

# CRESTWOOD VILLAGE

## Co-Op Four

phone: 732.350.0230 fax: 732.350.6930 www.crestwoodvillageFOUR.com

## Trustee's Note . . .

February 2021

Many thanks from the Trustees, Office, & Maintenance Staff for the thoughtful holiday cards and goodies that residents dropped off at the clubhouse this past holiday season. They were enjoyed by all and very much appreciated!

Word may have already reached you of the exciting news regarding CV4 staffing and a new partnership with **FirstService RESIDENTIAL**, a professional community management company beginning in 2021. \*see page 3 for more details.

We would like your feedback on two **community issues** - \*see page 4 for details.

**Clubhouse Closing** - Based on advice from our legal counsel, the clubhouse remains closed as Covid 19 case numbers continue to rise. After a thorough board discussion with Ron Catelli, it was determined to err on the side of caution for everyone's safety as well as for the liability of our community. We'll promptly notify all residents when this changes and we are allowed to re-open. In the meantime, please do whatever is necessary to keep yourself safe.

**CONGRATULATIONS** to **Pete Tardibouno**, our **Maintenance Supervisor** and his wife who had their second son, Landon, born on January 18!

**Resales Policy Update** - To prevent an excessive number of unit turn-overs and flipping, the board has implemented a policy that once a unit is purchased, that certificate holder must hold the stock certificate for at least 12 months before re-selling..

# WELCOME

## NEW RESIDENTS

### DECEMBER 2020

ALLEN O. AUTRY

STANLEY & MARLENE ROSENTHAL

ALBERT GALIONE

DENNIS BANDOLA & ELAINE MARTIN

RICHARD & DIANE WISELY

MARY LOUISE HAWKEN

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ALL **ANNUAL POST-TAX YEAR INCOME STATEMENTS** MUST BE RETURNED TO THE CLUBHOUSE NO LATER THAN FEBRUARY 27 SO WE CAN GET THEM TO MANCHESTER TOWNSHIP BY THE MARCH 1 DEADLINE.

MAKE SURE TO CAREFULLY COMPLETE THE STATEMENT WITH ALL NECESSARY INFORMATION.

# TREASURER'S INCOME & EXPENSE REPORT

January 1 - December 31, 2020

Account	Description	Year-To-Date
<b>INCOME</b>		
40105	Monthly Carrying Charges	\$ 3,857,155.96
40125	LATE FEE INCOME	\$ 6,549.99
40155	REPAIR FEE INCOME	\$ 44,451.34
40160	HOME INSPECTION INCOME	\$ 344.20
40221	INT. SL OPERATING	\$ 218.42
40227	INT. INC. OCEAN - #1611	\$ 5,473.39
40241	INT INC ESCRW OCEAN F	\$ 60.80
40245	INT. INC. OCEAN FIRST	\$ 818.53
40276	INT. INC. OCEAN - #1610	\$ 1,509.58
40510	ADMIN. FEE INCOME	\$ 57,891.61
40515	SCRAP METAL RECYCLING INCO	\$ 484.60
40520	COPY MACHINE INCOME	\$ -
40530	HALL RENTAL/SR EXPO INCOME	\$ 455.00
40536	INCOME FROM PARKING LEASE	\$ 4,790.00
40540	DONATIONS	\$ (100.00)
40545	FLEA MARKET INCOME	\$ 2,208.10
40580	BUS SVC REIMB BY BINGO INCO	\$ 10,000.00
40590	MISC. INCOME	\$ 6,817.74
40591	TWP. REIMB. SNOW REMVL- PR	\$ 3,367.54
40592	TWP. REIMB. - STR LGHT PR YR	\$ 9,767.00
40594	PROFIT FROM UNIT SALE	\$ 7,814.86
40595	INCOME FROM CREDIT APPLICA	\$ 17,865.60
	<b>Subtotal Income</b>	<b>\$ 4,037,944.26</b>
<b>EXPENSES</b>		
	<i>Maintenance</i>	
60110	MAINTENANCE SALARIES	\$ 215,704.51
60115	ON-CALL MAINTENANCE PAY	\$ 9,600.00
60125	GEN'L& INS REPAIRS/STORM D	\$ -
60130	TREE REMOVAL EXPENSES	\$ 11,731.04
60131	CONCRETE REPAIR/RESURFACI	\$ -
60140	POWER WASHING/PAINTIN	\$ 100,978.60
60150	MAINTENANCE SUPPLIES	\$ 16,790.36
60155	MAINT. EQUIPMENT	\$ 706.62
60160	P/U TRUCK MAINTENANCE	\$ 1,528.94
60161	MTC PICKUP TRK REG/LIC FEES	\$ 303.70
60165	MAINTENANCE GAS EXP.	\$ 5,200.16
60170	RADIO EXPENSE	\$ -
60176	ELECTRIC - BINGO SIGN	\$ 162.66
60190	PUMP STAT ELECT WAYNE CT	\$ 244.82
60194	GUTTER CLEANING EXPENSE	\$ -
60195	MAINT. MISC. EXPENSE	\$ 493.58
60196	MAINTENANCE UNIFORMS	\$ 2,105.02
60197	VOICE MAIL CELLPHONE	\$ 1,837.21
	<b>Maintenance Total</b>	<b>\$ 367,387.22</b>

