approved the recovering of the Pub Barstools with funds made from the Golf Tournament. The council will be approaching the Social committee on a 50/50 cost sharing basis to re-cover the balance of the Pub chairs.
- e. **Insurance Appraisal** – It was **MOVED/SECONDED** to approve the quote from NORMAC for the renewal of the 3 year appraisal program. **CARRIED**
- f. **Apartment Address Signs** – The Strata Manager will obtain quotes to re-do the apartment address signs as they are starting to deteriorate.
- g. **Caretaker Hours** – Performance reviews are coming up for the caretakers and the Administrative Committee will discuss their job hours, description/responsibilities and salaries.
- h. **Kensington/Mayfair break in** – As stated in John's report there were recent break-ins in the apartment buildings. This is always the time of year for break-ins as people who live on the street look at ways to get thrown in jail so they have shelter and food over the cold winter. Thieves will go after anything to get them money to help them survive, even small change left in your cup holders of your vehicles. Please do not leave anything in your vehicles and make sure they are locked.
- i. **Elevator Pads** – New elevator pads have been ordered and should arrive soon.
- j. **Smoke Alarms** – It is a requirement that smoke alarms in any residence be replaced every 10 years. Chelsea Gardens has an on-going program to do this but we have an incomplete database of the expiry dates on the smoke alarms in both townhouses and apartments. The expiry date of smoke alarms is printed on the outside of the unit and we are asking every owner to advise the Strata Managers of the date(s) shown on each smoke alarm that they have in their units.

- k. **Apartment Zone Valves** – Although the replacement of apartment zone valves is an owner responsibility, the Council realizes that many owners are not capable of undertaking this replacement on their own and they do not wish to engage a plumber to do so. Our Caretaker will perform this service for apartment residents at a cost of \$50.00 per zone valve and the funds will go to general revenue for the apartments.
- l. **Snow Shoveling** – A sign-up sheet will be posted in the clubhouse and apartment lobbies for any owners that wish their balconies and driveways/walks shoveled. The cost and payment will be direct with the contractor.
- m. **Insurance – Things to Know** - While the Strata Corporation is obligated to insure, under the Strata Property Act, all buildings and common property including individual strata lots, the insurance coverage only covers what was originally provided by the developer when the strata complex was constructed and marketed.

This means that all of your contents (such as furniture, appliances, clothing, jewelry, personal possessions etc... this list goes on) are not insured by the strata corporation's insurance policy. In the event of a loss such as fire you would not receive any compensation for these items from the strata's insurer.

What you may not know is the "betterments" are also not covered. Betterments are improvements that you or a previous owner may have done as you renovated or improved your home. Examples would be hardwood or laminate flooring to replace carpeting (or higher quality carpeting), new countertops and cupboards, tile floors, new lighting fixtures and again the list can go on. The Strata insurance also does not include "content manipulation" which would be the cost of moving and storing furniture and other possessions should a vacant space be necessary in order to do restoration work. Owners may also need to consider having "additional living expense" as part of their homeowner policy as you may need to find alternate living accommodation for a lengthy period of time should there be a fire or earthquake.

You are also not covered for the assessment of the strata corporation's deductible (or the actual cost of repairs if less than the deductible) when the cause of the damage originates within the strata lot and this can be up to \$10,000.00.

This makes it very important for every homeowner to obtain a condominium insurance policy that will provide coverage for all of those things mentioned above. These policies are relatively low cost because the strata insurance covers the most expensive items such as the buildings themselves. If you do not have a condominium insurance policy (commonly referred to as a contents policy) you risk the loss of your personal property, the cost differential of any betterments and the cost of the strata/s insurance deductible ... all of this can add up.

Not all content policies are the same and some do not have adequate coverage for betterments and deductible assessments. As your strata manager I invite all owners to take a copy of the insurance declaration form on the next page in this package when you next re-new your content policy. The key strata deductibles that would be assessed to an owner would include All-Risks (\$2,500.00), Water Damage and Sewer (\$10,000.00), Flood (\$10,000.00) and Earthquake (10%). Each unit's share of an earthquake deductible could be \$35,000.00 or more. Please make sure that your insurance broker

understands that you should have coverage, to at least these amounts, should you be assessed a strata deductible.

Attached to these Minutes is an Insurance Flow chart that indicates how it is determined if the Strata Corporation uses their deductible or if the Home Owner is responsible for contacting their insurance broker regardless of the cause of damage.

- n. **WINTERIZATION** - With the cold weather approaching, it is important that all residents take appropriate measures to ensure that damage to their units or to the common property of the complex does not occur from a frozen pipe.

Please detach all hoses from the outdoor hose bibs. Hoses left attached to a hose bib during the winter months will cause pipes to break and the Owner will be responsible for any damage that occurs inside the home and for the cost of repairing the piping.

