

CRESTWOOD VILLAGE

Co-Op Four

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

Trustee's Note . . .

DECEMBER 2021

Congratulations to all the incumbents who held their board seats for another 2-year term beginning January 1, 2022.

2022 BOARD OF TRUSTEES

Jo-Ann McKeon - President
Frank Skettini - Vice President
Karen Reuther - Secretary
Ed Figler - Treasurer
Wayne Strelecki - Trustee
Dick Martin - Trustee

The board looks forward to continuing on the path of keeping expenses low, increasing income opportunities, offering new fun group activities & events, maintaining vendor relations, and working closely with office & maintenance staff to provide residents with the very best community services possible.

On that note, the board appreciates the confidence you've placed in us to manage our village for another year. We will do everything we can to keep that confidence.

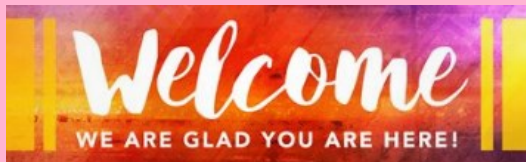
HELP US DECORATE THE CLUBHOUSE

(or just come watch and enjoy the festivities)

The disappointment of the clubhouse being closed last holiday season is not stopping us from doing it up BIG this year! Come out and be part of the CV4 family while 2021 holiday decorations go up throughout the lobby and clubhouse.

Decorating day is Friday, December 3rd at 10:00am and will be going on throughout the day. Drop in as your schedule allows or spend the day.

This is YOUR clubhouse.....make it shine this Holiday Season!



OCTOBER 2021 NEW RESIDENTS

Rosemary Giovanni-Legnini
Sanford & Sonya Lewis
Albert Wittik
Michael & Sylvia Sorrentino
Scott & Rita Daly

DECEMBER AT A GLANCE

1st - New Resident's Gathering
1st - Leaf & Brush Debris Curbside
PickUp
4th - Flea Market
17th - Movie Night
18th - Village-Wide Garage Sales
24th - 27th Christmas Holiday
Office & Clubhouse closed
31st - New Years Eve
Office & Clubhouse Closes at noon

