

CRESTWOOD VILLAGE

Co-Op Four

Phone: 732-350-0230 fax: 732-350-6930 crestwoodvillagefour.com

Trustee's Note . . .

NOVEMBER 2021

2022 BUDGET

For the second year in a row your Board of Trustees worked and re-worked the next year's budget to bring us all a pleasant surprise announcement at the October Open Membership Meeting. We're happy to present the new carrying charges on page 10 that should help us all to take a deep breath as we ride out another unprecedented year of financial ups and downs.

While just about every expense the village incurs has gone up, we've again been able to keep the maintenance fees low and for some models, even lower than last year. Unlike the enormous tax increase the villages were hit with in 2021, taxes went up slightly this year but with some creative budgeting we managed to allocate funds from other areas to absorb the increase.

We'll continue to present our financial position openly each month with snapshots of the complete Income & Expense Report (not just opening and closing bank account balances) so all residents can see how our maintenance fees are being spent.

A special thanks to Ed Figler, our Treasurer, for his diligence in drilling down to find still more ways to reduce expenses and increase income for the year ahead.

Your Board of Trustees

A HEARTFELT THANKS TO ALL OUR VETERANS!

WELCOME

SEPTEMBER 2021 NEW RESIDENTS

Colleen Garay
Michael Tischio
Thomas Scorsolini
Paul & Nancy Jutras

NOVEMBER AT A GLANCE

3rd-Leaf & Brush Debris Curbside PickUp
3rd - Concord Drive Closure
6th - Flea Market & Set Clocks Back
10th - CV4 Elections
11th - Veteran's Day
(Office & Clubhouse Closed)
19th - Movie Night
25th - Thanksgiving Day
26th - Office & Clubhouse Closed
27th - Village-Wide Garage Sales

TREASURER'S INCOME & EXPENSE REPORT

January 1 - September 30, 2021

Account Description	Year-To-Date	Account Description	Year-To-Date
INCOME		60405 OFFICE PETTY CASH	\$ -
40105 Monthly Carrying Charges	\$ 3,143,169.19	60410 OFFICE SALARIES	\$ 109,311.89
40125 LATE FEE INCOME	\$ 111.76	60420 EMPLOYEE MILEAGE/REIMBURS	\$ 728.19
40155 REPAIR FEE INCOME	\$ 31,533.90	60430 TRUSTEE REIMBURSEMENT	\$ 64.83
40160 HOME INSPECTION INCOME	\$ (750.00)	60432 CO-OP LUNCHEON/DINNER EX	\$ 2,020.54
40227 INT. INC. OCEAN - #1611	\$ 1,407.59	60434 OCEAN OPER ACCT BANK FEES	\$ -
40245 INT. INC. OCEAN FIRST	\$ 502.26	60435 FIDUCIARY FEES	\$ -
40276 INT. INC. OCEAN - #1610	\$ 37.93	60440 ADVERTISING	\$ 1,701.07
40510 ADMIN. FEE INCOME	\$ 40,591.81	60450 OFFICE SUPPLIES	\$ 8,835.53
40536 INCOME FROM PARKING LEASE	\$ 4,475.00	60460 COMPUTER SERV. TECH SUPPO	\$ 3,154.85
40545 FLEA MARKET INCOME	\$ 3,087.45	60461 COMPUTER/ PROGRAM TECH - T	\$ 3,758.15
40590 MISC. INCOME	\$ 14,627.42	60470 OFFICE PHONE	\$ 6,222.08
40592 TWP. REIMB. - STR LGHT PR YR	\$ -	60475 OFFICE INTERNET CONNECTION	\$ 2,081.13
40595 INCOME FROM CREDIT APPLICA	\$ 16,641.49	60486 PRINTER MAINT. AGREEM	\$ 7,322.35
Subtotal Income	\$ 3,255,435.80	60490 REFUND TO RESIDENT	\$ 1,037.00
EXPENSE		60494 POSTAGE EXPENSE	\$ 1,293.07
60010 SUSPENSE EXP ACCT	\$ 508.92	60495 OFFICE MISC. EXPENSE	\$ 2,496.84
60110 MAINTENANCE SALARIES	\$ 172,859.24	60496 CHRISTMAS BONUS	\$ -
60115 ON-CALL MAINTENANCE PAY	\$ 7,400.00	60497 ADMIN FEES - PAYROLL/401K	\$ 16,844.68
60125 GEN'L& INS REPAIRS/STORM D	\$ -	Office & Administrative	\$ 166,872.20
60130 TREE REMOVAL EXPENSES	\$ 25,448.07	60510 CUSTODIAN SALARIES	\$ 20,145.75
60131 CONCRETE REPAIR/RESURFACI	\$ -	60520 CLUBHOUSE ELECTRICITY	\$ 15,390.26
60140 POWER WASHING/PAINTIN	\$ 72,226.46	60530 WATER & SEWER	\$ 428.79
60150 MAINTENANCE SUPPLIES	\$ 15,811.50	60531 WATER & SEWER TAX SALE - RE	\$ 1,516.87
60155 MAINT. EQUIPMENT	\$ 1,804.07	60535 CLUBHOUSE OIL	\$ 7,358.66
60156 CLUBHOUSE COVID-19 SUPPLIE	\$ 347.85	60540 CLUBHOUSE ALARM	\$ 664.70
60160 P/U TRUCK MAINTENANCE	\$ 3,140.22	60550 CLUBHOUSE SUPPLIES	\$ 2,800.30
60161 MTC PICKUP TRK REG/LIC FEES	\$ 1,649.00	60560 CLUBHOUSE EQUIPMENT	\$ 303.89
60165 MAINTENANCE GAS EXP.	\$ 8,183.97	60570 CLUBHOUSE PHONE	\$ 1,042.24
60170 RADIO EXPENSE	\$ 105.00	60575 CLUB HOUSE COPIER EXP-LIBR	\$ -
60176 ELECTRIC - BINGO SIGN	\$ 103.49	60576 C/H HEATING/AIR REPRS	\$ 5,137.28
60190 PUMP STAT ELECT WAYNE CT	\$ 29.54	60580 C/H REPAIRS-IMPROVMT	\$ 876.44
60195 MAINT. MISC. EXPENSE	\$ 1,231.98	60585 C/H GROUNDS MISC. EXP	\$ 1,187.21
60196 MAINTENANCE UNIFORMS	\$ 80.47	60590 C/H MAINT. CONTRACTS	\$ -
60197 VOICE MAIL CELLPHONE	\$ 1,415.18	60593 BINGO EXPENSES/SUPPLIES	\$ 30.00
Maintenance Total	\$ 312,344.96	60594 FLEA MARKET EXPENSES	\$ 55.98
60250 GARBAGE SUPPLIES	\$ -	60595 C/H MISC. (TRRV,AD,GUTT,GR)	\$ -
60260 GARBAGE TRUCK MAINT.	\$ 1,164.53	Clubhouse	\$ 56,938.37
60265 GARBAGE GAS EXPENSE	\$ 3,656.52	60610 LEGAL FEES	\$ 7,318.00
60270 LANDFILL DUMPING FEES	\$ 2,920.35	60630 OTHER PROFESSIONAL FE	\$ 2,640.50
60280 PERMITS/GARB REG/LIC FEES	\$ 2,338.00	60640 GENL. ACCOUNTING FEES	\$ -
Garbage Dept	\$ 10,079.40	60645 AUDIT FEES	\$ 18,885.00
		Professional Fee	\$ 28,843.50
		60710 GENERAL INSURANCE	\$ 179,117.08
		60715 AUTO INSURANCE	\$ 7,582.07
		60720 WORKMAN'S COMPENSATION	\$ 10,038.63
		60750 EMPLOYEE HEALTH INSURANCE	\$ 92,492.45
		60751 EMPLOYEE DENTAL INSURANCE	\$ 2,071.42
		60752 EMPLOYEE GROUP LIFE INSURA	\$ 1,082.02
		60753 EMPLOYEE VISION INSURANCE	\$ 429.62
		Insurance	\$ 292,813.29