The Council strongly recommends that Owners follow these steps:

- In the event that you go on holidays, please leave your heat on at a reasonable temperature so that the water pipes in the walls and elsewhere inside your unit do not freeze.
- If you have one, turn off the water shut-off valve to the external hose bib and drain the last small amount of water from within the tap. If you do not have a separate shut-off valve for your outdoor hose bib, it is advisable to shut off the water supply at the main valve in your furnace room if you go away. In any event, do not leave hoses attached to exterior hose bibs.
- Locate the water shut-off valve in your furnace room to ensure that you can quickly shut off your water system in case of emergency.
- Please do not wash your car when the temperature is, or will go, below zero, as the water run-off can freeze, creating a slipping hazard on roadways and sidewalks.
- Ice melt will be placed in bins on the Clubhouse patio for general common area use. Also, please remember to purchase ice melt for your own use on your sidewalk and driveway. Do not use table salt on concrete as this will cause a very quick deterioration of the concrete.

(9) ADJOURNMENT

- The meeting was adjourned at 4:03 PM.
- The next council meeting is Tuesday November 21, 2017 – Clubhouse library

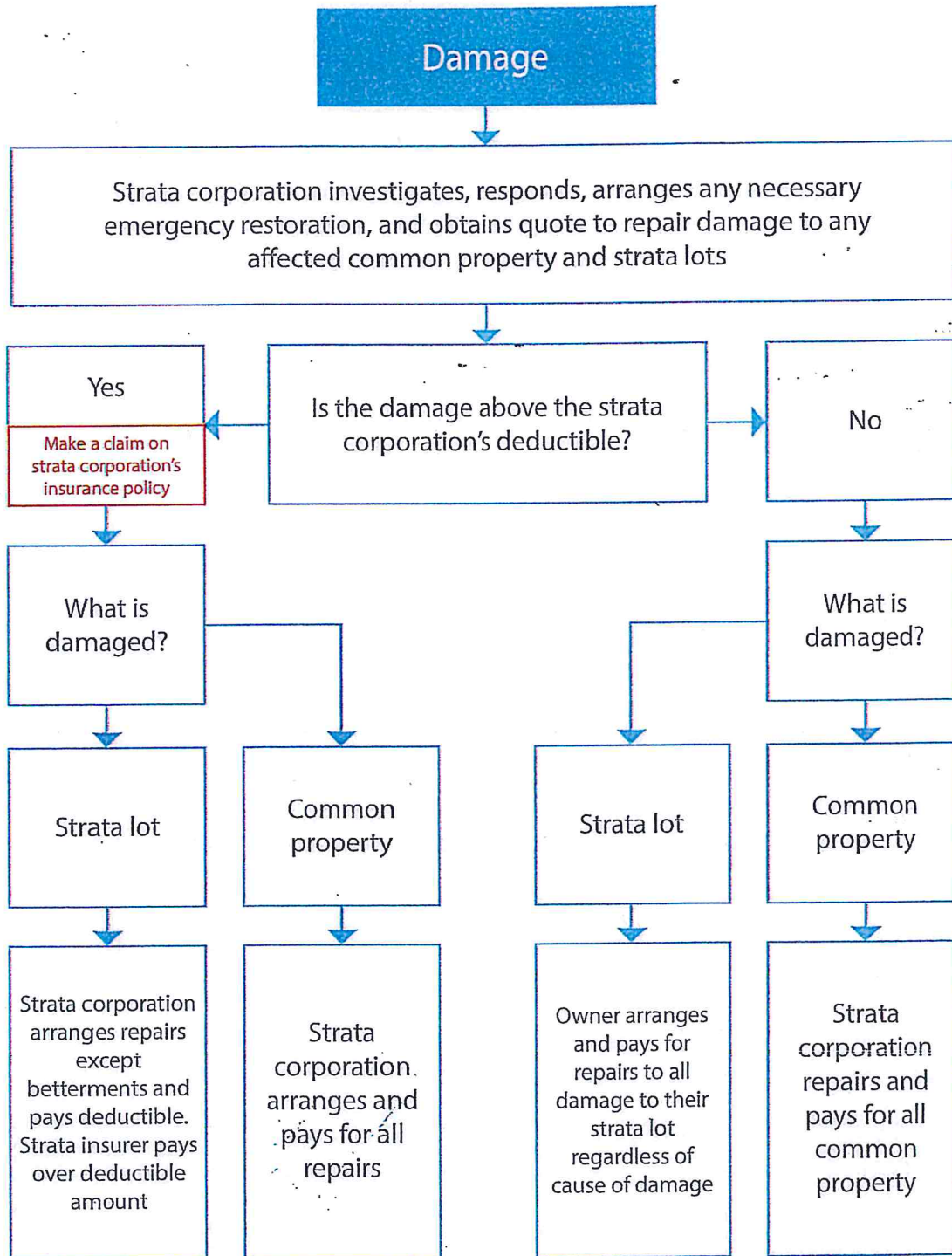
Ross Ruddick and Jesse Train, Strata Managers - CrossRoads Management

Owners are advised that they should retain their printed copies of the minutes for future use. Should an owner decide to sell, most prospective buyers will usually request two years worth 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.