TREASURER'S INCOME & EXPENSE REPORT

January 1 - October 31, 2021

Account	Description	Year-To-Date	Account	Description	Year-To-Date
	INCOME				
40105	Monthly Carrying Charges	\$ 3,842,046.19	60405	OFFICE PETTY CASH	\$ -
40125	LATE FEE INCOME	\$ 111.76	60410	OFFICE SALARIES	\$ 131,020.16
40155	REPAIR FEE INCOME	\$ 32,986.90	60420	EMPLOYEE MILEAGE/REIMBURS	\$ 1,113.01
40160	HOME INSPECTION INCOME	\$ (750.00)	60430	TRUSTEE REIMBURSEMENT	\$ 64.83
40227	INT. INC. OCEAN - #1611	\$ 1,407.59	60432	CO-OP LUNCHEON/DINNER EX	\$ 2,124.38
40245	INT. INC. OCEAN FIRST	\$ 502.26	60434	OCEAN OPER ACCT BANK FEES	\$ -
40276	INT. INC. OCEAN - #1610	\$ 48.41	60435	FIDUCIARY FEES	\$ 7,348.09
40510	ADMIN. FEE INCOME	\$ 43,891.81	60440	ADVERTISING	\$ 1,745.07
40536	INCOME FROM PARKING LEASE	\$ 5,975.00	60450	OFFICE SUPPLIES	\$ 8,586.47
40545	FLEA MARKET INCOME	\$ 3,087.45	60460	COMPUTER SERV. TECH SUPPO	\$ 3,321.44
40590	MISC. INCOME	\$ 18,152.42	60461	COMPUTER/ PROGRAM TECH - T	\$ 4,113.10
40591	TWP. REIMB. SNOW REMVL- PR	\$ -	60470	OFFICE PHONE	\$ 7,044.30
40592	TWP. REIMB. - STR LGHT PR YR	\$ -	60475	OFFICE INTERNET CONNECTION	\$ 2,607.09
40595	INCOME FROM CREDIT APPLICA	\$ 17,642.99	60486	PRINTER MAINT. AGREEM	\$ 7,956.91
	Subtotal Income	\$ 3,965,102.78	60494	POSTAGE EXPENSE	\$ 1,293.07
	EXPENSES		60495	OFFICE MISC. EXPENSE	\$ 2,496.84
60010	SUSPENSE EXP ACCT	\$ 700.37	60496	CHRISTMAS BONUS	\$ -
60110	MAINTENANCE SALARIES	\$ 194,225.24	60497	ADMIN FEES - PAYROLL/401K	\$ 18,643.84
60115	ON-CALL MAINTENANCE PAY	\$ 8,200.00	60498	PRIOR YEAR OVERLAP EXPENS	\$ 5,946.34
60125	GEN'L& INS REPAIRS/STORM D	\$ -		Office & Administrative	\$ 205,424.94
60130	TREE REMOVAL EXPENSES	\$ 26,985.07	60510	CUSTODIAN SALARIES	\$ 23,239.75
60131	CONCRETE REPAIR/RESURFACI	\$ 2,500.00	60520	CLUBHOUSE ELECTRICITY	\$ 18,390.26
60140	POWER WASHING/PAINTIN	\$ 90,556.74	60530	WATER & SEWER	\$ 1,138.16
60150	MAINTENANCE SUPPLIES	\$ 18,883.92	60531	WATER & SEWER TAX SALE - RE	\$ 1,516.87
60155	MAINT. EQUIPMENT	\$ 4,851.58	60535	CLUBHOUSE OIL	\$ 8,143.64
60156	CLUBHOUSE COVID-19 SUPPLIE	\$ 1,178.23	60540	CLUBHOUSE ALARM	\$ 664.70
60160	P/U TRUCK MAINTENANCE	\$ 3,140.22	60550	CLUBHOUSE SUPPLIES	\$ 3,726.55
60161	MTC PICKUP TRK REG/LIC FEES	\$ 1,649.00	60560	CLUBHOUSE EQUIPMENT	\$ 652.33
60165	MAINTENANCE GAS EXP.	\$ 7,368.14	60570	CLUBHOUSE PHONE	\$ 1,276.80
60170	RADIO EXPENSE	\$ 105.00	60575	CLUB HOUSE COPIER EXP-LIBR	\$ -
60176	ELECTRIC - BINGO SIGN	\$ 116.02	60576	C/H HEATING/AIR REPRS	\$ 5,137.28
60190	PUMP STAT ELECT WAYNE CT	\$ 45.47	60580	C/H REPAIRS-IMPROV'MT	\$ 876.44
60195	MAINT. MISC. EXPENSE	\$ 2,391.30	60585	C/H GROUNDS MISC. EXP	\$ 1,332.21
60196	MAINTENANCE UNIFORMS	\$ 80.47	60590	C/H MAINT. CONTRACTS	\$ 1,165.00
60197	VOICE MAIL CELLPHONE	\$ 1,545.42	60593	BINGO EXPENSES/SUPPLIES	\$ 30.00
	Maintenance	\$ 364,522.19	60594	FLEA MARKET EXPENSES	\$ 331.06
			60595	C/H MISC. (TRRV,AD,GUTT,GR)	\$ 1,500.00
				Clubhouse	\$ 69,121.05
60250	GARBAGE SUPPLIES	\$ -	60610	LEGAL FEES	\$ 15,213.20
60260	GARBAGE TRUCK MAINT.	\$ 1,164.53	60630	OTHER PROFESSIONAL FE	\$ 525.00
60265	GARBAGE GAS EXPENSE	\$ 4,079.66	60640	GENL. ACCOUNTING FEES	\$ 2,075.00
60270	LANDFILL DUMPING FEES	\$ 3,710.00	60645	AUDIT FEES	\$ 16,810.00
60280	PERMITS/GARB REG/LIC FEES	\$ 2,338.00		Professional Fee	\$ 34,623.20
	Garbage Dept	\$ 11,292.19			



TREASURER'S REPORT

January 1 - October 31, 2021

(continued)

