

# CRESTWOOD VILLAGE

Co-Op Four

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

## Trustee's Note . . .

FEBRUARY 2022

It's with heavy hearts that we announce the recent passing of our trustee, Richard Martin (see page 7 for details).

Village Four **SOFT OPENING** - despite the State of NJ not extending the Covid19 liability protection for senior communities beyond December 31st, our attorney has advised that our by-laws offer a similar but restricted liability protection. **ARTICLE XIV. IMMUNITY offers protection against ANY civil action brought by or on behalf of a unit owner, or the spouse of that person as a result of bodily injury...**

This liability protection prevents shareholders and/or their spouse from suing the village in the event they claim they contracted Covid19 anywhere in or on village property.

The board of trustees has agreed to stand on this liability protection and re-open the clubhouse for the use of the facilities by shareholders and/or their spouses **ONLY** between 8:30am - 4:00pm, Monday-Friday, effective February 1st.

**Unfortunately, outside guests will not be permitted into the clubhouse under any circumstances.**

Shareholders and/or their spouse will need to press the RING doorbell in the vestibule and be prepared to give their name and unit number so their membership status can be verified. At that time you will need to show a government-issued photo ID, such as a driver's license or passport.

While the clubhouse is opened in this limited capacity shareholders can enjoy the use of the library, internet café, billiards room, and main hall. No evening activities will be offered and large-scale events such as the monthly flea market, movie night, and weekly BINGO will not be offered.

District Reps are still meeting as scheduled. If you are not sure if an activity you are interested in is offered, please call the office.



### DECEMBER 2021 NEW RESIDENTS

Marguerite Gochal  
Chester Jelenski Jr  
David & Pamela Trombino  
Cheryl Lynn Sutter  
Mary Ann Ray  
Donna Golding & Robert Kerwin  
Eileen Maguire

### FEBRUARY AT A GLANCE

2nd - Groundhog Day  
10th - District Reps Meeting  
14th - Valentine's Day  
21st - Presidents' Day  
*(office & clubhouse closed)*  
26th - Village-Wide Garage Sales

