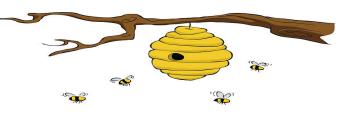
CENTENNIAL



BUZZ



FALL EDITION 2021

ENTERTAINMENT & ACTIVITIES GUIDE

FROM THE PRESIDENT'S DESK



Hello,

Welcome, Centennial Station residents, both new and old. It is my pleasure as a fellow owner to serve as the President of your Board of Directors of this wonderful community. I am fortunate to work with a terrific Board of Directors who have brought their wealth of knowledge and invaluable work/life experiences to the service of our community.

The course of action the Board and I have been following is one of being pro-active rather than reactive. This has enabled us to make many repairs and enhancements to the property prior to small problems becoming large expensive restorations. To accomplish this, your Board operates as a team.

Our Vice President, Bud Johnstin's job has been to supervise the landscaping and the snow removal. Because of his management, we have received many compliments on the beauty, safety and tranquility of our neighborhood.

Marty Rosenzweig is our Treasurer. With his long and successful career in finance, he has guided the financial decisions of the Board to ensure that the long and short range goals are met within budget.

Frank Faber, our Secretary, has been associated with this community since its inception. With his knowledge of all things Centennial, he brings valuable information and perspective, which assists the Board in making current and future decisions.

Eileen Darcy, as Member At Large, is the voice of the people. Eileen has taken on the very important and long-awaited task of heading the committee to refurbish our community ballroom. Along with her committee consisting of Carol Pasquarello, Jane Overington, Juliann Hantman and Carmela Pagliante, they have created a beautiful Ballroom for our entertainment, special events, and classes.







Over the past year, we have seen the prices on unit resales going up. A contributing factor to this is our continued focus on property improvement and maintenance. This is in part due to the cultivation of close working relationships with our vendors like Total Turf, Lemus and McCadem.

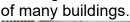
Our focus on a proactive mentality enabled us to get out in front of the COVID 19 epidemic through plans to keep our residents as safe as possible. From the first report of a case of COVID in our community, we reacted quickly by shutting down non-essential amenities. This was a difficult decision, which the Board did not take lightly, but it proved to be a lifesaving action. Through your Board's efforts, we were able to offer Covid vaccines on site in the ballroom to over a 100 of our residents. Thank you to all those volunteers who, through their efforts on this project, helped safeguard our community.

FROM THE PRESIDENT'S DESK



Recently, we have worked cautiously to move forward to reopen the pool, card room, ping pong room, library and ballroom. This will allow us to slowly return to our active community lifestyle. There are inhouse and outside events that Carol, as our social director, has organized. The social aspect plays a large part in meeting our neighbors and bringing our community together.

Maintaining the infrastructure is a core function of your Board. Over the last year we completed power washing the buildings, improving the roads, continuing the work on the roofs and repairing the outside









There is still much to do and more improvements to come,

In our review of your Board's accomplishments, it is essential to also recognize the ongoing support of our Staff. We are appreciative of the help and hard work they tackle each day. Michelle, Howard, Jay, Connie, Paul, Cole and the "New guy" Rob.

Thanks also to you, our residents, for your cooperation and support. With your continued support, we can look forward to an even brighter year ahead of us.

Finally, in closing I would like to remind all our unit owners that Condo living comes with the obligation to follow the rules and regulations set forth in our documents, if we are to live together as a harmonious community. These rules and regulations are in place for the overall good and well-being of that community. We all need to follow all the rules, not just the ones we choose to follow. If you do not agree with or understand a specific rule, please communicate your concerns in writing to the office. Your input is important to your Board.

Thank You,

Richard Ganz

President of the Board

Welcome to the Neighborhood!



NEW RESIDENTS (2020-2021)

Welcome to our corner of the world. We are a community of active adults with lots going on. We hope to see you at our gatherings around Centennial Station. We look forward to meeting you, so please join us for fun times together. See you soon.