Account Description	Year-To-Date
60710 GENERAL INSURANCE	\$ 262,751.80
60715 AUTO INSURANCE	\$ 11,913.79
60720 WORKMAN'S COMPENSATION	\$ 17,792.63
60750 EMPLOYEE HEALTH INSURANCE	\$ 114,152.67
60751 EMPLOYEE DENTAL INSURANCE	\$ 2,329.34
60752 EMPLOYEE GROUP LIFE INSURANCE	\$ 1,175.47
60753 EMPLOYEE VISION INSURANCE	\$ 482.48
Insurance	\$ 410,598.18
70150 BUS SERVICE EXPENSE	\$ 66,133.88
Bus Service	\$ 66,133.88
70250 LAWN SERVICE EXPENSE	\$ 303,028.20
Lawn Maintenance	\$ 303,028.20
70350 SNOW REMOVAL EXPENSE	\$ 53,088.94
Snow Removal	\$ 53,088.94
70450 EXTERMINATING EXPENSE	\$ 72,076.06
70451 MOLD TREATMENT EXP	\$ 3,678.43
Exterminating	\$ 75,754.49
70520 STREET LIGHTING EXP.	\$ 3,317.79
70525 PARKING LOT LIGHTING	\$ 7,256.66
Street Lighting	\$ 10,574.45
70720 REAL ESTATE TAX EXP.	\$ 1,308,090.75
70750 R/E TAX -SR.& VET DED	\$ 92,252.12
Real Estate Taxes	\$ 1,400,342.87
70850 PAYROLL TAX EXPENSE	\$ 36,886.58
70860 EMPLOYER 401K CONTRB	\$ 1,259.26
Payroll Taxes	\$ 38,145.84
70950 RPLCMNT FUND ASSESSMT	\$ 648,855.80
70980 OPERATING CONTINGENCY	\$ 1,000.00
Replacement Reserve	\$ 649,855.80
TOTAL EXPENSES	\$ 3,692,506.22
Current Year Net Income/(loss)	\$ 272,596.56

General Ledger Account Code 60430 Trustee Reimbursement

Although this account has not been used by this board, you'll now see the first reimbursement we had to make for one of the trustees last month to purchase a new tire.

Trustees have been finding nails strategically placed in driveways under tires since mid-summer and unfortunately one was missed that did sufficient enough damage that could not be repaired.

In addition, we've also authorized payments for RING Doorbells for each trustee that will be charged back to this account to surveil driveways for the perpetrator/s.

To the person who is doing this, keep in mind that your bully tactics will not alter the way we have been managing those who continue to break the parking rules and we will still be towing cars that are left on the street overnight and sit in driveways unable to be moved due to flat tires. We will continue to tow cars on flat beds and those being repaired in driveways.

You and your fellow residents will be paying for this new tire and associated costs in the form of rising maintenance fees next year so feel free to continue with the childish behavior.

Although we're not singling-out any one person, we'll be sure to double-down on these violations now more than ever as we have a pretty good idea who is doing this and when we have proof, we will be filing formal charges and charging those legal fees to village funds as well.

FINAL LANDSCAPE SERVICE of 2021 will be the first week of December to allow for all remaining leaves to fall for the final clean-up.

=====

GUTTER CLEANING begins the first week of December and usually takes between 3-4 weeks so please be patient for our maintenance staff to make their way to your unit.

WOMEN'S CLUB NEWS

On December 2, 2021 from 1:00pm-3:00pm at Village 4 we are having a Christmas Holiday Festival.

We have a guest speaker at 1:00pm, William Fence Financial, LLC., K&R Tax and Financial. He has been doing business in Whiting for 40 years as a proud family business.

Anyone can join, bring a friend or neighbor for \$5.00.

Please bring an appetizer or dessert to share and coffee & tea.

It's Christmas time so bring your Xmas money and go shopping at our meeting. We are having Avon, Honey (homemade from the bees 1 lb, homemade jewelry, and more "let's have fun!"

I want to thank you all and my new staff....Thank you! -June



MERRY CHRISTMAS & HAPPY NEWYEAR TO ALL!

RSVP to June 732-941-1466 by December 1st

President - June Strolecki / Vice President - MaryAnn Constantio / 2nd Vice President - Georgiana Kiely / Treasurer-Secretary & Financial - Corrine Lacey / Recording Secretary - Maddy Dempsey

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December 17th

Crestwood Village Four will be showing the movie
**National Lampoon's
Christmas Vacation**

This holiday season CLARK GRISWOLD
(**CHEVY CHASE**) vows his clan will enjoy
"the most fun-filled family Christmas
Ever" Before you can sing
"FA LA LA LA LAH" he decks the halls with
howls of laughter. Seeing is believing.