CrossRoads Management - EMERGENCY CONTACT- 24 HOUR SERVICE -(778) 578-4445

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

REPAIR TO DAMAGE FLOWCHART



A strata corporation may be able to charge back the deductible or damage below the deductible if there is a valid chargeback bylaw and the threshold set out in the bylaw is met (i.e. negligence or responsibility). Where damage is below the deductible, the "innocent" owner may sue for reimbursement of strata lot repairs if the damage was caused by the negligence of the strata corporation or the negligence of another owner.

NOTE: this flow chart does not replace actual legal advice and opinions. Legal advice should be obtained where there are complex facts. In this chart, "common property" includes those portions of the strata lot the strata corporation is required to maintain under the bylaws.

Veronica Franco

Partner
604 891 7714
vfranco@cwilson.com



Dear residents of Chelsea Gardens

We are pleased to inform you that your complex has been chosen by TELUS to be upgraded to the new PureFibre™ network as part of their investment into the Surrey area!

The shift from the current copper network to fibre technologies will not impact your current level of service. However, it will offer you the opportunity to sign up for improved quality of service, dramatically faster and more reliable network speeds, as well as new service offerings. There is **no charge** to the complex or residents for this improved capability and **no obligation** to subscribe to TELUS PureFibre™ services once installed.

The next step in the process is to bring a dedicated fibre connection (fibre plug) to each individual unit, this will allow the fibre services to be used at a later date, should you choose to take advantage of the network. The upgrade is scheduled to begin in the upcoming weeks and should take around 5-7 days to complete. Your complex TELUS representative will be visiting you to complete a Suite Wiring Permission form. This enables us to coordinate the installation and run the fibre into your unit. The TELUS build team will then schedule a convenient time during the installation period to run the fibre into your unit. Your representative will be visiting the complex on:

November 6th – 10:00AM & 7:00PM
November 7th – 7:00PM

Once the network is completed inside the complex, there may be a delay before the fibre is ready to be used, due to other components of the network. Your TELUS representative will inform you when the network is turned on and the additional services are available.

We appreciate your cooperation with this fibre upgrade in your complex.

If you will not be at the complex to complete a Suite Wiring Permission form, please contact **Roadel Esplana** at **604-788-7370** to complete the form over the phone or email Roadel.Esplana@ledcor.com

Roadel Esplana,
TELUS Agent | Project Coordinator



Why TELUS PureFibre™ is better

The #1 Internet technology for speed and reliability ²

100% fibre optic network

Fibre optic never degrades, which means an always fast, always consistent connection, without lag or interruption.²

Other providers' connection



TELUS PureFibre connection



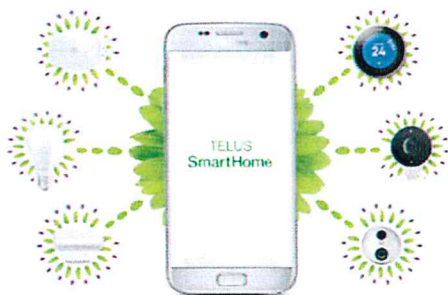
A direct connection

Unlike other providers, TELUS PureFibre delivers 100% fibre right to your home on a connection that will never slow down, even during peak hours.



Equally fast downloads AND uploads.

Only fibre can deliver uploads as consistently lightning-fast as downloads, which makes sharing and streaming online easier.¹



Your home future-proofed

As new connected technologies begin to transform daily living, you'll be ready to keep your family secure, comfortable and entertained.

Improved Mobility coverage and performance

As we roll out TELUS PureFibre we'll also upgrade TELUS Mobility. You'll experience improved coverage and the same great speeds on mobile internet as at home.²



Balance Sheet (Accrual)
CHELSEA - Contingency - 02 - (lms1416c)
September 2017
AS OF THE 7TH MONTH ENDING SEPTEMBER 30, 2017

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10/19/2017
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Prepared For:
Strata Plan LMS 1416 - CRF

Prepared By:
Crossroads Management Ltd.
#1011 - 7445 132nd. Street
Surrey, BC V3W 1J8

ASSETS

1025-0000 Bank - Westminster - Contingency	349,542.44
1038-1090 WSCU GIC - 1.60% - Feb.16/18	100,000.00
1038-1124 WSCU GIC - 1.55% - Nov.19/17	150,000.00
1038-1125 WSCU GIC - 1.55% - Nov.19/17	150,000.00
1038-1126 WSCU GIC - 1.55% - Nov.19/17	150,000.00
1038-1127 WSCU GIC - 1.55% - Nov.19/17	150,000.00
1038-1128 WSCU GIC - 1.55% - Nov.19/17	150,000.00
1038-1136 WSCU GIC - 1.55% - Jan.26/18	300,000.00
1038-1150 WSCU GIC - 1.65% - Jun.27/18	150,000.00
1038-1165 WSCU GIC - 1.90% - Aug.10/18	250,000.00
1200-0000 Prepaid Insurance	77,062.93
TOTAL ASSETS	<u><u>1,976,605.37</u></u>