1102	Marci Seidman & Paul Tiech	7408	Jim & Karen Forte
1202	Carol Ann Usonis	8201	Steve Spadafora
2000	Karen Lavery	8205	Kathy & Thomas Mourer
2304	Kathy Vorndran	8207	Dawn Wendorf
2305	Sue & Howard Schrenk	8307	Ronnie & Kay Klatzkin
3100	Chester & Aimee Chase	9001	Janice Culver
3302	Paul & Maria Fredrick	9003	Robert Guenther
4200	Ann Oriold	9006	Anthony DeBellis
4202	Jackie & Rich Wilson	9103	Lana Synderovsky
4203	Joan & Frank LaSalvia	9103	Alexander Breytman
4402	Betty Strouss	9105	James & Donna Volpone
4407	William & Hazel Lynch	0405	Michael & Michelle
4407	Dimitri & Sima Lukach	9105	Trachtenberg Lorraine Goldstein
4411	John Proud	9200	
5106	Ron & Andi Soloff	9205	Jeffrey Goldstein Marlene Brodie
5110		9209	
5111	Lynn Troutman Walter & Sheri March/Kyle	9303	Linda Grobman
5201	Stein	9305	Evelyn Wagner
5402	Genya & Rafail Shpilsky	10201	Ellen Tirendi
5409	Anatoly Shlobin & Lana	10303	Joan Orlando
6106	Laura Cowan	10303	Jean Trask
6110	David & Sherry Borden	10308	Kaven Clendaniel
6310	Pat Boyle	10408	Paul Emerick
6411	Tatyana & Irene Azvolinsky	10411	Mikhal & Marianna Sinderovsky
6501	Kathleen Dowd	11006	Theresa Hipp
6508	Glenn & Nancy Jacobson	11100	Peter & Linda Kelly
7105	Charlotte Cadden	11103	Jay & Andi Freedman
7108	Diane & James Lemanowicz	11105	Steve Corson/Kim Corson
7206	Janice Schupp	11201	Stan & Inna Melamed
7305	Oved Subarri	11205	Patricia Smith
7405	G. Salahova & N.Gapon	12102	Mary Ann Cianci

^{*}If names are spelled wrong or incorrect, please let the office know.

^{*}Also, if anyone is missing, please inform the office.



Forever in Our Hearts

Gone, yet not forgotten,
although we are apart,
your spirit lives within us,
forever in our hearts.

In memory of those neighbors lost



IMAGES OF AN ACTIVE COMMUNITY





Water Aerobics for easy fitness



Residents join together for Hot Dog Day



Gathering in the gazebo to relax & talk



An Afternoon of Pinochle in the card room



One way to keep fit - exercise room



Hoagie night at Centennial Station

IMAGES OF AN ACTIVE COMMUNITY





Wine & Cheese party in new ballroom



Residents join together for Hot Dog Day



A gathering to relax & talk



An Afternoon of Pinochle in the card room



Monday Bridge in the card room



Monthly men's club dinner

COMING BACK TOGETHER



For over a year as COVID-19 began to spike, our Centennial Station was virtually closed down. No one knew exactly how long it would last. The activities we came to depend on, as part of our lives, were put on hold. Condo facilities were no longer available. Our active community suddenly was no longer active.

During this time, our board, management and staff continued the work necessary to keep our community safe and maintained. Difficult decisions had to be made. We are all grateful for their dedication and tireless work.

Now we are coming back together with old friends and new neighbors. Our pool, workout room, card room, library and billiard room are open and looking better than ever. Social activities and clubs are also coming back. The ballroom, with a new floor and upgrades, will soon be filled with entertainment, movies, hoagie nights and more.

To celebrate our comeback, this issue of the buzz is focusing on those upcoming activities, clubs, trips, entertainment, and social events scheduled in the coming months. We hope that if you are a new neighbor or a long-time community resident, the information in the following pages will excite you to join and participate in our Active 55+ Community.