TREASURER'S REPORT

January 1 - September 30, 2021 (continued)

Account Description	Year-To-Date	Account Description	Year-To-Date
60710 GENERAL INSURANCE	\$ 179,117.08	70520 STREET LIGHTING EXP.	\$ 3,104.15
60715 AUTO INSURANCE	\$ 7,582.07	70525 PARKING LOT LIGHTING	\$ 6,039.81
60720 WORKMAN'S COMPENSATION	\$ 10,038.63		Street Lighting
60750 EMPLOYEE HEALTH INSURANCE	\$ 92,492.45		\$ 9,143.96
60751 EMPLOYEE DENTAL INSURANCE	\$ 2,071.42	70720 REAL ESTATE TAX EXP.	\$ 963,344.75
60752 EMPLOYEE GROUP LIFE INSURANCE	\$ 1,082.02	70750 R/E TAX -SR.& VET DED	\$ 92,252.12
60753 EMPLOYEE VISION INSURANCE	\$ 429.62		Real Estate Taxes
	Insurance		\$ 1,055,596.87
	\$ 292,813.29	70850 PAYROLL TAX EXPENSE	\$ 33,276.81
70150 BUS SERVICE EXPENSE	\$ 76,836.62	70860 EMPLOYER 401K CONTRB	\$ 1,140.00
	Bus Service		Payroll Taxes
	\$ 76,836.62		\$ 34,416.81
70250 LAWN SERVICE EXPENSE	\$ 269,358.40	70950 RPLCMNT FUND ASSESSMT	\$ 583,970.22
	Lawn Maintenance	70980 OPERATING CONTINGENCY	\$ 1,000.00
	\$ 269,358.40		Replacement Reserve
70350 SNOW REMOVAL EXPENSE	\$ 48,088.94		\$ 584,970.22
	Snow Removal		TOTAL EXPENSES
	\$ 48,088.94		\$ 3,012,863.63
70450 EXTERMINATING EXPENSE	\$ 62,881.66		Current Year Net Income/(los)
70451 MOLD TREATMENT EXP	\$ 3,678.43		\$ 242,572.17
	Exterminating		=====
	\$ 66,560.09		



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WOMEN'S CLUB NEWS

On November 4, 2021 at Village IV we are having a guest speaker, Lynnette Brennan, Attorney at Law speaking about what's important in "Estate Planning".

Also December 2 at 1:00pm is William Fence Financial, LLC., K&R Tax and Financial. He has been doing business in Whiting for 40 years as a proud family business.



Please bring a friend or neighbor...all are welcome to join the club for a \$5.00 fee.

The ladies send a speedy recovery for Georgiana Kiely, our Vice President.

We're looking for help at our monthly meeting, once a month to assist us. Please call June at 732-541-4837.

November 25th is Thanksgiving Day so enjoy family and friends during this very special holiday.

Thank you & see you soon!

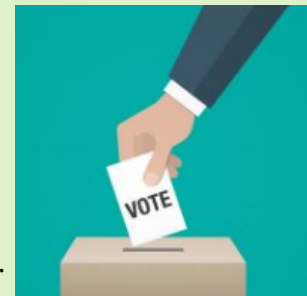
June Strelecki

2022 Board of Trustee Elections

Wednesday, November 10 - Election Day - 10:00am - 2:00pm

(4) Trustee Seats need to be filled for the 2-year term beginning January 1, 2022.