OWNERS' EQUITY
RESERVES

3500-0000 Net Income - Prior Years	1,903,490.98
3510-0000 Net Income - Current Year	73,114.39
TOTAL OWNERS' EQUITY	<u>1,976,605.37</u>
TOTAL LIABILITIES AND EQUITY	<u><u>1,976,605.37</u></u>

Date: _____
Accountant: _____
Property Manager: _____

Balance Sheet (Accrual)
CHELSEA - Operations - 02 - (lms1416)
September 2017
AS OF THE 7TH MONTH ENDING SEPTEMBER 30, 2017

Page 1
10/19/2017
04:16 PM

Prepared For:
Strata Plan LMS1416
Surrey, BC

Surrey, BC

Prepared By:
Crossroads Management Ltd.
#1011 - 7445 132nd. Street
Surrey, BC V3W 1J8

ASSETS

1010-0000 Petty Cash	500.00
1013-0000 Bank Shares	5.00
1020-0000 Bank - Westminster - Chequing	76,073.88
1027-0000 Bank - Water Surcharge	49,754.37
1028-1300 Bank - Golf Tournament Funds	2,420.13
1029-0000 Bank - Apt Utilities	18,257.32
1030-0000 Bank - Exercise Room	1,133.88
1040-0000 Bank - Social Committee	4,570.78
1106-0000 Insurance Claim Receivable	2,500.00
1200-0000 Prepaid Insurance	78,604.58
1205-0000 Prepaid Expenses	649.71
1220-0000 Caretaker Suite	74,305.56
1221-0003 Tree Restitution S/D - Due July 2017	200.00
1300-0000 Accounts Receivable	10,698.94
TOTAL ASSETS	319,674.15

LIABILITIES

2010-0000 Accounts Payable	13,642.65
2014-0000 Accrued Water & Sewer	39,884.76
2017-0000 Social Committee Fund	4,570.78
2018-0000 Exercise Room	1,133.88
2019-0000 Golf Tournament Fund	2,420.13
2035-0000 Security Deposits	300.00
2040-0003 Due to Contingency-Insurance	77,062.93
2040-0011 Due to CRF -Insurance interest	1,541.65
2170-0000 Vacation Payable	1,697.66
2250-0000 Pre-Paid Fees	1,841.82
TOTAL LIABILITIES	144,096.26

OWNERS' EQUITY
RESERVES

3499-0000 Owners' Equity/Caretaker Suite	74,305.56
3500-0000 Net Income - Prior Years	45,781.70
3510-0000 Net Income - Current Year	27,718.10
3510-2000 Net Income - Utilities	17,902.92
3510-3000 Net Income - Water & Sewer	9,869.61
TOTAL OWNERS' EQUITY	175,577.89
TOTAL LIABILITIES AND EQUITY	319,674.15

Date: Oct. 19/17
Accountant: (Signature)
Property Manager: (Signature)

Budget Comparison (Accrual)
CHELSEA - Operations - 02 - (lms1416)
September 2017
AS OF THE 7TH MONTH ENDING SEPTEMBER 30, 2017

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Prepared For:
Strata Plan LMS1416
Surrey, BC

Surrey, BC

Prepared By:
Crossroads Management Ltd.
#1011 - 7445 132nd. Street
Surrey, BC V3W 1J8