	<i>Garbage Department</i>	
60250	GARBAGE SUPPLIES	\$ -
60260	GARBAGE TRUCK MAINT.	\$ 2,130.28
60265	GARBAGE GAS EXPENSE	\$ 3,753.27
60270	LANDFILL DUMPING FEES	\$ 3,117.81
60280	PERMITS/GARB REG/LIC FEES	\$ 1,717.00
	<b>Garbage Dept</b>	<b>\$ 10,718.36</b>
	<i>Office &amp; Administrative</i>	
60410	OFFICE SALARIES	\$ 143,971.03
60430	TRUSTEE REIMBURSEMENT	\$ 440.32
60432	CO-OP LUNCHEON/DINNER EX	\$ 3,491.58
60434	OCEAN OPER ACCT BANK FEES	\$ 225.00
60435	FIDUCIARY FEES	\$ 6,264.26
60440	ADVERTISING	\$ 7,468.10
60450	OFFICE SUPPLIES	\$ 9,681.80
60460	COMPUTER SERV. TECH SUPPO	\$ 5,131.15
60461	COMPUTER/ PROGRAM TECH - T	\$ 3,870.13
60470	OFFICE PHONE	\$ 6,471.97
60475	OFFICE INTERNET CONNECTION	\$ 3,125.96
60481	COPIER MAINT. AGREEM.	\$ 2,534.01
60486	PRINTER MAINT. AGREEM	\$ 9,867.07
60490	REFUND TO RESIDENT	\$ 163.00
60494	POSTAGE EXPENSE	\$ 3,020.33
60495	OFFICE MISC. EXPENSE	\$ 7,260.68
60496	CHRISTMAS BONUSn*see payroll	\$ -
60497	ADMIN FEES - PAYROLL/401K	\$ 21,521.56
	<b>Office &amp; Administrative Total</b>	<b>\$ 234,507.95</b>
	<i>Clubhouse</i>	
60510	CUSTODIAN SALARIES	\$ 27,808.74
60520	CLUBHOUSE ELECTRICITY	\$ 20,553.46
60530	WATER & SEWER	\$ 8,275.04
60535	CLUBHOUSE OIL	\$ 14,538.63
60540	CLUBHOUSE ALARM	\$ 2,118.00
60550	CLUBHOUSE SUPPLIES	\$ 2,006.93
60560	CLUBHOUSE EQUIPMENT	\$ 583.92
60570	CLUBHOUSE PHONE	\$ 1,380.82
60575	CLUB HOUSE COPIER EXP-LIBR	\$ -
60576	C/H HEATING/AIR REPRS	\$ 3,813.44
60580	C/H REPAIRS-IMPROV'MT	\$ 2,157.68
60585	C/H GROUNDS MISC. EXP	\$ 1,000.72
60590	C/H MAINT. CONTRACTS	\$ 1,965.06
60595	C/H MISC. (TRRV,AD,GUTT,GR)	\$ 453.17
	<b>Clubhouse Total</b>	<b>\$ 86,655.61</b>

# TREASURER'S INCOME & EXPENSE REPORT

January 1 - December 31, 2020 (continued)

	<b>Professional Fees</b>	
60610	LEGAL FEES	\$ 14,912.91
60630	OTHER PROFESSIONAL FE	\$ 3,548.00
60635	BUILDING/ZONING PERMITS	\$ 70.00
60640	GENL. ACCOUNTING FEES	\$ 33.00
60641	RESERVE STUDY PROF FEES	\$ (2,500.00)
60645	AUDIT FEES	\$ 12,515.00
	<b>Professional Fees Total</b>	<b>\$ 28,578.91</b>
	<b>Insurance</b>	
60710	GENERAL INSURANCE	\$ 343,161.96
60715	AUTO INSURANCE	\$ 15,441.45
60720	WORKMAN'S COMPENSATION	\$ 20,386.98
60750	EMPLOYEE HEALTH INSURANCE	\$ 128,514.17
60751	EMPLOYEE DENTAL INSURANCE	\$ 2,520.45
60752	EMPLOYEE GROUP LIFE INSURA	\$ 2,333.74
60753	EMPLOYEE VISION INSURANCE	\$ 96.36
	<b>Insurance Total</b>	<b>\$ 512,455.11</b>
	<b>Bus Service</b>	
70150	BUS SERVICE EXPENSE	\$ 65,859.96
	<b>Bus Service Total</b>	<b>\$ 65,859.96</b>
	<b>Lawn Service Expense</b>	
70250	LAWN SERVICE EXPENSE	\$ 303,028.20
	<b>Lawn Maintenance Total</b>	<b>\$ 303,028.20</b>
	<b>Snow Removal</b>	
70350	SNOW REMOVAL EXPENSE	\$ -
	<b>Snow Removal Total</b>	<b>\$ -</b>
	<b>EXTERMINATING EXPENSE</b>	
70450	EXTERMINATING EXPENSE	\$ 86,304.78
70451	MOLD TREATMENT EXP	\$ 18,201.96
	<b>Exterminating Total</b>	<b>\$ 104,506.74</b>
	<b>Street Lighting</b>	
70520	STREET LIGHTING EXP.	\$ 14,644.50
70525	PARKING LOT LIGHTING	\$ 1,217.85
	<b>Street Lighting Total</b>	<b>\$ 15,862.35</b>
	<b>Real Estate Taxes</b>	
70720	REAL ESTATE TAX EXP.	\$ 1,267,091.30
70750	R/E TAX -SR.& VET DED	\$ 98,356.20
	<b>Real Estate Taxes Total</b>	<b>\$ 1,365,447.50</b>
	<b>Payroll Taxes</b>	
70850	PAYROLL TAX EXPENSE	\$ 38,316.59
70860	EMPLOYER 401K CONTRB	\$ 2,935.51
	<b>Payroll Taxes Total</b>	<b>\$ 41,252.10</b>
	<b>Reserve Replacement Fund</b>	
70950	RESERVE REPLACEMENT FUND	\$ 758,627.00
	<b>Reserve Replacement Fund Total</b>	<b>\$ 758,627.00</b>
	<b>TOTAL EXPENSES</b>	<b>\$ 3,894,887.01</b>
	<b>Current Year Net Income/(loss)</b>	<b>\$ 143,057.25</b>
		=====