Georgiana Kiely, the **Election Committee Chair**, working with our regular Election Committee volunteers, will run the Crestwood Village Co-Op Four, Inc. election process.



By-Laws Clarification - a few questions were raised at our open membership meeting about the election process. Some residents believe our by-laws require having a full board of 7 trustees at all times and concluded that since there are currently only 6 trustees (one vacant seat) on the existing board and 5 candidates running in this year's election, then why wouldn't all 5 just take the available seats.

Although a good question, the by-laws state that we are allowed to operate with as low as 3 trustees and annual elections fill different seats. One year (4) seats get filled and the next year (3) seats get filled, all for 2-year terms. Filling 5 seats this year instead of the 4 as stated by the by-laws, would not be abiding by our governing documents. If the empty seat was filled in this manner, then the question of that person's term becomes an issue. Which candidate would only serve for the remainder of that vacant seat's term? Anyone who is running would not be happy with serving for a half term (one year only). You can see the challenges this creates.

The person was correct that there is currently one vacant seat due to a trustee's resignation; however, the by-laws state that in a case like this, the remaining trustees appoint a person for that vacant seat*.

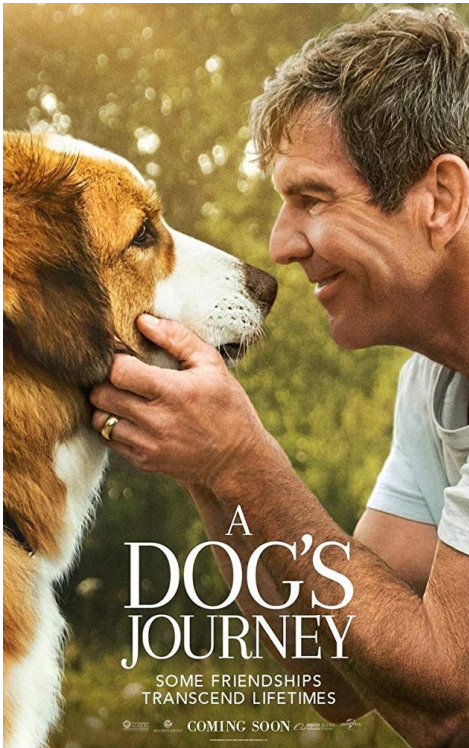
**ARTICLE V. TRUSTEES Section 3. Vacancies*

*All vacancies on the Board of Trustees caused by death, incapacity or unwillingness to serve shall be **filled by a vote of majority of the remaining Trustees.** Each person so appointed shall serve as a Trustee for the balance of the term of the Trustee whose place he is taking.*

VOTE

Crestwood Village Co-Op Four

Presents



DINNER *and a* **MOVIE**

November 19th

Dinner & Movie

\$6.00

Movie Only

\$2.00

****walk-ins for movie only***

Plot: Follow Bailey's journey as he travels four hundred miles through Colorado in search of his owner.

RATED (PG)

Director: Gail Mancuso

Stars:

Josh Gad, (voice-over)

Dennis Quaid,

Kathryn Prescott are just a few.

Doors Open at 4:00 pm

We will be serving Burgers & Fries with Dessert

Movie starts at 6pm

Tickets are sold on Monday's 10-11am and 5-6pm.

A note from your Community Manager/Resale Coordinator

Valarie T. Seidner

Definition of Closing; adjective; bringing something to an end; final.

The above is from the dictionary of Webster but not from CV4.

Here at CV4 "CLOSING" is the exact opposite, at CV4 it is truly a new beginning!

Below is the process of the entire closing:

All parties are warmly greeted.

Asked if they need a restroom and if they would like a bottle of water.

Professionally escorted to the conference room.

During the entire process of the closing, not only are all documents explained thoroughly, all questions are also answered.

If there is a need for the bookkeeper or the liaison between the members and maintenance staff to be presented at the end of the closing for any concern the new member may have both happily enter and take as much time that is needed to satisfy all concerns.

After all parties are fully satisfied, Management completes a tour of CV4's beautiful clubhouse with the new member (s) and again answers all questions.

The entire process takes roughly one hour but if needed could last up to two hours.

CV4's staff consists of professionals that are also very personable and truly care and it shows.

In the past eight months of my employment here at CV4, I have received many compliments from a variety of people, not only regarding myself but including my entire team.

I look forward to many years here at CV4 and I hope you do too. Valarie

JUST A FEW OF THE MANY COMPLIMENTS VAL HAS RECEIVED

You are so personable and pleasant

I truly appreciate all the time you have taken with me

You are so cordial and helpful

Thank you for showing me around this beautiful well-kept clubhouse

I would love for you to come work with me

It's so wonderful to deal with a true professional.

Thank you thank you, you have made this so very easy for me

Val has facilitated 6 closings in October and processed over 45 new resident applications

NEW VETTING PROCESS FOR PROSPECTIVE RESIDENTS

The Trustees are aware of the importance of properly vetting prospective buyers into Crestwood Village Four. In fact, we are so aware that we've now implemented face-to-face interviews with the entire board immediately following each weekly board meeting.

In the past one trustee conducted telephone interviews using only gut instinct and the application details submitted by the prospective resident/s. As we know, things on paper are not always the same as real life and in just a few face-to-face interviews with more than one trustee, all trustees were able to ask relevant questions concerning the applicant's intended living conditions, including how many vehicles would be brought to the village, as well as other people possibly living in the unit.