	MTD Actual	MTD Budget	\$ Var.	% Var.	YTD Actual	YTD Budget	\$ Var.	% Var.	Annual
INCOME									
4010-0000 Strata Fees	41,404.67	41,404.67	0.00	0.00	289,832.69	289,832.69	0.00	0.00	496,856.00
4012-0000 CRF Strata Fees - Apart	-11,283.92	-11,283.92	0.00	0.00	-78,987.44	-78,987.44	0.00	0.00	-135,407.00
4015-0000 Parking & Scooter Parkin	310.00	125.00	185.00	148.00	2,230.00	875.00	1,355.00	154.86	1,500.00
4022-0000 Move in/out	100.00	83.33	16.67	20.00	450.00	583.31	-133.31	-22.85	1,000.00
4025-0000 Prior Year Surplus (Defici	2,467.00	2,467.00	0.00	0.00	17,269.00	17,269.00	0.00	0.00	29,604.00
TOTAL	32,997.75	32,796.08	201.67	0.61	230,794.25	229,572.56	1,221.69	0.53	393,553.00
4030-0000 Strata Fees	74,248.42	74,248.42	0.00	0.00	519,738.94	519,738.94	0.00	0.00	890,981.00
4032-0000 CRF Strata Fees - Town	-24,549.42	-24,549.42	0.00	0.00	-171,845.94	-171,845.94	0.00	0.00	-294,593.00
4037-0000 Prior Year Surplus	4,614.25	4,614.25	0.00	0.00	32,299.75	32,299.75	0.00	0.00	55,371.00
TOTAL	54,313.25	54,313.25	0.00	0.00	380,192.75	380,192.75	0.00	0.00	651,759.00
OTHER									
4040-0000 Rental - Fireside Lounge	150.00	58.33	91.67	157.16	800.00	408.31	391.69	95.93	700.00
4045-0000 Rental - Caretaker Suite	600.00	600.00	0.00	0.00	4,200.00	4,200.00	0.00	0.00	7,200.00
4050-0000 Rental - Guest Suites	1,160.00	733.33	426.67	58.18	7,480.00	5,133.31	2,346.69	45.71	8,800.00
4055-0000 R.V. Parking	675.00	666.67	8.33	1.25	4,350.00	4,666.69	-316.69	-6.79	8,000.00
4060-0000 Miscellaneous	0.00	25.00	-25.00	-100.0	22.00	175.00	-153.00	-87.43	300.00
4062-0000 Dish and Cutlery Rental	25.00	0.00	25.00	0	225.00	0.00	225.00	0	0.00
4065-0000 Interest Income	143.16	75.00	68.16	90.88	1,093.77	525.00	568.77	108.34	900.00
4066-0000 Remote Control Sale	630.00	0.00	630.00	0	1,550.00	0.00	1,550.00	0	0.00
4084-0000 Keys	0.00	0.00	0.00	0	155.00	0.00	155.00	0	0.00
TOTAL OTHER	3,383.16	2,158.33	1,224.83	56.75	19,875.77	15,108.31	4,767.46	31.56	25,900.00
TOTAL INCOME	90,694.16	89,267.66	1,426.50	1.60	630,862.77	624,873.62	5,989.15	0.96	1,071,212.00
6030-0000 Apt Janitor/Contract Serv	1,250.00	1,513.00	263.00	17.38	8,750.00	10,591.00	1,841.00	17.38	18,156.00
6208-0000 Building Maint. - Apartme	3,679.88	3,433.25	-246.63	-7.18	13,881.77	24,032.75	10,150.98	42.24	41,199.00
6215-0000 Equipment Maint.-Apart	2,148.67	3,771.67	1,623.00	43.03	18,780.38	26,401.69	7,621.31	28.87	45,260.00
6268-0050 Elevator Maint. - Apartm	1,895.61	1,203.50	-692.11	-57.51	8,211.06	8,424.50	213.44	2.53	14,442.00
6275-0000 Gate & Door Maint. - Apa	0.00	544.83	544.83	100.00	-1,021.56	3,813.81	4,835.37	126.79	6,538.00
6279-0000 Garbage Pick-up - Apts.	1,285.19	1,672.50	387.31	23.16	12,192.84	11,707.50	-485.34	-4.15	20,070.00
TOTAL EXPS. BEFORE UTILITIES	10,259.35	12,138.75	1,879.40	15.48	60,794.49	84,971.25	24,176.76	28.45	145,665.00
TOWNHOUSE EXPENSES									
6315-0000 Building Maint. - Townho	4,722.49	4,970.83	248.34	5.00	43,601.79	34,795.81	-8,805.98	-25.31	59,650.00
6320-0000 Garbage Pick-up - Town	2,944.44	3,373.17	428.73	12.71	22,578.83	23,612.19	1,033.36	4.38	40,478.00
6350-0000 Garbage Recycling - Tow	940.19	1,026.83	86.64	8.44	5,951.37	7,187.81	1,236.44	17.20	12,322.00
TOTAL OPERATING EXPS. - T.H.	8,607.12	9,370.83	763.71	8.15	72,131.99	65,595.81	-6,536.18	-9.96	112,450.00
COMMON EXPENSES									
LANDSCAPING & GROUNDS									
6415-0000 Landscape Contract	10,500.00	11,046.75	546.75	4.95	73,500.00	77,327.25	3,827.25	4.95	132,561.00
6425-0000 Drainage Repair & Maint	1,762.36	1,087.33	-675.03	-62.08	12,692.04	7,611.31	-5,080.73	-66.75	13,048.00
6435-0000 Plant Replacement & Im	8,568.83	2,750.00	-5,818.83	-211.5	35,780.07	19,250.00	-16,530.07	-85.87	33,000.00
6440-0000 Irrigation System	-6,335.97	250.00	6,585.97	2,634.	1,826.93	1,750.00	-76.93	-4.40	3,000.00
6455-0000 Snow Removal	700.00	901.25	201.25	22.33	1,855.00	6,308.75	4,453.75	70.60	10,815.00
TOTAL LANDS. & GROUNDS	15,195.22	16,035.33	840.11	5.24	125,654.04	112,247.31	-13,406.73	-11.94	192,424.00
REPAIR & MAINTENANCE- GENER									
6510-0000 Repair & Maintenance	-4,289.26	2,489.17	6,778.43	272.32	13,996.45	17,424.19	3,427.74	19.67	29,870.00
6515-0000 Equipment Rep. & Maint.	0.00	1,666.67	1,666.67	100.00	15,776.30	11,666.69	-4,109.61	-35.23	20,000.00
6520-0000 Supplies Equipment - Co	479.80	340.83	-138.97	-40.77	2,330.57	2,385.81	55.24	2.32	4,090.00
6525-0000 Supplies Maintenance-C	24.74	250.00	225.26	90.10	1,719.09	1,750.00	30.91	1.77	3,000.00
6530-0000 Supplies Cleaning - Com	89.21	103.00	13.79	13.39	190.24	721.00	530.76	73.61	1,236.00
6535-0000 Enterphone and Security	0.00	83.33	83.33	100.00	0.00	583.31	583.31	100.00	1,000.00
6560-0000 Gate Repair & Maint. - C	0.00	386.25	386.25	100.00	376.04	2,703.75	2,327.71	86.09	4,635.00
6565-0000 Pest Control - Common	610.31	750.00	139.69	18.63	4,239.86	5,250.00	1,010.14	19.24	9,000.00
TOTAL REPAIR & MAINT.	-3,085.20	6,069.25	9,154.45	150.83	38,628.55	42,484.75	3,856.20	9.08	72,831.00