Doors Open at 4:00 pm

Our kitchen is serving delicious
Burgers & Fries and of course,
Dessert

Movie starts at 6pm

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

**Dinner & Movie
\$6.00**

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“ONLY IN THIS STUPID WORLD”

Only in This Stupid World

.....do we leave cars worth tens of thousands in the driveway and put our useless junk in the garage.

Only in This Stupid World

.....do drugstores make the sick walk all the way to the back of the store to get their prescriptions while healthy people can buy cigarettes at the front.

Only in This Stupid World

.....do people order double cheeseburgers, large fries, and a diet Coke..

Only in This Stupid World

.....do banks leave vault doors open and then chain the pens to the counters..

Only in This Stupid Worlddo we buy hot dogs in packages of ten and buns in Packages of eight..

Only in This Stupid Worlddo they have drive-up ATM machines with Braille lettering.

EVER WONDER...

Why the sun lightens our hair, but darkens our skin ?

Why don't you ever see the headline 'Psychic Wins Lottery' ?

Why is 'abbreviated' such a long word ?

Why is it that doctors call what they do 'practice' ?

Why is lemon juice made with artificial flavor, and dishwashing liquid made with real lemons ?

Why is the man who invests all your money called a broker ?

Why is the time of day with the slowest traffic called rush hour ?

Why isn't there Mouse-flavored cat food ?

Why didn't Noah swat those two mosquitoes ?

Why do they sterilize the needle for lethal injections ?

You know that Indestructible black box that is used on airplanes? Why don't they make the whole plane out of that stuff ?

Why don't sheep shrink when it rains ?

Why are they called apartments when they are all stuck together?

- Frank Skettini, Vice President, Board of Trustees

GIVING BACK MATTERS is the non-profit organization that puts on events at our clubhouse such as the recent Extreme Queen evening.

No less than \$500 of the proceeds from this evening went to the Lions Club which will be used to start the formation of a "Leo's Club". This will give the Lion's youngest members the ability to grow their impact as project organizers, motivators, and leaders of their peers.

Additional proceeds went to supplying backpacks and school supplies for the non-profit, God is Love—a children's ministry. This organization helps underprivileged children.

Please continue to support these events which, in turn, supports the non-profit organizations above!

7PM - 12:30AM

NEW YEAR'S EVE

Masquerade Party



LIVE BAND FEATURING

MOTOR CITY REVIEW



MOTOWN & STAX TUNES PLUS OTHER ROCK AND SOUL CLASSICS

INDEPENDENCE HALL, CRESTWOOD VILLAGE IV
15 E. MOCCASIN DRIVE, WHITING, NJ 08759
TICKETS CAN BE PURCHASED AT INDEPENDENCE HALL
MONDAYS 10-11AM OR 5-6PM OR BY CALLING 732-730-4727

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Performance by **TICKETS \$55**

DJ- R-Boogie

HOT BUFFET | OPEN BAR | DOOR PRIZES | PHOTOS

PRESENTED BY: GIVING BACK MATTERS, A NJ NON-PROFIT
 A PORTION OF THE PROCEEDS TO BENEFIT "LEO-LION'S CLUB"

December Garage Sales

Since the last Saturday of the month is Christmas Day, our village-wide garage sales can be held the week before, on Saturday, December 18th.



2021 YEAR IN REVIEW:

-CV4 made it through year two of the worst pandemic in history. From January through July all activities were held outdoors such as our tailgate dance parties, open meeting, and flea markets

-Once the clubhouse opened in late summer activities slowly returned and by year end we're back to offering the full list of activities such as ceramics, BINGO, movie night, indoor flea markets, billiards, library, cards & games, fit-n-trim, and more

-For the first time ever we've allowed monthly garage sales for all residents –for free!