Wow, what a difference this has made in our approval process which should help us to not need to revoke units in the future for non-compliance to our rules and governing documents.

When a face-to-face interview is not realistic, such as out of state applicants, we're now performing Zoom interviews which still gives us the opportunity to see when someone is deliberately avoiding a question or appears to be fidgety or uncomfortable. These actions are typically red flags which help us to better approve only people trustees sense will be a good fit for our village.

Christmas in November

As we all know, pretty soon..... HO HO HO!

Don't miss Village Four's Residents' table at the big November flea market. Co-managers Annette and Sandy are featuring their "Christmas in November" special, with oodles of holiday bargains for your shopping pleasure.

Thanks to federal government mismanagement and silly state policies, everyone expects massive price increases and product shortages to coincide with Christmas 2021.

Skip the aggravation! Forget the malls! Shop Village Four and save.

Tree Repopulation Project

Frank Skettini, Vice President

As Village Four ages, many of our trees have become almost as old as some of our residents. Termites, carpenter ants, gypsy moths, blue spotted lanternflies plus general aging all contributed to losses in our mature tree population. Some areas remain relatively unscathed, with pleasant, tree-lined streets while others appear barren by contrast.

Your trustee board launched a tentative, pilot project headed up by Dick Martin, to repopulate the worst looking places with new saplings. We acquired ten red maples, which are available for planting wherever a new tree is needed curbside to replace one which has been lost to attrition.

We invite interested residents who want a new tree in front of their unit to apply for one.

Requirements:

- 1). Must be curbside [in front of unit].
- 2). If multi-unit building, all members must consent.
- 3). Someone must agree to keep sapling watered throughout the first year or so, keeping the roots moist.

To apply, email - frank@crestwoodvillagefour.com

Our tree project trustee team will visit the proposed site, go over details with applicant, arrange planting.

We have high hopes for this initiative, confident it will add value our village, improving quality of life for all.



What's Going on With My Electric Bill?

By Karen Reuther

We have received numerous phone calls from concerned residents asking why they are getting letters from JCP&L and Constellation New Energy, so here's the skinny:

There are two components of our electric bills – one is Basic Electric Generation Service, while the other is Delivery Service. JCP&L can both generate and deliver, however it is possible to contract with a third party to get a lower price on *generation*. In that case JCP&L will still *deliver* the energy.

A few years ago, to save residents money, Manchester Township created an Energy Aggregation Program. This allows the Township the ability to use bulk purchasing power to get competitive proposals from third-party electric suppliers at a price lower than that offered by JCP&L.

Round 1 of the program was through Tri-Eagle Energy, LP and ended in June of 2019. Round 2 had the Township join with Plumsted Township to create even greater purchasing power and contracted with Constellation New Energy. That contract came to an end on September 29th.

For Round 3, on July 13, 2021, the Township awarded a contract to the low bidder, Energy Harbor. Initially the new contract was scheduled to start in October since the contract with Constellation terminated at the end of September, however, the pricing to begin a new program October 1, 2021 was not a savings to our residents. Manchester Township council rejected the bids and changed the service date to begin December 1st and went out to bid again. This round of bids resulted in a savings for a 24-month contract. The new contract with Energy Harbor will start December 2021 and run 24 months, through December 2023, and provide electric supply at a price of \$.08580 per kilowatt hour.

So what's all the confusion about?

People are receiving letters from JCP&L saying Constellation New Energy has elected to end its contract with you. This is because the current contract with them expired, so JCP&L is letting you know that JCP&L took over the generation of your electricity on September 29th. This is only until December 1st when the new contract with Energy Harbor kicks in.

We are also receiving letters from Constellation New Energy saying they have ended your contract with them. Technically, the contract is with Manchester Township on your behalf, but yes, they are ending their contract.

The bottom line is...

- Constellation New Energy's contract expired at the end of September.
- JCP&L will take over at that point as your electric generation supplier until December 1st when the Energy Harbor contract begins.
- Energy Harbor will become your electric generation supplier on December 1st.
- You will not need to take any action to return to JCP&L for October and November.
- As long as you do not opt out of the new program, you will automatically be in the new program with Energy Harbor starting December 1st.
- If you are on a budget billing program, there will be a "true-up" with JCP&L to bill you for your balance.

Please be on the lookout for scammers that will more than likely try to take advantage of this situation as they will also be aware that the current contract ended and may try to convince customers to opt into their programs. Residents will not receive a call in order to sign up for Energy Harbor's energy savings program. I am urging everyone to please be aware of other companies disguising themselves as representatives of our new program. They may offer "teaser" rates that will go up over time and cost more than our program's rate. It may also lock them in for a long-term contract.

As always, contact the clubhouse if you are unsure of what to do.



Hot Spiced Cranberry Drink



Ingredients

- 8 cups hot water
- 1-1/2 cups sugar
- 4 cups cranberry juice
- 3/4 cup orange juice
- 1/4 cup lemon juice
- 12 whole cloves, optional
- 1/2 cup Red Hot candies

Directions

In a 5-qt. slow cooker, combine water, sugar and juices; stir until sugar is dissolved. If desired, place cloves in a double thickness of cheesecloth; bring up corners of cloth and tie with string to form a bag. Add spice bag and Red Hots to slow cooker. Cover and cook on low until heated through, 2-3 hours. Before serving, discard spice bag and stir punch.