Welcome Back Centennial Station

The Centennial Buzz

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ENTERTAINMENT

REVISITING THE LEGEND OF JOHNNY CASH

Featuring Joe Staffieri as Johnny Cash and Debbie Feeser as June Carter Cash

SATURDAY OCTOBER 9th, 2021

Time: Doors open at 6:45 pm - Show Starts at 7:30 pm

Price: \$10.00 pp - Checks made out to CSRF and drop in

lockbox outside of office. Deadline - Wed., Oct. 6th



Joe Staffieri - An accomplished accordionist & pianist. Joe discovered an uncanny ability for impersonating Johnny Cash in vocal style & mannerisms. His performances in Atlantic City, N.J. include shows at the Tropicana, The Hilton, Resorts International, Caesars Trump Plaza & countless supper clubs in the tri-state area.

Debbie Feeser - Her vocal background has spanned many years performing pop, oldies, show tunes, jazz, latin, country and more. She has performed in musical theatre shows like West Side Story, Oklahoma, and Pal Joey.

Questions: Carol - 215-441-5932

ENTERTAINMENT



On your mark! Let's start the Centennial Feud!

Play the fast-paced survey game based on the hit game show! See if you can guess the most popular answers to zany survey questions. Get all the answers correct and move on to the next round. But be careful not to strike out!

Date: January 2022 Place: Ballroom - Building 12
Time: Doors open at 6:45 P.M - Activities start 7:30 P.M
Event committee: 215-441-5932



ENTERTAINMENT

SAVE THE DATES FOR THESE UPCOMING EVENTS!!

JANUARY 8, 2022

Comic-Magician/Mentalist/Hypnotist

From the Riviera Hotel & Casino in Las Vegas, to Caroline's Comedy Club on Broadway, to TV's Jerry Springer Show, Denny More has been entertaining, mystifying, amazing and causing his audiences to convulse with laughter for four decades.

FEBRUARY 12, 2022

The Michael Lazar Cabaret

This time Centennial Station presents an evening of cabaret with a performance by vocalist Mchael Lazar, that shows off a widely eclectic taste in music, covering everything from Broadway to Rock

APRIL 30, 2022

Jerry Blavat will get Centennial Station Rockin'



Rock and Roll Hall of Famer will host an event where you can line dance, cha-cha, and Jitterbug.

Tickets will go on sale January 2022...

Events Committee: 215-441-5932

ZOOK'S HOMEMADE CHICKEN AND BEEF PIES

BACK BY POPULAR DEMAND CHICKEN OR BEEF

Pies are made with chunks of meat, potatoes, carrots, and peas, all fresh cooked and added to our homemade gravy. They are pre-baked in our wonderful flaky pie crust.

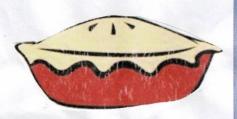
Date: Wednesday October 6th, 2021

Time: 1 pm to 3 pm..... Ballroom

Price: \$5.00 each......

Pot Pies make a delicious dinner on a chilly fall night. Stock up your freezers.....

Questions: Carol - 215-441-5932





It's that time of the year when we celebrate all around the world. Let's bring out the charm of the HOLIDAYS here at CENTENNIAL STATION with our annual DECK THE HALLS SOCIAL.



Mix and mingle, join us for punch and nibbles....

Date: Friday, November 26, 2021

Time: 7:00 PM to 9:00 PM

Place: Building 12 - Lobby

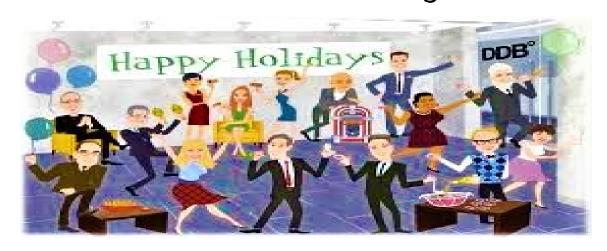
Please feel free to bring your traditions to place around the

Menorah or on the tree.

Event committee: 215-441-5932



You are cordially invited to an evening of dining and dancing and merryment.



Join with friends and neighbors in a celebration of the Holiday Spirit. The air is getting colder, the holidays are near, so let the warmth of our gathering drive the chill from the air

Date: Saturday, December 18, 2021 Time: 7:00 PM to Midnight

Catering By Mario's East Coast Entertainment

Place: Ballroom - Building 12 Event committee: 215-441-5932



A taste of Italy for those that speaka de language!