-An internet café was created in the Betsy Ross Room and has been gaining popularity

-Pickleball has been added to Thursday's game night and has taken off! Come play

-We created a Resident Coordinator position to work with residents and maintenance

-The board of trustees held the line with the 2022 carrying charges with 9 models seeing a reduction of fees, 1 remained the same, and 2 went up by \$1.00 p/month

-Implemented a half-year audit to catch potential finance issues well in advance of the annual audit meeting and to help keep our accounting department running smoothly

-Purchased a bucket truck to keep tree removal costs down by allowing our maintenance staff to handle most tree removals in-house

-Hit record sales numbers for Village Four's Resale office, thus boosting desperately needed income to make up for regular income lost to Covid19 cancelled activities

-Brought our maintenance team back up to the desired 7 staff despite being faced with numerous hiring challenges throughout the pandemic

LET'S ALL CONTINUE TO WORK TOGETHER TO MAKE 2022 EVEN BETTER THAN 2021 WAS HERE AT VILLAGE 4!

CAESARS ATLANTIC CITY

Our Senior Citizens Club of Crestwood Village IV is having a trip to **Caesars in Atlantic City on March 31, 2022.**

Don't miss **YAKOV SMIRNOFF'S 2022 "MAKE AMERICA LAUGH AGAIN" tour**



Yakov Smirnoff will Make America Laugh Again when he returns to Atlantic City in 2020!

America desperately needs a laugh and Yakov Smirnoff the King of Cold War Comedy, is the man to **Make America Laugh Again!**

Yakov says, "My fellow Americans I promise to bring you plenty of love and laughter during my show in Atlantic City" - *Los Angeles Times*



\$105.00 per person

Includes:

- Show ticket
- \$25.00 Slot Play
- \$15.00 Food Credit
- Six hour Casino Stay
- Transportation via Deluxe Motorcoach by Stout's

\$35.00 Deposit by Dec .27, 2021

\$35.00 Payment by January 31, 2022

\$35.00 Balance by February 28, 2022

TICKETS sold: Mondays 10-11 am & 5-6 pm

Contact Jerry at 732-350-0230 x15

**NO REFUNDS UNLESS TRIP IS CANCELLED*

Itinerary:

10:00 am Your motorcoach arrives at Crestwood Village IV Independence Hall

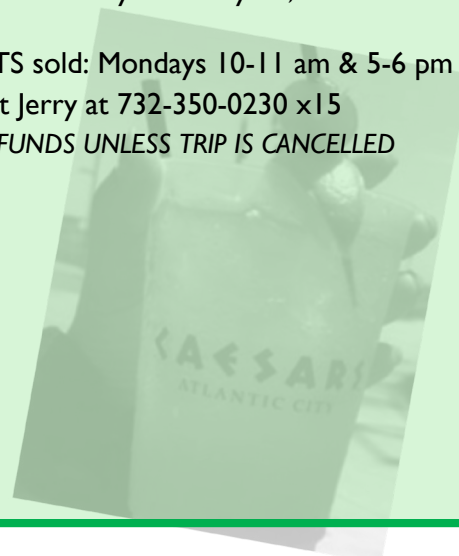
10:15 am Depart for Atlantic City

11:30 am Arrive at Caesars

3:30 pm SHOWTIME

5:30 pm Board your motorcoach to return home

6:45 pm Return to CV Four Independence Hall



THE VILLAGE BARBER SHOP

108 Lacey Rd. Ste. 24—848 226 5362—Whiting, NJ 08759

MONDAY-FRIDAY
8AM - 4PM
SATURDAY
8AM - 1PM



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\$15
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- 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

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KIRMS PHOTOGRAPHY Holiday Images

It's time to prepare for the holidays - Christmas, Hanukkah, and New Years. The main subjects are family and friends. I run this article every December because I think this is a good time for a review.

For candid shots make certain you're prepared -- have your camera ready and watch the subject for the expression you want. If you aren't ready the shot will be gone before you press the shutter. Most holiday shots will be taken indoors so don't forget to use your camera's flash.

For portraits and group shots get yourself set up first, and then prepare your subject. If you keep them waiting you will not get a natural relaxed image. For portraits choose a background that's festive, but not too busy. Have your subject(s) turn their shoulders slightly so they are not too square to the camera.

When photographing grandchildren or pets try to get eye level with them, rather than shooting down at them.

I also like to photograph the festive holiday decorations. These often make fun shots and they can be used on your holiday cards next year.