AS OF THE 7TH MONTH ENDING SEPTEMBER 30, 2017

	MTD Actual	MTD Budget	\$ Var.	% Var.	YTD Actual	YTD Budget	\$ Var.	% Var.	Annual
UTILITIES									
6576-0000 Electricity - Common	117.00	124.33	7.33	5.90					
6577-0000 Electricity Ponds - Com	408.00	640.83	232.83	36.33	808.00	870.31	62.31	7.16	1,492.00
6580-0000 Electricity Stream - Com	589.00	482.08	-106.92	-22.18	2,856.00	4,485.81	1,629.81	36.33	7,690.00
6595-0000 Telephone Caretaker	67.20	141.67	74.47	52.57	3,513.00	3,374.56	-138.44	-4.10	5,785.00
TOTAL UTILITIES	1,181.20	1,388.91	207.71	14.95	7,566.19	9,722.37	2,156.18	22.18	16,667.00
RV LOT EXPENSES									
6640-0000 Repair & Maintenance -	0.00	200.00	200.00	100.00	351.75	1,400.00	1,048.25	74.88	2,400.00
6690-0000 Electricity - RV Lot	69.00	117.67	48.67	41.36	528.00	823.69	295.69	35.90	1,412.00
TOTAL OPERATING EXPS-RV LOT	69.00	317.67	248.67	78.28	879.75	2,223.69	1,343.94	60.44	3,812.00
RECREATION CENTRE - COMMON									
6710-0000 Bldg Repair & Maint-Rec	828.67	474.42	-354.25	-74.67	4,954.13	3,320.94	-1,633.19	-49.18	5,693.00
6712-0000 Equip. Rep. & Maint.-Clu	2,603.20	1,676.67	-926.53	-55.26	8,974.47	11,736.69	2,762.22	23.53	20,120.00
6715-0000 Lock Up Costs - Rec. Ce	135.00	166.67	31.67	19.00	1,035.00	1,166.69	131.69	11.29	2,000.00
6720-0000 Guest Suites Telephone-	259.02	247.83	-11.19	-4.52	1,750.41	1,734.81	-15.60	-0.90	2,974.00
6725-0000 Exercise Equip R & M-R	95.20	383.75	288.55	75.19	1,532.14	2,686.25	1,154.11	42.96	4,605.00
6730-0000 Workshop R & M-Rec. C	0.00	125.00	125.00	100.00	1,705.76	875.00	-830.76	-94.94	1,500.00
6735-0000 Pool Repair & Maint.-Re	741.74	1,087.08	345.34	31.77	2,337.72	7,609.56	5,271.84	69.28	13,045.00
6740-0000 Pool Supplies & Chemic	580.27	340.83	-239.44	-70.25	2,289.31	2,385.81	96.50	4.04	4,090.00
6750-0000 Cleaning Supplies-Rec.	5.23	191.33	186.10	97.27	1,175.52	1,339.31	163.79	12.23	2,296.00
6755-0000 Window & Carpet Cleani	0.00	108.33	108.33	100.00	0.00	758.31	758.31	100.00	1,300.00
6764-0000 Electricity - Rec. Centre	1,613.00	1,583.33	-29.67	-1.87	11,291.00	11,083.31	-207.69	-1.87	19,000.00
6765-0000 Gas - Rec. Centre	631.84	938.25	306.41	32.66	5,803.99	6,567.75	763.76	11.63	11,259.00
TOTAL OPER. EXPS-REC. CENTRE	7,493.17	7,323.49	-169.68	-2.32	42,849.45	51,264.43	8,414.98	16.41	87,882.00
SALARIES & BENEFITS									
6820-0000 Caretaker Salary and Be	4,237.20	5,040.00	802.80	15.93	35,004.38	35,280.00	275.62	0.78	60,480.00
6830-0000 Caretaker Assistant Wag	1,383.26	1,416.67	33.41	2.36	9,640.45	9,916.69	276.24	2.79	17,000.00
6865-0000 R. C. Janitor Wages and	1,416.48	1,583.33	166.85	10.54	9,755.36	11,083.31	1,327.95	11.98	19,000.00
6870-0000 Janitorial Contract	0.00	125.00	125.00	100.00	0.00	875.00	875.00	100.00	1,500.00
6890-0000 Workers Compensation	0.00	125.00	125.00	100.00	1,069.59	875.00	-194.59	-22.24	1,500.00
TOTAL SALARIES & PAYROLL COS	7,036.94	8,290.00	1,253.06	15.12	55,469.78	58,030.00	2,560.22	4.41	99,480.00
OFFICE EXPENSES									
6910-0000 Equipment Rep. & Maint.	0.00	33.33	33.33	100.00	0.00	233.31	233.31	100.00	400.00
6915-0000 Supplies	498.34	83.33	-415.01	-498.0	638.40	583.31	-55.09	-9.44	1,000.00
6920-0000 Telephone & Cable - Offi	445.34	428.50	-16.84	-3					