Saturday, January 22, 2022 5:00 PM

The Ballrooms in Building 12

Event Committee: 215-441-5932



With a hoagie sandwich on your plate, you know you are up for a good meal, good conversation and always a night to remember.



Marinicci's Hoagies

Choice of hoagie: Tuna, Italian, Turkey, Ham & Cheese

All hoagies come with a soda, coke or diet, and chips

Cost: \$8.00 per Hoagie and sides

Time: 5:00 PM and stay as long as you like and socialize

with your friends.

Place: Ballroom – Building 12

Watch for date information on your bulletin boards

Event committee: 215-441-5932



Let's kick off the Fall with Exciting New Movies Enjoy The Theater Experience Bring your own popcorn and snacks



\$2.00 Per

Person

Place: Ballroom — Building 12
For Centennial Residents Only
No Guests Allowed
Watch for information on your bulletin boards

Group Excursions



Whether it is a spa weekend, a theater trip or a cruise. A trip by plane, train, boat or bus. Keep an eye on your bulletin board for your next exciting trip.

Examples of previous exciting trips:

Theater trip: JERSEY BEACH BOYS @ Penns Peek - October 2021 - Sold Out

Smokey Mountain excursion Montreal Canada Cruise to Bermuda

Villa Roma Resort - Catskills Myrtle Beach, SC. Foxwood Resort Casino

<u>Upcoming Trips:</u>



Upcoming casino trip-Date to be announced shortly.



Nashville, Tenn. for Fall of 2022

Event committee: 215-441-5932



Tuesday & Thursday 5 PM to 6 PM

Place: Pool – Building 12

14 Classes for \$45.00 Per Person – Or \$3.00 Per Class
Checks Will Be Collected At Class Made Out To CSRF
Water Aerobics Exercise helps perform gentle movement in
warm water to increase range of motion, strengthen muscles
and enhance overall fitness. It is also a lot of fun...

Questions: Call Diane 215-680-1558



Join other dancers and learn some

FUN LINE DANCING!!

Or just come for the great exercise

LINE DANCING DEMO CLASS- First class free, weekly \$8 pp

Tuesday 11 AM to 12 PM

Place: Ballroom – Building 12

Instructor: Betty Pearce – Dance Instructor/Choreographer

Questions: Call Carol 215-441-5932

Fridays 10 AM to 11 AM



Place - Ballroom

Cost \$8.00 Per Class

The first class is free

Yoga for Seniors is a gentle class incorporating a range of exercises to improve strength, flexibility and overall mobility. This class will combine a series of stretching and breathing exercises to improve alignment and generate a sense of relaxation. This class is done entirely in a chair or standing by a chair.

Chairperson: Lorraine - 215-510-1570



Monday Night BINGO is BACK... Doors Open 6:30 PM

Admission - \$2.00 Individual Cards - \$1.00 Each

Place: Ballroom – Building 12

Come and Enjoy a Night Out With Friends

Games > Fun > Prizes

Chairperson: Dolly Cohen 215-441-0410



Centennial Stations Men's Club

As a social club, our mission is to promote friendship and comradery among all the men in our community. As a service club, we volunteer our services to support community and charitable activities. So, join in the fun and the civic spirit here at Centennial Station.

For the past few years, we have planned events for the Veterans Breakfast, helped with Alex's Lemonade sales, hosted Hot Dog Day and worked with the events committee closely with helping hands.

We meet twice a month for our general meeting and gather once a month at a local restaurant for an open dinner.

COME JOIN US!! Look for our flyers posted in your building for the times and place of our next open dinner.

Questions – Ralph -215-441-5932



Pinochle According To Hoyle

If you are Interested in a game of pinochle or are a beginner and would like to learn the game, join us Tuesday nights from 7:00 PM to 10:00PM in the card room in building 12.

Questions - Ralph - 215-441-5932

Poker Night

Wed 6:30 PM - 10 PM



Fri 6:30 PM - 10 PM

Place: Bldg. 12 Card Rm

5 cent & 10 cent Limits

Welcoming new players - Come out and join the game

5 cent & 10 cent 7 card stud ONLY. No more than 7 people per table. Lots of fun and laughs. As of now we are seeking at least one player for Wednesday nights 2 players for Friday nights.