Don't forget the rule of thirds (also from a previous photo tip). Rather than placing your subjects in front of the

Christmas tree, move them slightly to one side. If shooting the dinner table set for the holiday feast, have the host stand at one side of the table about 1/3 of the way from the end, rather than centered at the end of the table.

These techniques will help improve your images holiday images. Have a great holiday season, a happy and healthy New Year and remember to have fun with your camera.



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DECEMBER 2021 BUS SCHEDULE

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
			1 9:00 AM Whiting Shopping Center & Whiting Commons Pm Only- Lacey Mall /Shop-Rite /Wal-Mart	2 NO TRIPS TODAY	3 9:00 AM Whiting Shopping Center and Whiting Commons 11:30 am Manchester Shop Rite	4 NO TRIPS TODAY
5 9:00 AM CHURCH STOPS AT: VARIOUS CHURCHES	6 10:00am Dollar Tree Whiting Shopping Center and Whiting Commons Return 12:40pm	7 BINGO 4:30pm start pickups 8:30-8:45pm drop offs	8 9:00 AM Ocean County Mall Target/Lowes, DSW, Michaels	9 NO TRIPS TODAY	10 9:00 AM Whiting Shopping Center and Whiting Commons. 11:30 am Manchester Shop Rite	11 NO TRIPS TODAY
12 9:00 AM CHURCH STOPS AT: VARIOUS CHURCHES	13 10:00am Dollar Tree Whiting Shopping Center and Whiting Commons Return 12:40pm	14 BINGO 4:30pm start pickups 8:30-8:45pm drop offs	15 9:00 AM Whiting Shopping Center & Whiting Commons Pm Only- Lacey Mall /Shop-Rite /Wal-Mart	16 NO TRIPS TODAY	17 9:00 AM Whiting Shopping Center and Whiting Commons. 11:30 am Manchester Shop Rite	18 NO TRIPS TODAY
19 9:00 AM CHURCH STOPS AT: VARIOUS CHURCHES	20 10:00am Dollar Tree Whiting Shopping Center and Whiting Commons Return 12:40pm	21 BINGO 4:30pm start pickups 8:30-8:45pm drop offs	22 9:00 AM Wal-Mart, Aldi's, Kohl's Toms River	23 NO TRIPS TODAY	24 9:00 AM Whiting Shopping Center and Whiting Commons. 11:30 Manchester Shop Rite	25 NO TRIPS TODAY
26 9:00 AM CHURCH STOPS AT: VARIOUS CHURCHES	27 10:00am Dollar Tree Whiting Shopping Center and Whiting Commons Return 12:40pm	18 BINGO 4:30pm start pickups 8:30-8:45pm drop offs	29 9:00 AM Freehold Mall & 6 Flags	30 NO TRIPS TODAY	31 9:00 AM Whiting Shopping Center and Whiting Commons. 11:30 am Manchester Shop Rite	

NAVIGATING MEDICARE BILLS - NEVER A DULL MOMENT

One common experience we Village Four dwellers share is being near, at, or beyond normal full retirement age, meaning we qualify or nearly qualify for Medicare and Social Security benefits. This article will appear at the end of open enrollment period for benefit year 2022, but it contains timeless cautionary advice based on a recent personal experience.

Like many others, I worked until almost my “full” Social Security/Medicare entitlement age, so I qualify for whatever benefits apply, and that’s all fine. Medicare Advantage plans work best for me, because I like the all-in-one model, and God has blessed me [so far] with good enough overall health such that I can get away without supplement plans for lots of expensive add-ons.

I went for my “annual Medicare exam,” which is supposed to happen at zero copay. That part of it went through the insurance just fine. A bill arrived via US Mail last week for \$40.00 lab work copay. I expected \$10.00, according to my Medicare third-party insurer booklet for benefit year 2021. The ensuing EOB [Explanation of Benefit] form says the \$40.00 applies because the lab used is out of network for my plan. OK. So I called the Primary care doctor’s office asking why the practice chose an out of network lab. The reply? The doctor’s database shows that lab in network for my Medicare plan. So it appears labs and other facilities can jump in and out of network throughout a benefit year, without prior written warning. Primary Care Providers and specialists have always warned patients to check before making an appointment, that the practice still participates in your plan.