**Crestwood Village Co Op  
Four, Inc. has recently  
partnered with  
FirstService  
RESIDENTIAL to  
professionally manage our  
community with a  
designated task force to  
provide support features  
that include:**



- Comprehensive and up-to-date COVID-19 crisis preparedness plan
- Regular board communication and updates
- Extensive staff training protocols for both managers and on-site staff
- Customized emergency procedures for residents
- Strategic crisis budgeting/planning expertise
- Updates on capital improvement projects
- Guidelines for closing and reopening common areas and amenities
- Mass communication tools (email, text message or automated call)
- Website portals for residents to access individual data
- Website portal for trustees to oversee projects and run reports as needed
- Virtual educational programming webinars
- 24/7 customer service associates that serve as an extension of our staff
- Vendor support & resources
- HR staffing support
- Access and use of proprietary community management software and document resources via FirstService RESIDENTIAL Connect
- Leadership planning
- Workflow management processes and systems

As we make this transition to our village being professionally managed, any internal changes should not be noticeable to our residents. One important change is CV4 employees will now be employed by and considered associates of FirstService RESIDENTIAL. This allows our current staff to participate in the benefits of a large company with more purchase power and employee resources.

One of our expectations of this undertaking is to free up the trustees from overseeing the day-to-day operations which will allow us to focus on setting policy and determining creative ways to manage our assets and liabilities, income and expenses.

We'll be providing updates in future newsletters on specific changes that are being made and how they can benefit us all.

# WHAT DO YOU THINK?



Please weigh in on the idea of supplying our village with a few of these **Dog Waste Stations** that would be located in strategic yet out of the way areas in efforts to deal with a major resident complaint.....DOG POO!

The initial suggestion would be a trial purchase of (4) at \$299 each which includes signage, waste bags, garbage disposal, and a solar light for evening illumination. Maintenance would replace the bags during regular garbage pick up days.

Again, let us know your thoughts on this pilot as we continue to look for ways to address issues that seem to have no real solution to satisfy everyone.



**DOG WASTE STATIONS** (circle one)

Comments:



**PORTABLE GENERATORS** (circle one)

Comments:



OPTIONAL:

NAME \_\_\_\_\_

ADDRESS \_\_\_\_\_

**\*CUT OUT AND RETURN OR CALL THE CLUBHOUSE WITH YOUR THUMBS UP OR THUMBS DOWN**

*Let us know what you think about each of these proposed items so we may research them further, if needed. **THANK YOU!***

## PORTABLE GENERATORS during power outages

The question of using portable generators seems to be another of those issues that has no real acceptable solution for everyone so we're asking that you give us your feedback on this as well.

Alternate options to consider are solar or wind turbine generated; however, they are not as powerful as a gas generator and still present similar safety concerns.

### PROS

- ⇒ Can power a small heater
- ⇒ Can power a refrigerator to avoid food from spoiling
- ⇒ Can power small electronics such as cell phones, etc.

### CONS

- ⇒ Extremely loud - disturbs neighbors (gas)
- ⇒ Excessive fumes - disturbs neighbors (gas)
- ⇒ Can be dangerous if not properly trained on safety & use








Manchester Township requires that generators put out noise no higher than 52 decibels which does not provide much more power to operate one or two appliances. In addition, they require placement at least 20 feet away from buildings.

Please let us know your thoughts about the use of portable generator and if you would like us to reconsider allowing residents to use them in the event of a power outage.



# FEBRUARY 2021

*\*if clubhouse is open*

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
						
14 <b>Valentine's Day!!</b>	1 Fit and Trim 8-9am Cards & Games 6pm <b>Garbage Pick-Up</b>	2 <b>Groundhog Day!</b>	3	4 <b>Garbage Pick -Up</b> CORN HOLE 6PM MAIN HALL	5 Fit & Trim 8-9am <b>Recycle Pick-up</b>	6
7	8 Fit and Trim 8-9am Cards & Games 6pm <b>Garbage Pick-Up</b>	9	10	11 <b>Garbage Pick -Up</b> CORN HOLE 6PM MAIN HALL	12 Fit and Trim 8-9am	13
14	15 <b>President's Day</b> Maintenance Dept, & Club-house <b>IS CLOSED</b>	16 <b>Garbage Pick-Up</b>	17 Ash Wednesday	18 <b>Garbage Pick-Up</b> CORN HOLE 6PM MAIN HALL	19 Fit & Trim 8-9am <b>Recycle Pick-up</b>	20
21	22 Fit and Trim 8-9am Cards & Games 6pm <b>Garbage Pick-Up</b>	23	24	25 <b>Garbage Pick-Up</b> CORN HOLE 6 PM MAIN HALL	26 Crestwood Sun Delivery Crestwood Sun	27