Call Michaele: 215-675-3362



Bridge Players Wanted

We play Monday Afternoons 1:00 P.M. to 4:00 P.M. We play for the fun of it in the card room in Bldg. 12 Beginners and veteran players alike are welcome Call Connie Williams at 215-328-9099 Residents of Centennial Station Only



Come out and play with other scabble players. This group meets on Tuesdays at 1 P.M. in the cardroom in building 12. This is a great game to keep you mentally sharp and makes you happy. Enjoy an afternoon of fun.

Call Nancy Jessup - 708-903-9044

THE CENTENNIAL LIBRARY IS OPEN!!!!



I know it has been a long time since you have been able to peruse our shelves. You've had to order books from Amazon or search on your electronic devices. Well, NO MORE. Now, you can experience the satisfaction of actually holding a book in your hands and not pay for it.

Many of our residents know about the main Centennial Library. Our newer residents may not be aware of its existence. The library is located in Building 12 across from the gym. Our hours are anytime that you have the urge to pull yourself away from the TV. We have many fiction books in various physical styles. Some people like the feel of a hard bound book - we have those. Or the lighter pocket books - we have those. Or soft bound books, which are larger than the pocket books - we have those. There is also a selection of books with larger print to make reading easier for our mature eyes. There is romance, mystery and intrigue in all styles.

The non-fiction selections cover many topics; autobiographies/memoirs, cookbooks, self-help, war, politics, sports. We even have a small section of Reader's Digests for those who like to read a condensed version. Also, there is a small section of books in Russian located to the left of the window.

In addition, to the more than **1500** books, a resident donated their library of DVD's which include mysteries, comedies, Broadway shows. We have CDs of classic music, books on tape and listening music. AND there are Jigsaw puzzles ranging from 300 pieces to 1000 pieces for those who like a challenge. My previous partner and I have decorated the library with completed and framed puzzles.

Because we have yet to figure out how to stretch the walls to make room for more books, periodically we remove some of the older books and donate them to a thrift shop. When you donate your books, please do not bring those printed prior to 2008. But PLEASE USE AND ENJOY YOUR LIBRARY.

Janet Swartz



CENTENNIAL GARDEN TOUR

When traveling the grounds, stop and appreciate how residents have beautified their patios for their and their community's enjoyment. Here are a just a few examples:

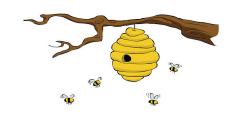


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CENTENNIAL GARDEN TOUR

Our manicured shrubs, accented by flowers and plantings, are a tribute to our board's continuing efforts to create and maintain the beauty of our environment.





Become Part of

The Centennial Buzz

Are you interested in writing articles for the Buzz?

The Buzz is always looking for residents who can contribute articles of interest for our readers. For our next issue, the Buzz will be focusing articles on those Centennial Volunteers who have stepped up to make the Centennial experience more fun, interesting and exciting. Do you have a resident in mind who fits that description? If you have an interest in contributing an article to the next Centennial Buzz issue on one of our local volunteers, please contact Tom Davis at 215-901-6426 or email your idea to td208424@gmail.com.

Interested in becoming a working staff member of the Buzz?

Below is the staff whose efforts brought you this issue of the Centennial Buzz:

Eileen Darcy

Tom Davis

Lorraine Dorfman

Marcie Frlick

Carol Pasquarello

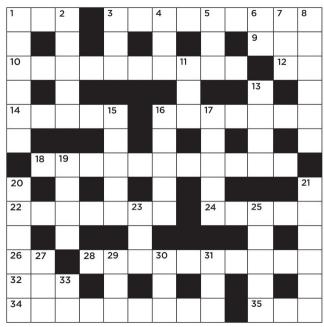
Sue Schrenk

If you would like to join our staff on a full or part time bases, please contact Tom Davis at 215-901-6426 or email your contact information to td208424@gmail.com.