Whiskey-Glazed Sweet Potatoes

Ingredients:

- 4 large sweet potatoes (about 3 pounds)
- 1 cup pecans
- 4 tablespoons unsalted butter, plus more for the dish
- 1/2 cup agave nectar (preferably amber)
- 1/2 teaspoon ground cinnamon
- 1/2 teaspoon ground nutmeg
- 1/4 teaspoon cayenne pepper
- 1/4 cup whiskey
- Kosher salt
- 3 crisp apples (such as McIntosh or Cortland), peeled, halved, cored and cut into 1/2-inch-thick slices



Directions:

- 1** Preheat the oven to 375 degrees F. Place the sweet potatoes on a baking sheet (do not pierce) and bake 30 to 40 minutes. Lightly squeeze the potatoes; if they're slightly soft, they're done. Let cool.
- 2** Lightly toast the pecans in a medium saute pan over high heat, shaking the pan occasionally, about 3 minutes. Add the butter, then reduce the heat to medium and stir in the agave, cinnamon, nutmeg and cayenne; let simmer 4 to 5 minutes. Add the whiskey and 1/2 teaspoon salt; simmer 5 more minutes.
- 3** Butter the bottom and sides of an 8-inch-square baking dish. Remove the peel from the sweet potatoes and cut crosswise into 1/2-inch-thick slices. Arrange the sweet potato and apple slices in the prepared pan, alternating. Pour the whiskey-pecan mixture over the top. Cover with aluminum foil and bake 15 minutes. Remove the foil and baste the top with the whiskey sauce that's collected in the bottom of the pan; continue baking until the apples are soft and glazed, about 18 more minutes.



Smooth & Creamy Pumpkin Soup

Ingredients

- 1 large pie pumpkin (about 4 pounds)
- 4 cups water
- 1 large onion, chopped
- 1/4 cup butter, cubed
- 2 tablespoons chicken bouillon granules
- 6 garlic cloves, peeled and halved
- 1 teaspoon salt
- 1/2 teaspoon ground nutmeg
- 1/2 teaspoon pepper
- 1 can (7.6 ounces) media crema table cream
- Roasted pumpkin seeds, fried sage leaves, optional

Directions

- 1.** Cut a 4-in. circle around pumpkin stem; remove top and discard. Peel pumpkin; cut in half. Remove strings and seeds; discard seeds or save for roasting. Cut pumpkin into 1-in cubes. Place in a 6-qt. stockpot; add water.
- 2.** Stir in onion, butter, bouillon, garlic, salt, nutmeg and pepper. Bring to a boil. Reduce heat to medium-low; cook, uncovered, 10-12 minutes or until pumpkin is tender.
- 3.** Add cream; heat through. Puree soup using an immersion blender. Or, cool soup slightly and puree in batches in a blender; return to pan and heat through. If desired, top with roasted pumpkin seeds and fried sage leaves.

Homemade Pumpkin Pie Spice

Ingredients

- 4 teaspoons ground cinnamon
- 2 teaspoons ground ginger
- 1 teaspoon ground cloves
- 1/2 teaspoon ground nutmeg



Beets in Orange Sauce

Ingredients

- 8 whole fresh beets
- 1/4 cup sugar
- 2 teaspoons cornstarch
- Dash pepper
- 1 cup orange juice
- 1 medium navel orange, halved and sliced, optional
- 1/2 teaspoon grated orange zest



Directions

- 1.** Place beets in a large saucepan; cover with water. Bring to a boil. Reduce heat; cover and cook for 25-30 minutes or until tender. Drain and cool slightly. Peel and slice; place in a serving bowl and keep warm.
- 2.** In a small saucepan, combine the sugar, cornstarch and pepper; stir in orange juice until smooth. Bring to a boil; cook and stir for 2 minutes or until thickened. Remove from the heat; stir in orange slices if desired and zest. Pour over beets.

Parker House Rolls



Ingredients:

- 1 1/2 cups milk
- 1 stick unsalted butter, cut into pieces, plus more for brushing
- 1/2 cup sugar
- 1 package active dry yeast
- 1/2 cup warm water
- 3 large eggs, lightly beaten
- 1 1/2 teaspoons salt
- 6 cups all-purpose flour

Directions:

- 1** Place milk in a small saucepan and bring to a simmer. Remove from the heat, stir in the butter and sugar and let cool. Dissolve yeast in warm water and let sit until foamy. Combine milk mixture, eggs, yeast, salt, and 1/2 of the flour in a mixer with the dough attachment and mix until smooth. Add the remaining flour, 1/2 cup at a time, and stir until a smooth ball forms.
- 2** Remove from the bowl and knead by hand on a floured surface for about 5 minutes. Place in greased bowl, cover, and let rise in a warm place until doubled in bulk, about 60 to 70 minutes. On a floured surface, punch down the dough and shape into desired shapes. Place on a parchment paper-lined baking sheet. Cover again and let rise until doubled, about 30 to 40 minutes.
- 3** Preheat the oven 350 degrees F.
- 4** Bake for about 20 minutes or until golden brown. Remove from the oven and brush with melted butter before serving.