**CRESTWOOD VILLAGE CO-OP FOUR,  
INC.**

**Assessed Valuation and \*Taxes Paid in 2020**

\*total 2020 taxes paid is a combination of the first 7 months at the original assessed value plus the last 5 months at the new, higher assessed value

\* 2020 tax calculations explained below:

Model	2020 TOTAL
	TAXES PAID
Madison	\$ 362.40
Essex	\$ 503.61
Windsor	\$ 598.17
Devon	\$ 707.22
Hampshire	\$ 631.64
Georgetowne	\$ 817.20
Oxford I	\$ 867.33
Oxford II	\$ 915.76
Stratford	\$ 1,028.36
Lexington	\$ 1,377.58
Cambridge	\$ 1,316.03
Yardley	\$ 1,770.36
Yorktowne	\$ 1,770.36

**PROOF OF INSURANCE for 2021**

All shareholders are required to insure the interior of their unit for damage and liability to cover claims arising out of an accident which occurs inside or outside the unit by reason of his alleged negligence as noted in the by-laws and Proprietary Lease so please make sure you provide the office with current proof of insurance for your unit for the new year.

H06 policies offer coverage for both and the recommended liability coverage is \$300K.



Model	2020 ASSESSMENTS				2021 ASSESSMENTS				2020 TOTAL
	January-July (7 months)				August-December (5 months)				
	Assessed Value	Annual Taxes	Monthly	7 months	Assessed Value	Annual Taxes	Monthly	5 months	TAXES PAID
		<b>2.565%</b>				<b>2.110%</b>			
Madison	\$ 11,000.00	\$ 282.15	\$ 23.51	\$ 164.59	\$ 22,500.00	\$ 474.75	\$ 39.56	\$ 197.81	\$ 362.40
Essex	\$ 17,500.00	\$ 448.88	\$ 37.41	\$ 261.84	\$ 27,500.00	\$ 580.25	\$ 48.35	\$ 241.77	\$ 503.61
Windsor	\$ 20,000.00	\$ 513.00	\$ 42.75	\$ 299.25	\$ 34,000.00	\$ 717.40	\$ 59.78	\$ 298.92	\$ 598.17
Devon	\$ 22,000.00	\$ 564.30	\$ 47.03	\$ 329.18	\$ 43,000.00	\$ 907.30	\$ 75.61	\$ 378.04	\$ 707.22
Hampshire	\$ 24,000.00	\$ 615.60	\$ 51.30	\$ 359.10	\$ 31,000.00	\$ 654.10	\$ 54.51	\$ 272.54	\$ 631.64
Georgetowne	\$ 27,000.00	\$ 692.55	\$ 57.71	\$ 403.99	\$ 47,000.00	\$ 991.70	\$ 82.64	\$ 413.21	\$ 817.20
Oxford I	\$ 28,000.00	\$ 718.20	\$ 59.85	\$ 418.95	\$ 51,000.00	\$ 1,076.10	\$ 89.68	\$ 448.38	\$ 867.33
Oxford II	\$ 33,000.00	\$ 846.45	\$ 70.54	\$ 493.76	\$ 48,000.00	\$ 1,012.80	\$ 84.40	\$ 422.00	\$ 915.76
Stratford	\$ 37,000.00	\$ 949.05	\$ 79.09	\$ 553.61	\$ 54,000.00	\$ 1,139.40	\$ 94.95	\$ 474.75	\$ 1,028.36
Lexington	\$ 48,000.00	\$ 1,231.20	\$ 102.60	\$ 718.20	\$ 75,000.00	\$ 1,582.50	\$ 131.88	\$ 659.38	\$ 1,377.58
Cambridge	\$ 48,000.00	\$ 1,231.20	\$ 102.60	\$ 718.20	\$ 68,000.00	\$ 1,434.80	\$ 119.57	\$ 597.83	\$ 1,316.03
Yardley	\$ 62,500.00	\$ 1,603.13	\$ 133.59	\$ 935.16	\$ 95,000.00	\$ 2,004.50	\$ 167.04	\$ 835.21	\$ 1,770.36
Yorktowne	\$ 62,500.00	\$ 1,603.13	\$ 133.59	\$ 935.16	\$ 95,000.00	\$ 2,004.50	\$ 167.04	\$ 835.21	\$ 1,770.36

**NOTE: For Income Tax Reporting Purposes, you must deduct any Senior and/or Veteran's Deductions received from these amounts.**

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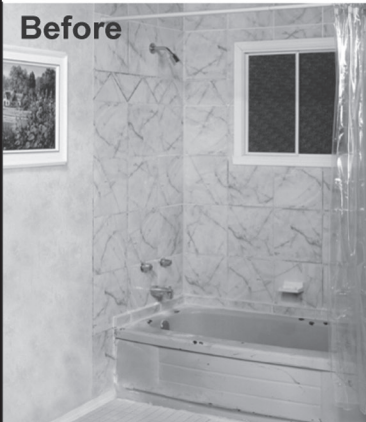
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**After**