**2021 INCOME & EXPENSES** with detailed notes  
**January 1 - December 31, 2021**

Account	Description	Year-To-Date	Budget	over/under	NOTES
<b>INCOME</b>					
40105	Monthly Carrying Charges	\$ 4,191,483.26	\$ 4,191,228.00	\$ 255.26	
40125	LATE FEE INCOME	\$ 111.76	\$ 4,000.00	\$ (3,888.24)	could not charge fees during Covid
40155	REPAIR FEE INCOME	\$ 36,952.90	\$ 50,000.00	\$ (13,047.10)	not inside homes for 8 months
40160	HOME INSPECTION INCOME	\$ (750.00)	\$ -	\$ (750.00)	
40227	INT. INC. OCEAN - #1611	\$ 1,407.59	\$ 1,800.00	\$ (392.41)	
40245	INT. INC. OCEAN FIRST	\$ 502.26	\$ -	\$ 502.26	
40276	INT. INC. OCEAN - #1610	\$ 57.85	\$ -	\$ 57.85	
40510	ADMIN. FEE INCOME	\$ 49,891.81	\$ 36,000.00	\$ 13,891.81	more resales income than anticipated
40536	INCOME FROM PARKING LEASE	\$ 6,775.00	\$ -	\$ 6,775.00	
40545	FLEA MARKET INCOME	\$ 4,612.75	\$ 3,000.00	\$ 1,612.75	
40590	MISC. INCOME	\$ 22,514.13	\$ 5,000.00	\$ 17,514.13	40590 / 40594 wash
40591	TWP. REIMB. SNOW REMVL- PR	\$ 2,385.58	\$ 3,000.00	\$ (614.42)	
40592	TWP. REIMB. - STR LGHT PR YR	\$ 8,193.07	\$ 10,000.00	\$ (1,806.93)	
40594	PROFIT FROM UNIT SALE	\$ (15,888.12)	\$ -	\$ (15,888.12)	40590 / 40594 wash
40595	INCOME FROM CREDIT APPLICA	\$ 21,076.52	\$ 7,200.00	\$ 13,876.52	
	<b>Subtotal Income</b>	<b>\$ 4,329,326.36</b>	<b>\$ 4,311,228.00</b>	<b>\$ 18,098.36</b>	exceeded income by \$18K
<b>EXPENSES</b>					
60110	MAINTENANCE SALARIES	\$ 248,279.39	\$ 272,480.00	\$ 24,200.61	under budget due to staffing changes
60115	ON-CALL MAINTENANCE PAY	\$ 10,200.00	\$ 10,400.00	\$ 200.00	
60125	GEN'L& INS REPAIRS/STORM D	\$ -	\$ 1,500.00	\$ 1,500.00	
60130	TREE REMOVAL EXPENSES	\$ 27,614.16	\$ 30,000.00	\$ 2,385.84	purchased bucket truck-did not have to pay outside vendor
60131	CONCRETE REPAIR/RESURFACI	\$ 2,500.00	\$ 5,000.00	\$ 2,500.00	
60140	POWER WASHING/PAINTIN	\$ 94,077.51	\$ 100,000.00	\$ 5,922.49	
60150	MAINTENANCE SUPPLIES	\$ 22,278.42	\$ 36,000.00	\$ 13,721.58	
60155	MAINT. EQUIPMENT	\$ 6,885.52	\$ 5,000.00	\$ (1,885.52)	*slightly over budget due to numerous equipment repairs
60156	CLUBHOUSE COVID-19 SUPPLIE	\$ 1,255.27	\$ -	\$ (1,255.27)	was not budgeted for in 2021
60160	P/U TRUCK MAINTENANCE	\$ 4,289.32	\$ 4,000.00	\$ (289.32)	
60161	MTC PICKUP TRK REG/LIC FEES	\$ 1,649.00	\$ 500.00	\$ (1,149.00)	*added bucket truck licensing, tags
60165	MAINTENANCE GAS EXP.	\$ 8,310.37	\$ 6,000.00	\$ (2,310.37)	*some receipts carried over from 2020, did not get paid unil 2021