WORD PUZZLES

ACROSS

- 1. Half-pint
- 3. Sleepy
- 9. Sean Lennon's mom
- 10. Sneezy (phrase)
- **12.** "__ apple a day ..."
- 14. Bloom of the Netherlands
- 16. Dopey
- 18. Grumpy
- 22. Happy
- 24. Cheap and showy
- 26. Physician's request
- 28. Doc
- **32.** ___ Mahal
- 34. Bashful
- 35. Suitable



DOWN

- 1. Unsullied
- 2. Flower part
- **3.** August baby, probably
- 4. Tic- -toe
- 5. Hubbub
- **6.** Monopoly starting space
- 7. Barefoot Food Network star
- 8. Communicate
- 11. Santa syllables
- 13. Clean with a cloth
- 15. Concise
- 16. Don Draper, for example
- **17.** Unfit
- 19. Compatriot

- 20. What a swindler does
- 21. Young swan
- 23. Unusual
- 25. Pause mark
- 27. "So there!"
- 29. Forever and a day
- **30.** Shakespeare classic: Richard ____
- **31.** Life of Pi director Lee
- 33. Dallas villain

House

All the words are hidden vertically, horizontally or diagonally—in both directions. The letters that remain unused form a sentence from left to right.

S	Т	U	D	1	0	L	В	Α	Т	Н	R	0	0	М
С	Α	Ν	Н	0	L	L	0	W	W	Α	L	L	Α	Т
Р	0	Т	I	Ε	С	L	D	Α	Ε	Т	S	D	Ε	В
Ε	Α	L	W	1	Ν	D	0	W	S	1	L	L	В	С
Т	S	Ν	0	1	Т	Α	D	Ν	U	О	F	D	Ε	Н
S	D	Ε	R	Ν	G	U	Т	Т	Ε	R	1	1	D	1
R	R	0	Н	С	Ν	Α	L	L	Α	W	R	S	R	М
0	F	F	I	С	Ε	Α	R	С	Α	D	E	Α	0	Ν
0	С	R	Ε	Т	Т	I	D	Α	R	Α	E	S	О	Ε
D	0	С	Т	Α	Ε	В	L	E	G	L	S	Т	M	Υ
Ε	R	L	Α	D	R	D	Ε	1	R	Ε	С	0	Т	Н
Α	R	Т	I	S	R	1	Ν	S	Ν	Т	Α	V	Α	K
0	1	Т	Α	Р	U	L	L	Ε	D	G	Р	Ε	С	1
Ν	D	S	1	Т	Т	1	Ν	G	Α	R	E	Α	Т	0
Т	0	W	0	D	Ν	I	W	R	Ε	Μ	R	0	D	Н
D	R	Α	1	Ν	Ρ	1	Р	Ε	Ε	Т	F	L	0	0
Ν	Е	Н	С	Т	1	K	R	0	Α	F	Α	Ν	Α	Т
Т	R	0	0	L	F	1	S	Н	U	Т	Т	E	R	C

DRAINPIPE FIRE ESCAPE **FLOOR FOUNDATIONS** GARAGE **GUTTER** HAT RACK HOLLOW WALL KITCHEN OFFICE **PATIO** SHUTTER SITTING AREA STOVE **STUDIO** TURRET WALL ANCHOR WELL WINDOWSILL

DORMER WINDOW

ARCADE BATHROOM BEDROOM

BEDSTEAD CEILING CHIMNEY COLONNADE CORRIDOR DOORSTEP

THE LIGHTER SIDE



PUNOGRAPHY

Dad, are we pyromaniacs? Yes, we arson.

What do you call a pig with laryngitis? Disgruntled.

Just so everyone's clear, I'm going to put my glasses on.

A commander walks into a bar and orders everyone around.

I lost my job as a stage designer. I left without making a scene.

My friends and I have named our band 'Duvet'. It's a cover band.

When I told my contractor I didn't want carpeted steps, they gave me a blank stare.

Bono and The Edge walk into a Dublin bar and the bartender says, "Oh no, not U2 again."

Prison is just one word to you, but for some people, it's a whole sentence.

I'm trying to organize a hide and seek tournament, but good players are really hard to find.