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# BE PREPARED THIS WINTER



**Emergencies Happen.** *It's a fact of life. You never see them coming.*

*Let's say you fall and are taken away by ambulance but did not get a chance to grab your keys. Now you come home and can't get in.*

*Help us help you by having a key on file in the office or left with a neighbor or trusted friend, as well as an updated emergency contact form which is available in the foyer or may be called into the office.*

## By-the-books.....

Included with your 2021 payment coupon was a form to sign up for automatic monthly payments of your carrying charges. Please consider using this option moving forward, if possible, as it truly reduces collection times and eliminates worrying about whether your payment was received. If you choose to continue paying by check or money order, please do not staple your payment to the payment coupon and be sure your unit number is on the check.

REMINDER that all monthly fees are due by the 1st of each month. Any received after the 15th of the month are subject to a \$25 late charge and then your account is also charged interest at the end of the month on any remaining balance.

## WOMEN'S CLUB 2021

Happy New Year 2021 to ALL!

We all need to get back into our good old times.

We will keep updating when the clubhouse will open.

I would like to see everyone in May so we can talk over all the plans like lunch, etc., and what's in your Pocket Book.

A doggie parade at Halloween for all the dogs! So we will go over everything!

It's a depressing month—please call a friend and keep your spirit up. We can't go out! Keep in touch with your family and friends, call once a week.

Hope to see you all in 2021!

June Strelecki - call me - 732-941-4837



## RESIDENT'S GREAT BEAUTIFICATION SUGGESTION

A concerned Moccasin Drive resident offers this helpful suggestion whereby we all can help beautify Village Four with minimal effort and expense. She notes correctly that many mailboxes acquire mossy green material over time, detracting from our rustic aesthetic appeal.



Wouldn't it be great if we all took it on to clean our individual mailbox periodically? A little dilute bleach, distilled vinegar or other all-purpose cleaning solution would go a long way toward restoring pride of ownership among us.

Hey, maybe offer to do this for your handicapped neighbor(s). Make Crestwood Four the Village with heart, the village where neighbor helps neighbor. This is the sort of action our new "neighbor to neighbor" committee will be addressing as we begin an exciting new year 2021.



**COMING SOON....**



**....COMING SOON**



Recent board discussions regarding new ways to find income for the village quickly turned towards hosting Estate Sales for those units we have taken possession of through the proper legal process.



Some revoked units that are vacant present a unique opportunity for us to sell the contents to provide income rather than to dispose of which costs us money and manpower.



Beginning this spring we're hoping to have the details ironed out so we can post Estate Sales listings for residents to walk through these units to find hidden gems that they just can't live without!



***\*Legal Process for Abandoned Property**-before being able to access the contents of a revoked unit entry authorization must be legally obtained from our community attorney. Once the court gives us the legal right to access the contents, a Final Notice of Abandoned Property is sent to the certificate holder or the person handling the estate advising that the property must be removed within 30 days. After the 30-days, any remaining contents become the possession of Crestwood Village Co-Op Four, Inc. and may be disposed of as we determine. It is at this point where we can bring in a professional Estate Sales Company to sort through and price tag the items and then facilitate the on-site sale.*



**MOVEMENT IS LIFE** so let's all do our best to keep moving during the cold winter months and especially in the midst of the Covid19 pandemic.

Recently, a 100 year old Manchester resident shared the secrets of what she does to keep herself busy and healthy.

Mary DeLuise gets up every morning, puts on her coat, and goes outside to sweep her porch steps then she cleans the inside of her home, vacuuming and dusting to make sure everything gleams.

Mary takes no medicines, only vitamins and she makes herself her own breakfast every day. She stays active and says she can't sit on the couch and watch TV all day.

One of the reasons she stays so busy is so there's no time to think about the bad things.

Connections to friends and family remain strong, but, making a fresh batch of gravy with macaroni is something she looks forward to when she sometimes gets lonely.

So, we should all try our best to follow Mary's lead by getting up, getting dressed, and get moving every single day!

## Help Us Keep Village Membership Records Updated

As time passes and members acquire new mobile phones, often discontinuing land line service, the telephone contact number on file in our database is wrong for many units. Your current trustee board plans to make “robo-calls” when important news flashes impact life here. Examples include: weather or other natural disaster-related emergencies, important reminders, power outages, etc.

So please take the time to send us the best current phone contact number with voice messaging capability. This would be another way to share information and keep us all connected, especially during these trying times of imposed social isolation and disconnectedness.

### IS THE PRICE OF YOUR UNIT GOING UP?

*Possibly, according to the average home sales price over a 3-month period here in Village Four*



3-Month Average Home Sale Price:	
Cambridge I	\$ 74,500.00
Cambridge II	\$ 69,300.00
Essex	\$ 38,300.00
Devon	\$ 54,900.00
Georgetowne	\$ 70,650.00
Hampshire	\$ 38,500.00
Lexington	\$ 85,800.00
Madison	\$ 28,450.00
Oxford I	\$ 56,700.00
Oxford II	\$ 65,000.00
Stratford	\$ 65,300.00
Windsor	\$ 37,500.00
Yorktowne	\$ 101,500.00

## A Depressing Exercise.... By Frank Skettini, Board Treasurer

Unless our local Whiting weather really stinks, I stay active walking, cycling, jogging around the village.