60170	RADIO EXPENSE	\$ 105.00	\$ 300.00	\$ 195.00	
60176	ELECTRIC - BINGO SIGN	\$ 144.25	\$ 150.00	\$ 5.75	
60190	PUMP STAT ELECT WAYNE CT	\$ 88.17	\$ 500.00	\$ 411.83	
60195	MAINT. MISC. EXPENSE	\$ 2,391.30	\$ 4,000.00	\$ 1,608.70	
60196	MAINTENANCE UNIFORMS	\$ 2,986.08	\$ 2,500.00	\$ (486.08)	
60197	VOICE MAIL CELLPHONE	\$ 1,805.90	\$ 3,000.00	\$ 1,194.10	
	<b>Maintenance</b>	<b>\$ 434,859.66</b>	<b>\$ 481,330.00</b>	<b>\$ 46,470.34</b>	*under budget by \$46K
60250	GARBAGE SUPPLIES	\$ -	\$ 5,000.00	\$ 5,000.00	no expenses
60260	GARBAGE TRUCK MAINT.	\$ 1,358.58	\$ 2,000.00	\$ 641.42	
60265	GARBAGE GAS EXPENSE	\$ 5,033.66	\$ 4,000.00	\$ (1,033.66)	increased gas prices
60270	LANDFILL DUMPING FEES	\$ 4,083.14	\$ 4,000.00	\$ (83.14)	
60280	PERMITS/GARB REG/LIC FEES	\$ 2,578.00	\$ 2,000.00	\$ (578.00)	
	<b>Garbage Dept</b>	<b>\$ 13,053.38</b>	<b>\$ 17,000.00</b>	<b>\$ 3,946.62</b>	\$3,946 under budget
60405	OFFICE PETTY CASH	\$ -	\$ 450.00	\$ 450.00	
60410	OFFICE SALARIES	\$ 163,886.71	\$ 203,785.00	\$ 39,898.29	\$39,898 under budget due to staffing changes
60430	TRUSTEE REIMBURSEMENT	\$ 198.56	\$ -	\$ (198.56)	
60432	CO-OP LUNCHEON/DINNER EX	\$ 2,881.54	\$ 3,000.00	\$ 118.46	
60434	OCEAN OPER ACCT BANK FEES	\$ -	\$ 200.00	\$ 200.00	
60435	FIDUCIARY FEES	\$ 7,568.43	\$ 10,000.00	\$ 2,431.57	
60440	ADVERTISING	\$ 1,745.07	\$ 1,500.00	\$ (245.07)	
60450	OFFICE SUPPLIES	\$ 10,736.79	\$ 9,000.00	\$ (1,736.79)	Organizing projects
60460	COMPUTER SERV. TECH SUPPO	\$ 3,321.44	\$ 4,800.00	\$ 1,478.56	*under budget by \$1,478-did much in-house
60461	COMPUTER/ PROGRAM TECH - T	\$ 4,823.00	\$ 8,000.00	\$ 3,177.00	\$3,177 under budget-should budget less in 2023
60470	OFFICE PHONE	\$ 8,102.60	\$ 8,000.00	\$ (102.60)	
60475	OFFICE INTERNET CONNECTION	\$ 2,864.43	\$ 3,000.00	\$ 135.57	
60486	PRINTER MAINT. AGREEM	\$ 9,517.07	\$ 14,500.00	\$ 4,982.93	\$4,982 under budget-staff printed less to this expensive printer
60494	POSTAGE EXPENSE	\$ 1,789.73	\$ 6,000.00	\$ 4,210.27	emailed more, mailed less
60495	OFFICE MISC. EXPENSE	\$ 2,496.84	\$ 3,000.00	\$ 503.16	
60496	CHRISTMAS BONUS	\$ 4,000.00	\$ 4,000.00	\$ -	
60497	ADMIN FEES - PAYROLL/401K	\$ 23,593.26	\$ 22,000.00	\$ (1,593.26)	*high fees-changed providers in January 2022
60498	PRIOR YEAR OVERLAP EXPENS	\$ 5,946.34	\$ -	\$ (5,946.34)	expenses incurred in 2020 but captured in 2021
	<b>Office &amp; Administrative</b>	<b>\$ 253,471.81</b>	<b>\$ 301,235.00</b>	<b>\$ 47,763.19</b>	\$47,763 under budget