What did the surgeon say to the patient who insisted on closing up his own incision? Suture self.

I've started telling everyone about the benefits of eating dried grapes. It's all about raisin awareness.

DID YOU KNOW

SHIP STATE ROOMS: Travelling by steamboat was considered the height of comfort. Passenger cabins on the boats were not numbered. Instead, they were named after states. To this day cabins on ships are called *"staterooms"*.

HOGWASH: Steamboats carried both people and animals. Since pigs smelled so bad, they would be washed before being put on board. The mud and other filth that was washed off was considered useless "hog wash".

The liquid inside young coconuts can be used as a substitute for Blood plasma.

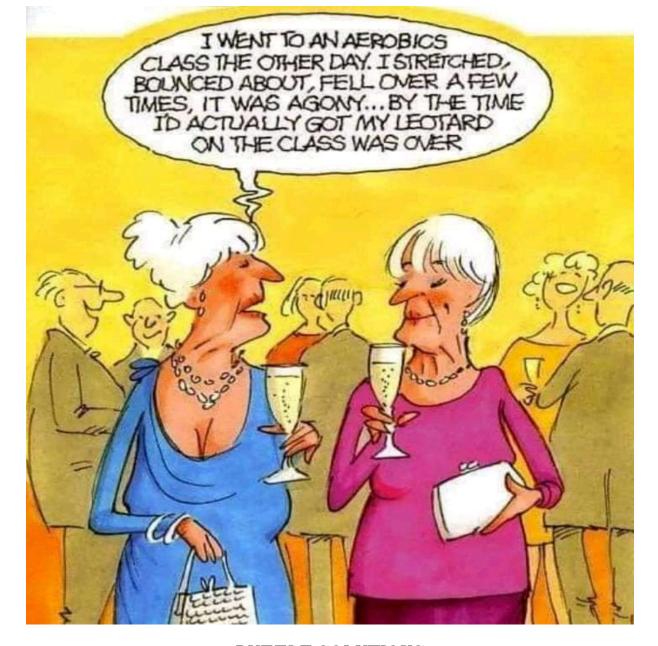
No piece of paper can be folded in half more than seven (7) times. Oh go ahead .. I'll wait...

Walt Disney was afraid OF MICE!

It is possible to lead a cow upstairs...But, not downstairs.

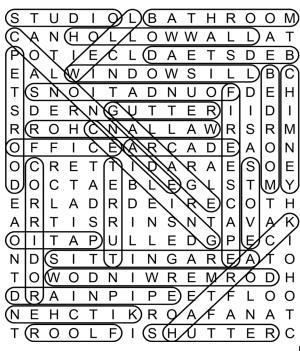
American Airlines saved \$40,000 in 1987 by eliminating one (1) olive from each salad served in first-class.

Donkeys kill more people annually than plane crashes or shark attacks. (So, watch your Ass)



PUZZLE SOLUTIONS

С	U	Р		L	Е	Т	Н	Α	R	G	I	С
Н		Е		Е		Α		D		0	N	0
Α	Р	Т	Т	0	Α	С	Н	0	0		Α	Ν
S		Α					0			W		>
Т	U	L	1	Р		Α	S	1	N	I	N	Е
Е				_		D		Ζ		Р		Υ
	В	Α	D	Т	Е	М	Р	Ε	R	Е	D	
С		L		Η		Α		Р				C
Н	Α	L	С	Υ	0	Ν		Т	Α	С	K	Υ
Е		Υ			D					0		G
Α	Н		Σ	Е	D	1	С	Α	L	М	Α	N
Т	Α	J		0		1		N		М		Е
S	Н	R	1	N	K	1	N	G		Α	Р	Т





Wealth Management/Financial Services

Office conveniently located in building 12 across from the library

50 Things: What a Financial Professional Does for You

Marc V. Rosenblum, CFP®, ChFC, CLU Founder & President

American Cornerstone Group, Inc.

(215) 672-7676

AmericanCornerstoneGroup.com

Securities and investment advisory services offered through Silver Oak Securities, Inc., member FINRA/SIPC. American Cornerstone Group, Inc. and Silver Oak Securities, Inc. are not affiliated.