REVENUE UTILITIES

Budget Comparison (Accrual)
CHELSEA - Operations - 02 - (lms1416)
September 2017

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AS OF THE 7TH MONTH ENDING SEPTEMBER 30, 2017

	MTD Actual	MTD Budget	\$ Var.	% Var.	YTD Actual	YTD Budget	\$ Var.	% Var.	Annual
Revenue - Apartment Utilities									
9260-0000 Utilities Income - Apts.	10,506.25	10,506.25	0.00	0.00	73,543.75	73,543.75	0.00	0.00	126,075.00
9262-0000 Utilities Interest Income	29.04	0.00	29.04	0	128.68	0.00	128.68	0	0.00
9264-0000 Prior Year Surplus (Defici	0.00	0.00	0.00	0	9,903.83	9,904.00	-0.17	0.00	9,904.00
Total Apartment Utilities	10,535.29	10,506.25	29.04	0.28	83,576.26	83,447.75	128.51	0.15	135,979.00
UTILITY EXPENSES									
Gas									
9360-0000 Electricity Kens & Mayfai	2,518.00	2,849.92	331.92	11.65	18,490.00	19,949.44	1,459.44	7.32	34,199.00
9365-0000 Electricity Windsor	1,576.00	1,836.08	260.08	14.16	11,032.00	12,852.56	1,820.56	14.16	22,033.00
Total Electricity - Apart.	4,094.00	4,686.00	592.00	12.63	29,522.00	32,802.00	3,280.00	10.00	56,232.00
Gas - Apartments									
9410-0000 Gas - Mayfair	565.82	1,613.42	1,047.60	64.93	9,193.59	11,293.94	2,100.35	18.60	19,361.00
9420-0000 Gas - Kensington	354.40	2,373.50	2,019.10	85.07	12,487.98	16,614.50	4,126.52	24.84	28,482.00
9430-0000 Gas - Windsor	845.67	2,658.67	1,813.00	68.19	14,469.77	18,610.69	4,140.92	22.25	31,904.00
Total Gas - Apartment	1,765.89	6,645.59	4,879.70	73.43	36,151.34	46,519.13	10,367.79	22.29	79,747.00
TOTAL UTILITIES - APARTMENT	5,859.89	11,331.59	5,471.70	48.29	65,673.34	79,321.13	13,647.79	17.21	135,979.00
NET INCOME (LOSS) UTILITIES	4,675.40	-825.34	5,500.74	666.48	17,902.92	4,126.62	13,776.30	333.84	0.00
REVENUE - WATER INCOME									
9650-0000 Water - Apartments	4,846.42	4,846.42	0.00	0.00	33,924.94	33,924.94	0.00	0.00	58,157.00
9700-0000 Water - Townhouses	7,087.83	7,087.83	0.00	0.00	49,614.81	49,614.81	0.00	0.00	85,054.00
9725-0000 Water - Interest Income	67.38	0.00	67.38	0	440.79	0.00	440.79	0	0.00
9745-0000 Prior Year Surplus (Defici	0.00	0.00	0.00	0	16,328.41	16,328.00	0.41	0.00	16,328.00
TOTAL WATER INCOME	12,001.63	11,934.25	67.38	0.56	100,308.95	99,867.75	441.20	0.44	159,539.00
WATER EXPENSE									
9850-0000 Water Usage	13,294.92	13,294.92	0.00	0.00	90,439.34	93,064.44	2,625.10	2.82	159,539.00
TOTAL WATER	13,294.92	13,294.92	0.00	0.00	90,439.34	93,064.44	2,625.10	2.82	159,539.00
NET INCOME (LOSS) WATER	-1,293.29	-1,360.67	67.38	4.95	9,869.61	6,803.31	3,066.30	45.07	0.00