Also, I shop and do other chores travelling by car or on the Stoudt bus. I can't help but notice an uptick in litter carelessly left by the roadside, in the roads, in wooded areas as well as all over the shopping centers, especially in the grocery store parking lots. Specifically, I mean discarded face masks. I myself have noticed the increase in litter. Just from idle curiosity, I started counting all the PPE [personal protective equipment] litter encountered during a typical week. Wish I hadn't.

Discarded masks, like other types of litter, can clog storm drains, leading to floods and further pollution. On top of all the bottles, cans and wrappers we're used to seeing due to people's arrogant carelessness, there's now an abundance of discarded latex gloves, masks, and Lysol wipes.

What should disgust us all is that while the typical types of litter haven't decreased, PPE litter has certainly gone up, which is exceptionally bad, because those are items designed to prevent the spread of coronavirus.

Yeah, people are scared and don't want these items in their cars, but there are definitely better ways to dispose of these things. The trash can is absolutely the best place.

What if all this PPE litter is getting into drainage systems and waterways, rivers, lakes, and oceans? It will pose a danger to our natural environment at a time when we need nature and beautiful public spaces more than we've ever needed them before, because we've all been stuck in our houses. Why not treat nature with more respect?

Perhaps many do not appreciate that littering adds expense when it falls on the township to clean up all this trash. They don't make the connection dropping a used mask on the ground and taxpayer dollars. Think, Manchester Township already raised our taxes to overspend wastefully instead of practicing fiscal conservatism. Cleaning up litter only adds expense. No, I'm wrong. Seems to me that everything dumped in the pines just sits there to rot anyhow.

Might volunteerism and cleanup events make a dent in the litter problem? You tell me. Village 4 often can't get a 10% quorum for semi-annual meetings and sometimes pulling teeth is easier than getting 89 folks out to vote in a Village 4 election. Seems that nobody listens, nobody cares. Maybe at least people will think twice before carelessly disposing of their own PPE from now on. Psych yourself up by doing your own depressing exercise in futility – count the PPE litter you, yourself encounter going about the daily routine. I hope it disgusts you as much as my counting exercise disgusted me.

**LIVE** 

# CV4 RADIO SHOW NEWS

The first show of 2021, which is our 15<sup>th</sup> episode, was recorded on Friday the 9<sup>th</sup> of January and is available on the Crestwood Village Website, [www.crestwoodvillagefour.com](http://www.crestwoodvillagefour.com). Frank and I covered some interesting information that is going to help the village become efficient, save money and help protect our residents.

One of the topics we discussed involved the Covid-19 Vaccine, which these days has been dividing friends and family faster than a hot knife thru butter.

Whichever side of the vaccine you fall on does not change my responsibilities to residents here at Crestwood village Co-Op Four, Inc. I am committed to doing the right thing for our residents, which means bringing in new and innovating ideas, technology, or in this case, a medical vaccine. The Ocean County Office of Senior Services sent out a request for locations to host Covid-19 Vaccination Clinics. While there is no guarantee that we will be chosen to be host a site, I felt this was worth pursuing for residents who wish to get vaccinated.

If we are chosen as a host site, you are under no obligation to get the vaccine. Those that do wish to participate will be able to come right to the clubhouse, saving time, money and alleviating the concerns of where and when you could get the vaccine.

We will investigate offering a shuttle service to the clubhouse for residents who need transportation if we are chosen as a host site.

Please note if you are interested in getting the Covid-19 vaccine, you should register with the New Jersey Department of health, you can register online at <https://covidvaccine.nj.gov>.

As you know, the Ocean County Health Department has started to roll out the COVID-19 Vaccine in accordance with CDC recommendations. Phase IA is currently underway which includes vaccination of healthcare workers and residents in Long Term Care Facilities.

Once the Health Department completes Phase IA, the next phases will be as follows:

- Phase IB – Essential workers and residents over the age of 75
- Phase IC – Residents 65 to 74 & those with underlying medical conditions
- Phase 2 – General public



As more information becomes available, we will pass it along to our residents.

Remember, you can watch us on YouTube, or listen on 91.5 FM radio Mondays at 1pm, Wednesday at 9 am or Thursday at 6 pm.

As always if you have any questions or concerns please fill out a contact form on the website, send an email or leave a message at the clubhouse.

-Matt

[Matthew@crestwoodvillagefour.com](mailto:Matthew@crestwoodvillagefour.com) or [Frank@crestwoodvillagefour.com](mailto:Frank@crestwoodvillagefour.com)

## 2020 IMPROVEMENTS & REPAIRS SNAPSHOT

61 Units were painted, 58 Roofs were replaced, 22 Driveways were replaced, 222 Driveways were seal-coated, 23 Large trees were removed



# THE REP REPORT

## Monthly Notes from your CV Four District Reps By Carol Marsella

Hello February! We've made it through 2020 and are digging our heels into 2021. I'd like to extend a warm pat on the back to each and every one of you.

Before I start, I'm compelled to share a little village gossip, uh, I mean, information: The seven dwarfs have been advised that they may only meet in groups of six. One of them isn't Happy.