FINANCIAL PLANNING

- Cares more about you and your money than anyone who doesn't share your last name.
- Guides you to think about areas of your financial life you may not have considered.
- 3. Formalizes your goals and puts them in writing.
- 4. Helps you prioritize your financial opportunities.
- 5. Helps you determine realistic goals.
- 6. Studies possible alternatives that could meet your goals.
- Prepares a financial plan and/or an investment policy statement for you.
- Suggests creative alternatives that you may not have considered when deciding when to claim Social Security.
- Reviews and recommends life insurance policies to protect your family.
- 10. Assists you in setting up a company retirement plan.
- 11. Assists in preparing an estate plan for you.
- Reviews your children's custodial accounts and 529 plans.
- Helps you determine your IRA Required Minimum Distribution.
- 14. Provides reminders about key financial planning data.
- Checks with you before the end of the year to identify any last minute financial planning needs.
- 16. Guides you on ways to fund health care in retirement.

INVESTMENTS

- Prepares an asset allocation for you that matches your level of risk tolerance.
- Stays up to date on changes in the investment world.
- Monitors your investments.
- Reviews your investments in your company 401(k) or 403(b) plans.
- 21. Reviews your existing IRAs.
- 22. Helps convert your investments to lifetime income.
- Refers you to banking establishments for loan and trust alternatives.
- Suggests alternatives to increase your income during retirement.
- 25. Records and researches your cost basis on securities.

- 26. Provides you with unbiased investment research.
- 27. Provides you with personal investment analysis.
- 28. Determines the risk level of your existing portfolio.
- 29. Helps you consolidate and simplify your investments.
- Can provide you with technical, fundamental, and quantitative investment analysis.
- 31. Provides introductions to money managers.
- Shows you how to access your statements and other information online.

TAXES

- Suggests alternatives to lower your taxes during retirement.
- Reviews your tax returns with an eye to possible savings in the future.
- 35. Stays up to date on tax law changes.
- 36. Helps you reduce your taxes.
- Repositions investments to take full advantage of tax law provisions.
- Works with your tax and legal advisors to help you pursue your financial goals.

PERSON-TO-PERSON

- 39. Monitors changes in your life and family situation.
- 40. Proactively keeps in touch with you.
- Serves as a human glossary of financial terms such as beta, P/E ratio, and Sharpe ratio.
- Provides referrals to other professionals, such as accountants and attorneys.
- Shares the experience of dozens or hundreds of previous clients who have faced circumstances similar to yours.
- Helps with the continuity of your family's financial plan through generations.
- 45 Facilitates the transfer of investments from individual names to trust, or from an owner through to beneficiaries.
- 46. Keeps you on track.
- 47. Identifies your savings shortfalls.
- 48. Develops and monitors a strategy for debt reduction.
- 49. Is a wise sounding board for ideas you are considering.
- 50. Is honest with you.





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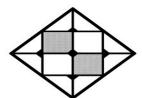




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12107	825	Active	\$219,900.00
11310	1313	Pending	\$259,900.00
9204	1486	Pending	\$267,500.00
8207	973	Sold For	\$198,000.00
11100	1661	Sold For	\$310,000.00
4411	1448	Sold For	\$257,000.00
10308	450	Sold For	\$95,000.00
10106	1420	Sold For	\$249,900.00
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SAFETY RULES TO ATTEND ACTIVITIES



It has become necessary for our community members to increase the safety levels due to the increase in the spread of COVID 19. The Delta variant has increased the danger of this pandemic.

Therefore, the Board has been advised by our attorney that if we are to open our ballroom for meetings, entertainment, dining etc., we will require the following.

- Everyone, without exception, will need to present their CDC card proving they have received their 2 COVID 19 vaccine shots at least 2 weeks prior to the event.
- Everyone needs to have signed the Covid Wavier, previously distributed in April (or sign one at the door before entering)
- Everyone must wear a mask while in and around the ballroom when not actively eating or drinking.
- All food and drinks will be distributed by designated volunteers.

Please don't ask for any exceptions

Thank you for your cooperation Centennial Station Board of Directors

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