CONTRACTORS AVAILABLE TO WORK INSIDE UNITS AT CHELSEA GARDENS

The Contractors listed below are firms that owners and the Strata Corporation have used with satisfaction. While we offer no guarantee to individual owners, we continue to employ them for a variety of Strata related jobs. Feel free to use these contractors or to suggest other firms for a future updated listing.

<u>TRADE</u>	<u>COMPANY</u>	<u>CONTACT</u>	<u>PHONE</u>
CONSTRUCTION/GENERAL REPAIRS			
	Morinventive	Jeff Morin	604-649-5572
	Carmichael Construction	Rob Carmichael	604-970-3777
ELECTRICAL			
	Stable Electric	Jonathan	778-908-2648
GARAGE DOORS			
	Valley All Door		604-533-4121
	White Rock Garage Doors		604-536-3732
GARBAGE & RECYCLING			
	AJM	Matt	604-590-1857
	Tidy Trailer	Kristin	604-329-3796
GAS/HW TANKS/PLUMBER			
	Westec Plumbing	Scott	604-538-7369
	Alloyd Plumbing	Lloyd	604-868-5630
LOCKS & KEYS			
	Coastal Lock & Safe	Lance	604-599-5397
PAINTING/DRYWALL			
	Ric's Drywall Repair	Ric	604-328-6256
	Remdal Painting		604-882-5155
	Paul Dyck	Paul	604-802-1665
WINDOW WASHING			
	Bogey's Building Maintenance	Bogey	778-828-8711
PRESSURE WASHING DRIVEWAYS			
RESTORATION/EMERGENCY RESPONSE			
ROOFING			
	Wiley Roofing	604-454-4084	
	Wiley Roofing	Jim Wiley	604-454-4084

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
EXERCISES IN THE FIRESIDE LOUNGE 9:00 AM MONDAY & THURSDAY WEIGHTS & BANDS TUESDAY & FRIDAY, OSTEO						
NEW! WALK AWAY THE POUNDS 9:30 AM THURS.						
5	6 Billiards 2pm Cribbage 2 pm Choir 6:30 pm Canasta 6:45 pm Ladies Snooker 7 pm	7 Bridge 6:30pm Poker pool 7pm Bible study 7:30pm	1 Coffee 9:45am Whist 7pm Poker 7 pm	2 Ladies' Dance 4:30 pm Bridge 6:30 pm Euchre 7 pm	3 Horses 4:00pm Pub Night 5:00-7:00 pm	4
12	13 Billiards 2pm Cribbage 2 pm Choir 6:30 pm Canasta 6:45 pm Ladies Snooker 7 pm	14 Bridge 6:30pm Poker pool 7 pm Bible study 7:30pm	15 Coffee 9:45am Whist 7pm Poker 7 pm	16 Ladies' Dance 4:30 pm Bridge 6:30 pm Euchre 7 pm	17 Horses 4:00pm Pub Night 5:00-7:00 pm SING ALONG	18
19	20 Billiards 2pm Cribbage 2 pm Choir 6:30 pm Canasta 6:45 pm Ladies Snooker 7 pm	21 Bridge 6:30pm Poker pool 7 pm Bible study 7:30pm	22 Coffee 9:45am Whist 7 pm Poker 7 pm	23 Ladies' Dance 4:30 pm Bridge 6:30 pm Euchre 7 pm	24 Horses 4:00pm Pub Night 5:00-7:00 pm	25
26	27 Billiards 2pm Cribbage 2 pm Choir 6:30 pm Canasta 6:45 pm Ladies Snooker 7 pm	28 Bridge 6:30pm Poker pool 7 pm Bible study 7:30pm	29 Coffee 9:45am Whist 7 pm Poker 7 pm	30 Ladies' Dance 4:30 pm Bridge 6:30 pm Euchre 7 pm		
SATURDAY, NOVEMBER 11TH TEXAN CHILI DINNER BRING YOUR OWN BEVERAGE DINNER AT 6:00 PM BUT COME AT 5:00 IF YOU WANT A BEFORE DINNER DRINK (WATCH FOR POSTERS) FRIDAY, NOVEMBER 17TH, 5:00-7:00 SING-ALONG						