-----

This month, I'm going to briefly address some things that have been brought to our attention, starting with the most frequent common issues we have encountered: dead trees and loose, dangling tree limbs; new roofs installed improperly; and snow removal.

Our reports have been submitted to your CVFour Trustees who have advised our Maintenance department on the issues of the roofs and trees. When our guys come to work, please let them get to their tasks, and keep a safe distance to avoid injury as well as Covid. If you do wish to thank them, please wear a mask and adhere to social distance guidelines.

As for snow removal, plowing will not commence until it stops snowing. Plows, when deployed, will not make allowances for illegally or improperly parked vehicles. (So if you park in the turn-around, or overnight on the street, or on your lawn, etc. you'll very likely be plowed in.) With 1,190 homes to clear, no allowances can be made.

(Note: what I'm about to state may also be found as Article 7.6 on Page 25 in your CVFour Rules & Regulations Booklet; published June 1, 2018.)

1. Plowing will not take place unless snowfall is more than 3 inches.
2. If your unit has a garage, your driveway will be cleared up to the garage door. Your walkway will not be shoveled.
3. If you do not have a garage, your walkway will be cleared up to your door.
4. All parking areas will be cleared. ("Cars need to be removed from area for this to be accomplished.")
5. Mail boxes and garbage receptacles will be cleared.

If you shovel or plow your own driveway or walk, throw the snow onto grassy common area NOT into the road. Throwing snow onto the roadway, or in your neighbors' parking space, driveway, or walk can, and likely will, result in a monetary fine being assessed to your account. (No one wants that.)

To that information, I'll add two more reminders: NJ State Law requires all vehicles be cleared of snow and ice before entering roadways. (Yes, this includes lights, hoods, trunks, and roofs.)

For your safety and that of your neighbors' always adhere to our CVFour traffic signs, and **especially** during snow and ice events.

All that said, several of you have stated our snow mode of operation does not work for you. "We're seniors!" One resident stated. "I can't shovel myself out. That's why I moved here."

You've been heard. We're seniors too. We get it. No promises. But stay tuned.

And finally, if you have some time and want to make a difference, we'd love to have you join the CVFour Rep Team.

Your Rep Co-Chairs are Merrilee Burd & Carol Marsella  
Reach Carol at: 973-570-3470 or [carolmarsella2@gmail.com](mailto:carolmarsella2@gmail.com)

# Reminder: Ask Your District Representative FIRST

The primary duty of the Representative is to work together with the Board of Trustees, to establish an appropriate link with and among the residents to further the smooth running operation of an informed and harmonious community.

Merrilee Burd (District Representative Advisory Board Chairperson)

Carol Marsella (District Representative Advisory Board Co-Chairperson)

REPS.	DIST.	UNITS	PHONE
Merrilee Burd	17B	Jefferson Lane: 1-4A,B,C,D; 5; 6-10A,B	848-223-4409
Carol Marsella	1A, 2B, 4B, 8B, 9B	Independence Pkwy.: 16-18-19A,B; 20A,B,C,D; 21-22-23A,B; 24-25A,B,C,D; 27A,B; 41-43-45-47-49-51-53A,B; 55-57-59-61-63-65-67-69-71-73-75; Hudson Pkwy.: 154-156A,B; 158A,B,C,D,E,F; 160A,B; 162-164A,B,C,D; 166-168-170-172A,B; Lincoln Ct.: 1-2-3-4-5-6-7; Musket Lane: 2-4-6A,B; 23-31; 32A,B; 33; 34A,B,C, D,E,F; 35-37; 39A,B; 41A,B,C,D; 43A,B; Moccasin Dr.: 17-19-21-23; 24A,B; 25-27-29-31-33-35	973-570-3470
Caroline Statile	1B, 2A	Independence Pkwy.: 26-28-29-30-31-32-33-34A,B; 35A,B,C,D,E,F; 37-39-36-38-40-42A,B; 44-46-48-50-52-54; Grant Ct.: 1-2-3-4-5-6-7	732-350-0701
Irene Tysh	5A, 5B	Valley Forge Dr.: 5-7-9A,B; 10A,B,C,D; 11-12-13-14-15-16-17A,B; 18A,B,C,D; 19-20-21-22-23-24-25-26-28A,B; Yorktowne Pkwy.: 69A,B,C,D; 71-73-82-84-86-88-90A,B	732-604-9388
Carolyn LaBerta	10A, 10B	Hudson Pkwy.: 131-132A,B; 133A,B,C,D; 134-136-138-140A,B; Molly Pitcher Ct.: 1-9A,B; Molly Pitcher Blvd.: 1-2-3-4-5-6A,B; 8-10-12A,B,C,D	732-849-3853
Frank Skettini	14A, 14B, 20A	Carteret Lane: 1A,B,C,D,E,F,G,H; 2-3-4-5-6-7-8A,B; Lexington Dr.: 21A,B,C,D; 22-23-24A,B; 25A,B,C,D; 26-27-29-30A,B; 28A,B,C,D; Hudson Pkwy.: 112-114-116A,B; 118A,B,C,D,E,F,G,H; Buckskin Ct.: 1-2-3-4-5A,B; Monticello Dr.: 15-17A,B; 19A,B,C,D	732-350-0957
Carol Lawrence	15A	Hudson Pkwy.: 113; 115-121-123-125A,B; 117-119-120-122-124-126A,B,C,D	732-350-3090
Gene Faulkner	15B	Hudson Pkwy.: 127-128-129A,B; 130A,B,C,D,E,F; Mohican Lane: 8-9A, B; 10-11-12-13A,B,C,D	732-849-1282
Alan Grote	17A, 18B	Flintlock Lane: 1-5-6-8A,B,C,D; 2-3-4A,B; Alden Ct.: 1-2-3-4A,B; 5A,B,C,D,E,F; Franklin Lane: 20-22-24-26-28-30-32-34-36A,B; 29-31-33-35-37-39-41	732-552-5458
Irene Gendron	19A, 19B	Raleigh Dr.: 1-2-3-4-5-6A,B; Pioneer Ct.: 1-2-3-4-5-6-7; Franklin Lane: 4-6-8-10-12-14-16-18-19-21-23A,B; 15-17-25-27; Adams Ct.: 1-2-3-4-5-6	609-284-4461
Blanche Doran	20B	Hudson Pkwy.: 105-107A,B; 109-111A,B,C,D; Jackson Ct.: 1-2-3-4A,B; Monticello Dr.: 14-16-18-20A,B	732-849-4701
Lynne Tuzik	21A	Monticello Dr.: 3-4-5-6-7-8-10-11-12-13A,B; 9A,B,C,D	732-664-8317
Al Costanzo	22A	So. Columbus Blvd.: 100-102-104-105-106; Windsor Ct.: 1 thru 9; Wayne Ct.: 1 thru 8; Liberty Ct.: 1 thru 5	908-298-1144