2022 CARRYING CHARGES

Crestwood Village Co-op Four, Inc. 2022 Budget

No. of Units	Model New Assessments Val. Value	Col. # 1		Col. # 2		Col. # 3		Col. # 4		Col. # 5		Col. # 6		Col. # 7		Col. # 8	
		Common Ground Expense	Insurance Fire & Liability	General Maintenance	Reserve Replacement	Service & General Expense	Anticipated Misc. Income Offset	Total Operating Costs	Municipal Taxes	Total	Monthly Payment Rounded						
64	Madison / \$22,500	\$26.89	\$10.44	\$8.51	\$18.83	\$89.62	-\$9.81	\$144.48	\$43.13	\$187.61	\$188						
68	Essex / \$27,500	\$26.89	\$12.76	\$8.51	\$23.01	\$89.62	-\$9.81	\$150.99	\$52.71	\$203.70	\$204						
76	Windsor / \$34,000	\$26.89	\$15.78	\$8.51	\$28.45	\$89.62	-\$9.81	\$159.45	\$65.17	\$224.61	\$225						
64	Devon / \$43,000	\$26.89	\$19.96	\$8.51	\$35.99	\$89.62	-\$9.81	\$171.15	\$82.42	\$253.57	\$254						
26	Hampshire / \$31,000	\$26.89	\$14.39	\$8.51	\$25.94	\$89.62	-\$9.81	\$155.54	\$59.42	\$214.96	\$215						
152	Georgetowne / \$47,000	\$26.89	\$21.81	\$8.51	\$39.33	\$89.62	-\$9.81	\$176.36	\$90.08	\$266.44	\$266						
82	Oxford I / \$51,000	\$26.89	\$23.67	\$8.51	\$42.68	\$89.62	-\$9.81	\$181.56	\$97.75	\$279.31	\$279						
140	Oxford II / \$48,000	\$26.89	\$22.28	\$8.51	\$40.17	\$89.62	-\$9.81	\$177.66	\$92.00	\$269.66	\$270						
120	Stratford / \$54,000	\$26.89	\$25.06	\$8.51	\$45.19	\$89.62	-\$9.81	\$185.47	\$103.50	\$288.97	\$289						
206	Lexington / \$75,000	\$26.89	\$34.81	\$8.51	\$62.77	\$89.62	-\$9.81	\$212.79	\$143.75	\$356.54	\$357						
109	Cambridge / \$68,000	\$26.89	\$31.56	\$8.51	\$56.91	\$89.62	-\$9.81	\$203.68	\$130.33	\$334.01	\$334						
1	Yardley / \$95,000	\$26.89	\$44.09	\$8.51	\$79.50	\$89.62	-\$9.81	\$238.81	\$182.08	\$420.89	\$421						
82	Yorktowne / \$95,000	\$26.89	\$44.09	\$8.51	\$79.50	\$89.62	-\$9.81	\$238.81	\$182.08	\$420.89	\$421						
1190 TOTAL UNITS																	
2022 Budget		\$384,000	\$360,500	\$121,500	\$650,000	\$1,279,799	-\$140,086	\$2,655,713	\$1,488,675								
						Grand Total 2022 Budget		\$4,144,388	(Col. 7 + Col. 8)								
2021 Budget		\$320,000	\$350,000	\$123,500	\$778,627	\$1,358,884	-\$120,000	\$2,702,711	\$1,488,675								
						Grand Total 2021 Budget		\$4,191,386	(Col. 7 + Col. 8)								
Difference 2022 vs. 2021		\$64,000	\$10,500	-\$2,000	-\$128,627	-\$79,085	-\$20,086	-\$46,998	\$0								
						Total Budget Difference 2022 vs 2021		(\$46,998.00)									

2022 Booklets will be mailed in mid-December

Please call the office if you would like a copy of the entire 2022 Budget mailed to you

HELP IS ON THE WAY!

Need help with small and tedious tasks?

- Closets – clean out and re-organize
- Kitchen cabinets and drawers - clean inside and out
- Pantries and Linen closets – clean out and/or organize
- Take out and/or add new shelf liners
- Gardening and weeding
- Other small to medium tasks and projects

Reasonable rates – Reliable help

Call Debbie: 732-616-3465, Whiting NJ

ad-6957

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REALTOR® Associate

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Office: 732-716-3049

Email: patreillyUSA@live.com

Resident of Crestwood Village 2

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ad-6670

KIRMS PHOTOGRAPHY Your Favorite Spot

A good way to get great images is revisiting your favorite photo spots; you'll become familiar with the usual events and be better prepared to capture images that other photographers may miss.

One of my favorite places to take images is in Murrells Inlet South Carolina. I vacation there often, and each visit offers new photo opportunities. I've become familiar with the habits of the animals which allows me to better predict when a good photo opportunity may arise.

Try revisiting your favorite place at different times of the day. The hour or two after dawn and before dusk will offer the best quality of light. The light quality and position of sunrise and sunset will also vary at seasons of the year. By making frequent visits you'll get new perspectives on shots you may have already taken.

That's it for this month. As always you can email me with any photographic questions at bill@KirmsPhotography.com. If you'd like to see more of my images you can visit my site at www.KirmsPhotography.com. Remember to keep



shooting and trying to improve your images, but most importantly, have fun with your camera.

NOVEMBER BUS SCHEDULE 2021

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
	1 10:00am Dollar Tree Whiting Shopping Center and Whiting Commons Return 12:40pm	2 BINGO 4:30pm start pickups 8:30-8:45pm drop offs	3 9:00 AM Whiting Shopping Center & Whiting Commons Pm Only- Lacey Mall /Shop- Rite	4 NO TRIPS TODAY	5 9:00 AM Whiting Shopping Center and Whiting Commons 11:30 am Manchester Shop Rite	6 NO TRIPS TODAY
7 9:00 AM CHURCH STOPS AT: VARIOUS CHURCHES	8 10:00am Dollar Tree Whiting Shopping Center and Whiting Commons Return 12:40pm	9 BINGO 4:30pm start pickups 8:30-8:45pm drop offs	10 9:00 AM Ocean County Mall Target/Lowes, DSW, Michaels	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 9:00 AM CHURCH STOPS AT: VARIOUS CHURCHES	15 10:00am Dollar Tree Whiting Shopping Center and Whiting Commons Return 12:40pm	16 BINGO 4:30pm start pickups 8:30-8:45pm drop offs	17 9:00 AM Whiting Shopping Center & Whiting Commons Pm Only- Lacey Mall /Shop- Rite	18 NO TRIPS TODAY	19 9:00 AM Whiting Shopping Center and Whiting Commons. 11:30 am Manchester Shop Rite	20 NO TRIPS TODAY
21 9:00 AM CHURCH STOPS AT: VARIOUS CHURCHES	22 10:00am Dollar Tree Whiting Shopping Center and Whiting Commons Return 12:40pm	23 BINGO 4:30pm start pickups 8:30-8:45pm drop offs	24 9:00 AM Wal-Mart, Aldi's, Kohl's Toms River	25 NO TRIPS TODAY	26 9:00 AM Whiting Shopping Center and Whiting Commons. 11:30 Manchester Shop Rite	27 NO TRIPS TODAY
28 9:00 AM CHURCH STOPS AT: VARIOUS CHURCHES	29 10:00am Dollar Tree Whiting Shopping Center and Whiting Commons Return 12:40pm	30 BINGO 4:30pm start pickups 8:30-8:45pm drop offs				