But the moral of this story? We’ve come to the miserable point, that it’s not enough to ask the doctor each visit whether he/she still accepts your insurance -- it’s on you to make a nuisance of yourself and challenge every individual or business that might have anything to do, regardless how tangential, with your health care, do they or do they not accept your Medicare. You can’t trust the doctor’s office, because they lack enough staff to process the patients in and out the door efficiently, never mind keep up with all the changing statuses of every possible specialist, lab, other health care entity. With all the different Medicare insurers, plans, providers, who’s in, who’s out at any moment in time, it’s a database maintenance nightmare.

I engaged all the right parties in this matter and hope for a favorable outcome. But I’m expert in knowing the game and how it’s played. Worst case, I overpay \$30.00. Can you imagine the plight of elderly, not computer savvy, maybe a little demented, hard up for cash seniors in this situation? They would be clueless, unsure where to turn, what to do. It’s a miserable situation which will only get worse, as resources are funneled away from senior citizens on Medicare to provide free health care and other giveaways for illegal aliens from who knows where.

- Frank Skettini, Vice President

So Much Depends on One’s GROWTH MINDSET

Communities such as Crestwood Village Four work best when member/residents function as good neighbors with a teamwork attitude. Enjoying the good things offered here comes with the responsibility to add whatever you can in volunteerism and general overall “good neighbor” activity. I am far from the first to notice and comment on the wide variation in shareholder mentality. We range from highly involved conscientious volunteers with great “pride of ownership” in their co-op shares, to self-centered, “the-universe-revolves-around-me”, entitled chronic complainers.

This “Growth MINDSET” motivational poster hangs on a wall in the Toms River YMCA swimming pool deck. Its obvious purpose: to motivate the swim team, urging the kids to rise above mediocrity in pursuit of excellence. Consider whether this might help you with an “attitude adjustment”.

-Frank Skettini, Vice President



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

December 2021

**Senior Freeze (Property Tax Reimbursement)
by Karen Reuther**

Recently, I had a conversation with a long-time Member regarding the Senior Freeze Property Tax Reimbursement Program. This is a State program that reimburses eligible senior citizens and disabled persons for the increase in property taxes over a base year.

I was surprised to hear she had never heard of this program, so I thought I'd take a moment and outline the program for those that are not aware.

What you would do is establish your base year based on the eligibility requirements. This is done on a PTR-1 form, which you can get by visiting <https://www.nj.gov/treasury/taxation/pdf/ptr/ptr20-cp.pdf>. Once your base year is established, every year you will be mailed a PTR-2 form. You would need to fill out your portion, have the village office fill out their portion, then mail it in by November 1st. You will then be reimbursed by the State for any increase in property tax over your base year.

To qualify, you must meet all the eligibility requirements for each year from the base year through the application year.

Eligibility Requirements:

- You (or your spouse/civil union partner) would need to be 65 or older on December 31, 2019; **or** actually receiving federal Social Security disability benefit payments (not benefit payments received on behalf of someone else) on or before December 31, 2019.
- Have lived in New Jersey continuously since December 31, 2009, or earlier, as either a homeowner or a renter.
- Have owned and lived in your home since December 31, 2016, or earlier (and you still owned and lived in that home on December 31, 2020).
- (If you moved from one New Jersey property to another and received a reimbursement for your previous residence for the last full year you lived there, you may qualify for an exception to re-applying to the Senior Freeze Program. Visit Requirements for Resuming Eligibility at <https://www.nj.gov/treasury/taxation/ptr/ptr2year.shtml> for more information.)
- The 2019 property taxes due on your home must have been paid by June 1, 2020, and the 2020 property taxes must be paid by June 1, 2021.
- Have your total annual income (combined if you were married or in a civil union and lived in the same home):
 - 2019 – \$91,505 or less; and
 - 2020 – \$92,969 or less

You are not eligible for a reimbursement on:

- A vacation home or second home;
- Are completely exempt from paying property taxes on your home.

The State Budget for FY2022 has been finalized and there were no changes made to the income limit established in the 2020 eligibility requirements.

This information is accurate at the time of printing and is subject to change.