## Vacancies to be Filled

### DISTRICTS:

3A, 3B, 4A, 6A, 6B, 7A, 7B, 8A, 8B, 11A, 11B, 12A, 12B, 13A, 13B, 16A, 16B, 18A, & 21B

If you are interested in volunteering please call Merrilee Burd @ 848-223-4409  
OR Carol Marsella @ 973-570-3470

# KIRMS PHOTOGRAPHY

## Aperture, Shutter, Program

This month we'll discuss controlling the exposure for a desired effect. Most cameras have a mode dial with many settings including aperture, shutter, and program priority. But which should you use and why. For a pleasing overall effect and even exposure you can use the program or auto mode and let the camera make the decisions for you. We'll discuss Aperture and Shutter priority in the coming months.

In Auto mode the camera makes all the decisions for you. You frame your shot, focus, and push the shutter button. this will work well in most situations and give you a pleasing image.

In Program mode the camera will make most of the decisions for you. You can still choose to over and under expose and control whether to use the flash, among other things. this gives you more control of your image and can come in handy in tougher photographic situations.

If you're new to photography, I suggest you start with Auto and move to Program when you feel more comfortable making some changes. After you've mastered these modes it may be time to go to Aperture or Shutter priority.

As always you can email to [bill@kirmsphotography.com](mailto:bill@kirmsphotography.com) with any photographic questions. If you'd like to see more of my images, simply visit my web site at [www.kirmsphotography.com](http://www.kirmsphotography.com).

Keep shooting and improving your images, but most importantly, have fun with your camera.



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# FEBRUARY BUS SCHEDULE 2021

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
						1 NO TRIPS TODAY
1/31 9:00 AM CHURCH STOPS AT: VARIOUS CHURCHES	1 9:00 AM Whiting Shopping Center and Whiting Commons	2	3 9:00 AM Whiting Shopping Center & Whiting Commons Pm Only- Lacey Mall /Shop-Rite Wal-Mart	4 NO TRIPS TODAY	5 9:00 AM Whiting Shopping Center and Whiting Commons. 11:30 am Manchester Shop Rite	6 NO TRIPS TODAY
87 9:00 AM CHURCH STOPS AT: VARIOUS CHURCHES	8 9:00 AM Whiting Shopping Center and Whiting Commons Return to Village	9	10 9:00 AM Ocean County Mall Target/Lowes, DSW, Michaels Upon request	11 NO TRIPS TODAY	12 9:00 AM Whiting Shopping Center and Whiting Commons. 11:30 am Manchester Shop Rite	13 NO TRIPS TODAY
14 Valentine's Day 9:00 AM CHURCH STOPS AT: VARIOUS CHURCHES	15 President's Day 9:00 AM Whiting Shopping Center and Whiting Commons	16	17 Ash Wednesday 9:00 AM Whiting Shopping Center & Whiting Commons Pm Only- Lacey Mall /Shop-Rite Wal-Mart	18 NO TRIPS TODAY	19 9:00 AM Whiting Shopping Center and Whiting Commons. 11:30 Manchester Shop Rite	20 NO TRIPS TODAY
21 9:00 AM CHURCH STOPS AT: VARIOUS CHURCHES	22 9:00 AM Whiting Shopping Center & Whiting Commons.	23	24 9:00 AM WALMART, ALDI'S & KOHL'S 12:00 DEPART-WALMART 1:00 ARRIVE AT VILLAGE DROP OFF'S	25 NO TRIPS TODAY	26 9:00 AM Whiting Shopping Center and Whiting Commons. 11:30 Manchester Shop Rite	29 NO TRIPS TODAY