WINTER EMERGENCY SNOW REMOVAL IN VILLAGE FOUR

It may not be time to think about snow but that's probably the right time to think about snow and what the coming winter season means to residents at CV4.

As a reminder, our maintenance crews plow streets and our outside vendor plows are dispatched to plow driveways after 3" of snow falls. You can't always go by the depth posted on surrounding areas social media groups as they're sometimes not the same as here in Whiting.

When plows are dispatched, your driveway must be free of vehicles or your driveway won't be plowed.

Shoveling crews are contracted out as part of our main snow removal process to clear the main sidewalk on foot from your front door to the street. This means that even though your driveway may be plowed in the morning, the shoveling team may not clear the sidewalks at the same time so please be patient.

As in the past, if you have a medical need to have your driveway cleared first, please call the office to be put on the priority plowing list and provide a doctor's note. Keep in mind that being on the priority plow list does not necessarily mean your sidewalk will be cleared at that same time due to that crew systematically working their way through the village on foot.

Clearing snow for 1190 units is no easy task so we thank you in advance for understanding that sometimes it's a slower process than we would like.

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ads-4232

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.

Carol Marsella (District Representative Advisory Board Chairperson)

PLEASE REACH OUT TO CAROL IF YOU WOULD LIKE TO VOLUNTEER TO BE A DISTRICT REP!

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, 9A, 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 Ct.: 1-2-3-4-5; Musket Lane: 2-4-6A,B; 8-9-10-11-12-13-14-15-16-17-18-19-20-21-22-23-31; 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; Webster Ct.: 1-2-3-4-5-6	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; 1920-21-22-23-24-25-26-28A,B; Yorktowne Pkwy.: 69A,B,C,D; 71-73-82-84-86-8890A,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
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	848-240-3924
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	732-779-3937
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	561-703-1662
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

SEE PAGE 15 FOR DISTRICT REP VACANCIES

CV 4 SNIPPITS

UNITS IN OUR POSSESSION

There are 5 units the village has taken possession of that are in the process of being renovated and listed for sale.

As our target date of December 31 to get these off our books is rapidly approaching, we're finishing up the final touches on one, performed an entire unit clean out on another, listed the third with a realtor after having an unbiased drawing, and are securing bids for a deep cleanup on the 4th and 5th.

We've now reached the 'all hands on deck' phase to speed things up this month to get these all listed and hopefully sold quickly.

2022-2025 PAINTING CONTRACT

After securing (3) separate painting bids for the next 4 years, the board has approved contracting again with All Seasons Painting, the company our village has been using for many years.

In addition to All Seasons Painting offering the lowest prices with no increase until the 4th year, they have done an outstanding job for us with the promise of the same excellent continued services.

We'll be looking at some possible subtle color changes for 2022 to give CV4 a fresh, updated look.

OCEAN FIRST CHARGING BANKING FEES

For the first time ever Ocean First Bank is now imposing per check and per deposit fees to Crestwood Village Co Op Four and the anticipated costs are anywhere between \$450-\$500 per month.

In the past the income from our investment accounts made us exempt from these fees but now, like most other companies, they're looking at ways to increase their revenue which means our previously free banking services have been eliminated.

*these fees have been calculated into the 2022 approved budget and we're currently researching alternate banking options to either reduce or eliminate these fees.

Question from our 10/21 open membership meeting:

Q - In the event of a power outage this winter, will the clubhouse be open to residents to keep warm and charge small electronics?

A - Yes, there is always a maintenance staff on call and trustees will make sure the clubhouse is open for all.

NOTE - It's important that the office has a current telephone number on file so you can be included in any BLAST PHONE MESSAGES we may send out.

Some of us already caved and turned on the heat so please remember to pull any low-hanging curtains off of the baseboard heaters to avoid fires that could result from the fabric getting way too hot!

Monthly Curb-Side Debris Pick-Up seems to be popular so let's all be diligent about bringing clippings and leaf debris to the curb and not into sewers or onto the street. Bringing them to the edge of the grass gives maintenance just the right amount of space needed to pull up their equipment and load without having to step on branches or twigs and also prevents clippings from getting stuck in storm drains. As always, these items should never be dropped in the woods.