DISTRICT REP VACANCIES

DIST.	UNITS	DIST.	UNITS
3A	Moccasin Dr: 1 through 12	12B	Molly Pitcher Blvd: 28,30,32,34,35,36,37,39,41,43,45,47
3B	Moccasin Dr: 13,14,15,16,18,20,22	13A	Lexington Dr: 5,7,9,11,13,15,17,19;
4A	Hudson Pkwy: 145, 147,149,151,153,155,157,159,161,163; Musket Ln: 1,3,5,7	13B	Lexington Dr: 1 thru 4, 6,8,10,12,14,16,18,20
6A	Yorktowne Pkwy: 49,51,53,55,57,59,61,63,65,67	14A	Carteret Lane: 1A,B,C,D,E,F,G,H; 2-3-4-5-6-7-8A,B;
6B	Yorktowne Pkwy: 58,60,62,64,66,68,70,72,74,76,78,80	14B	Lexington Dr.: 21A,B,C,D; 22-23-24A,B; 25A,B,C,D; 26-27-29-30A,B; 28A,B,C,D;
7A	Salem Dr: 22,24 thru 31	15A	Hudson Pkwy.: 113; 115-121-123-125A,B; 117-119-120-122-124-126A,B,C,D
7B	Hudson Pkwy: 135,137,139,141 thru 144,146,148,150,152	16A	Franklin Ln: 55 thru 74 & 80
8A	Moccasin Dr: 26,28,30,32,34,36,38,42; Vermont Ct: 1 thru 6	16B	Franklin Ln: 75 thru 79,81,82,84
11A	Molly Pitcher Blvd: 7,9,11,13,15,17,19,21,23	18A	Franklin Ln: 38,40,42 thru 54
11B	Hale Ln: 1-2-3-4; Molly Pitcher Blvd: 14-16-18-20	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
12A	Molly Pitcher Blvd: 22,24,25,26,27,29,31,33;	21B	Concord Dr: 2 thru 7

DECEMBER 2021

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
<p><u>ALWAYS OPEN:</u> -Library -Billiards -Internet Cafe</p>			<p>1 Ceramics 8:30AM Billiards 12:30 PM Curbside Debris Pick-Up New Resident's Gathering-2:00PM</p>	<p>2 Garbage Pick-Up Women's Club- 1:00pm GAMES - 6:00 PM</p>	<p>3 Fit & Trim 8-9 AM</p>	<p>4 FLEA MARKET 8:00 AM</p>
<p>5</p>	<p>6 Garbage Pick-Up Fit & Trim 8-9 AM Cards 6 PM</p>	<p>7 BINGO Food 4:00PM Bingo starts 6:00pm We have Pull Tabs!</p>	<p>8</p>	<p>9 Garbage Pick-Up GAMES - 6:00 PM</p>	<p>10 Fit & Trim 8-9 AM Recycle Pick-up</p>	<p>11 Clubhouse open until 1:00 PM</p>
<p>12</p>	<p>13 Garbage Pick-Up Fit & Trim 8-9 AM Cards 6 PM</p>	<p>14 BINGO Food 4:00PM Bingo starts 6:00pm We have Pull Tabs!</p>	<p>15 Ceramics 8:30- 11:30AM Billiards 12:30 PM</p>	<p>16 Garbage Pick-Up GAMES - 6:00 PM</p>	<p>17 Fit & Trim 8-9 AM MOVIE NIGHT</p>	<p>18 Clubhouse open until 1:00 PM Village-Wide Garage Sales</p>
<p>19</p>	<p>20 Garbage Pick-Up Fit & Trim 8-9 AM Cards 6 PM</p>	<p>21 BINGO Food 4:00PM Bingo starts 6:00pm We have Pull Tabs!</p>	<p>22 Ceramics 8:30- 11:30AM Billiards 12:30 PM Garbage Pick-Up</p>	<p>23 Garbage Pick-Up GAMES - 6:00 PM</p>	<p>24 Christmas Holiday Clubhouse Closed Recycle Pick-up</p>	<p>25 Christmas Day Clubhouse Closed</p>
<p>26</p>	<p>27 Christmas Holiday Clubhouse Closed</p>	<p>28 Garbage Pick-Up BINGO Food 4:00PM Bingo starts 6:00pm</p>	<p>29</p>	<p>30 Garbage Pick-Up GAMES - 6:00 PM</p>	<p>31 NEW YEAR'S EVE MASQUERADE PARTY Office & Clubhouse Closes at noon</p>	