DISTRICT REP VACANCIES

DIST.	UNITS
3A	Moccasin Dr: 1 through 12
3B	Moccasin Dr: 13,14,15,16,18,20,22
4A	Hudson Pkwy: 145, 147,149,151,153,155,157,159,161,163; Musket Ln: 1,3,5,7
6A	Yorktowne Pkwy: 49,51,53,55,57,59,61,63,65,67
6B	Yorktowne Pkwy: 58,60,62,64,66,68,70,72,74,76,78,80
7A	Salem Dr: 22,24 thru 31
7B	Hudson Pkwy: 135,137,139,141 thru 144,146,148,150,152
8A	Moccasin Dr: 26,28,30,32,34,36,38,42; Vermont Ct: 1 thru 6
11A	Molly Pitcher Blvd: 7,9,11,13,15,17,19,21,23
11B	Hale Ln: 1-2-3-4; Molly Pitcher Blvd: 14-16-18-20
12A	Molly Pitcher Blvd: 22,24,25,26,27,29,31,33;

DIST.	UNITS
12B	Molly Pitcher Blvd: 28,30,32,34,35,36,37,39,41,43,45,47
13A	Lexington Dr: 5,7,9,11,13,15,17,19;
13B	Lexington Dr: 1 thru 4, 6,8,10,12,14,16,18,20
14A	Carteret Lane: 1A,B,C,D,E,F,G,H; 2-3-4-5-6-7-8A,B;
14B	Lexington Dr.: 21A,B,C,D; 22-23-24A,B; 25A,B,C,D; 26-27-29-30A,B; 28A,B,C,D;
15A	Hudson Pkwy.: 113; 115-121-123-125A,B; 117-119-120-122-124-126A,B,C,D
16A	Franklin Ln: 55 thru 74 & 80
16B	Franklin Ln: 75 thru 79,81,82,84
18A	Franklin Ln: 38,40,42 thru 54
20A	Buckskin Ct.: 1-2-3-4-5A,B; Hudson Pkwy.: 112-114116A,B; 118A,B,C,D,E,F,G,H; Monticello Dr.: 15-17 A,B; 19A,B,C,D
21B	Concord Dr: 2 thru 7

NOVEMBER 2021

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
<p><u>ALWAYS OPEN:</u></p> <ul style="list-style-type: none"> -Library -Billiards -Internet Cafe 	<p>1</p> <p>Garbage Pick-Up</p> <p>Fit & Trim 8-9 AM Cards 6 PM</p>	<p>2</p> <p>BINGO</p> <p>Food 4:00PM Bingo starts 6:00pm</p> <p>We have Pull Tabs!</p>	<p>3</p> <p>Ceramics 8:30-11:30AM Billiards 12:30 PM Bocce - 6:00 PM Curbside Debris Pick-Up Concord Road</p>	<p>4</p> <p>Garbage Pick-Up</p> <p>Women's Club-1:00pm</p> <p>GAMES - 6:00 PM</p>	<p>5</p> <p>Fit & Trim 8-9 AM</p>	<p>6</p> <p>FLEA MARKET 8:00 AM</p> <p>Daylight Savings Time Ends</p>
<p>7</p>	<p>8</p> <p>Garbage Pick-Up</p> <p>Lawn Mowing</p> <p>Fit & Trim 8-9 AM Cards 6 PM</p>	<p>9</p> <p>BINGO</p> <p>Food 4:00PM Bingo starts 6:00pm</p> <p>We have Pull Tabs!</p>	<p>10</p> <p>CV4 TRUSTEE ELECTIONS</p> <p>10:00PM-2:00PM</p>	<p>11</p> <p>VETERANS DAY <i>Clubhouse Closed</i></p> <p>11:00 AM Ceremony at Manchester Town Hall</p>	<p>12</p> <p>Fit & Trim 8-9 AM</p> <p>Recycle Pick-up</p> <p>Garbage Pick-Up</p>	<p>13</p> <p>Clubhouse open until 1:00 PM</p>
<p>14</p>	<p>15</p> <p>Garbage Pick-Up</p> <p>Fit & Trim 8-9 AM Cards 6 PM</p>	<p>16</p> <p>BINGO</p> <p>Food 4:00PM Bingo starts 6:00pm</p> <p>We have Pull Tabs!</p>	<p>17</p> <p>Ceramics 8:30-11:30AM Billiards 12:30 PM Bocce - 6:00 PM</p>	<p>18</p> <p>Garbage Pick-Up</p> <p>GAMES - 6:00 PM</p>	<p>19</p> <p>Fit & Trim 8-9 AM</p> <p>MOVIE NIGHT</p>	<p>20</p> <p>Clubhouse open until 1:00 PM</p>
<p>21</p>	<p>22</p> <p>Garbage Pick-Up</p> <p>Lawn Mowing</p> <p>Fit & Trim 8-9 AM Cards 6 PM</p>	<p>23</p> <p>BINGO</p> <p>Food 4:00PM Bingo starts 6:00pm</p> <p>We have Pull Tabs!</p>	<p>24</p> <p>Ceramics 8:30-11:30AM Billiards 12:30 PM Bocce - 6:00 PM Garbage Pick-Up</p>	<p>25</p> <p>THANKSGIVING DAY</p> <p><i>Clubhouse Closed</i></p>	<p>26</p> <p><i>Clubhouse Closed</i></p> <p>Recycle Pick-up</p>	<p>27</p> <p>Clubhouse open until 1:00 PM</p> <p>Village-Wide Garage Sales</p>
<p>28</p>	<p>29</p> <p>Garbage Pick-Up</p> <p>Fit & Trim 8-9 AM Cards 6 PM</p>	<p>30</p> <p>BINGO</p> <p>Food 4:00PM Bingo starts 6:00pm</p> <p>We have Pull Tabs!</p>	<p>SAVE THE DATE</p> <p>NEW YEAR'S EVE MASQUERADE PARTY</p> <p>\$55.00</p>	<p>TICKET SALES every Monday beginning, November 8 from 10-11AM & 5-6PM</p>		