**2021 INCOME & EXPENSES** with detailed notes .....continued

**January 1 - December 31, 2021**

Account	Description	Year-To-Date	Budget	over/under	NOTES
60510	CUSTODIAN SALARIES	\$ 30,844.75	\$ 48,269.00	\$ 17,424.25	\$17K under budget due to less staffing during Covid
60520	CLUBHOUSE ELECTRICITY	\$ 18,414.91	\$ 32,000.00	\$ 13,585.09	\$13,585 under budget due to clubhouse closure during Covid
60530	WATER & SEWER	\$ 1,160.08	\$ 4,000.00	\$ 2,839.92	resident's non-payment CV4 had to pay
60531	WATER & SEWER TAX SALE - RE	\$ 1,516.87	\$ -	\$ (1,516.87)	
60535	CLUBHOUSE OIL	\$ 9,716.44	\$ 20,000.00	\$ 10,283.56	\$10 under budget due to clubhouse closure during Covid
60540	CLUBHOUSE ALARM	\$ 2,529.57	\$ 3,000.00	\$ 470.43	
60550	CLUBHOUSE SUPPLIES	\$ 5,138.72	\$ 6,000.00	\$ 861.28	
60560	CLUBHOUSE EQUIPMENT	\$ 1,803.68	\$ 500.00	\$ (1,303.68)	
60570	CLUBHOUSE PHONE	\$ 1,472.08	\$ 1,500.00	\$ 27.92	
60575	CLUB HOUSE COPIER EXP-LIBR	\$ -	\$ 1,500.00	\$ 1,500.00	expenses captured under printer maintenance agreement
60576	C/H HEATING/AIR REPRS	\$ 7,094.92	\$ 3,000.00	\$ (4,094.92)	*major equipment update required
60580	C/H REPAIRS-IMPROVMT	\$ 876.44	\$ 1,000.00	\$ 123.56	
60585	C/H GROUNDS MISC. EXP	\$ 1,438.84	\$ 2,500.00	\$ 1,061.16	
60590	C/H MAINT. CONTRACTS	\$ 1,165.00	\$ 4,000.00	\$ 2,835.00	included new contracts
60593	BINGO EXPENSES/SUPPLIES	\$ 30.00	\$ -	\$ (30.00)	
60594	FLEA MARKET EXPENSES	\$ 400.37	\$ -	\$ (400.37)	
60595	C/H MISC. (TRRV,AD,GUTT,GR)	\$ 1,500.00	\$ 4,000.00	\$ 2,500.00	
	<b>Clubhouse</b>	<b>\$ 85,102.67</b>	<b>\$ 131,269.00</b>	<b>\$ 46,166.33</b>	<b>\$46K under budget</b>
60610	LEGAL FEES	\$ 14,666.20	\$ 18,000.00	\$ 3,333.80	
60630	OTHER PROFESSIONAL FE	\$ 525.00	\$ 3,000.00	\$ 2,475.00	
60640	GENL. ACCOUNTING FEES	\$ 2,075.00	\$ 2,500.00	\$ 425.00	
60645	AUDIT FEES	\$ 16,810.00	\$ 16,000.00	\$ (810.00)	
	<b>Professional Fee</b>	<b>\$ 34,076.20</b>	<b>\$ 39,500.00</b>	<b>\$ 5,423.80</b>	<b>\$5K under budget</b>
60710	GENERAL INSURANCE	\$ 377,252.56	\$ 350,000.00	\$ (27,252.56)	insurance increase
60715	AUTO INSURANCE	\$ 17,834.95	\$ 17,000.00	\$ (834.95)	
60720	WORKMAN'S COMPENSATION	\$ 27,976.09	\$ 20,000.00	\$ (7,976.09)	*staff work-related injuries
60750	EMPLOYEE HEALTH INSURANCE	\$ 135,115.32	\$ 180,000.00	\$ 44,884.68	\$44,884 under budget due to staffing changes
60751	EMPLOYEE DENTAL INSURANCE	\$ 2,799.41	\$ 6,800.00	\$ 4,000.59	\$44,884 under budget due to staffing changes
60752	EMPLOYEE GROUP LIFE INSURA	\$ 1,339.54	\$ 2,000.00	\$ 660.46	
60753	EMPLOYEE VISION INSURANCE	\$ 577.02	\$ -	\$ (577.02)	
	<b>Insurance</b>	<b>\$ 562,894.89</b>	<b>\$ 575,800.00</b>	<b>\$ 12,905.11</b>	<b>\$12,905 under budget</b>
70150	BUS SERVICE EXPENSE	\$ 71,896.13	\$ 66,000.00	\$ (5,896.13)	
	<b>Bus Service</b>	<b>\$ 71,896.13</b>	<b>\$ 66,000.00</b>	<b>\$ (5,896.13)</b>	<b>*some 2020 payment carried over to 2021</b>
70250	LAWN SERVICE EXPENSE	\$ 303,028.20	\$ 320,000.00	\$ 16,971.80	
	<b>Lawn Maintenance</b>	<b>\$ 303,028.20</b>	<b>\$ 320,000.00</b>	<b>\$ 16,971.80</b>	<b>under budget-early payment discounts applied</b>
70350	SNOW REMOVAL EXPENSE	\$ 53,088.94	\$ 80,000.00	\$ 26,911.06	
	<b>Snow Removal</b>	<b>\$ 53,088.94</b>	<b>\$ 80,000.00</b>	<b>\$ 26,911.06</b>	<b>\$26,911 under budget due to little snowfall in 2021</b>
70450	EXTERMINATING EXPENSE	\$ 84,949.47	\$ 77,000.00	\$ (7,949.47)	
70451	MOLD TREATMENT EXP	\$ 7,273.43	\$ -	\$ (7,273.43)	
	<b>Exterminating</b>	<b>\$ 92,222.90</b>	<b>\$ 77,000.00</b>	<b>\$ (15,222.90)</b>	<b>\$15K over budget due to higher than expected crawlspace remediations</b>
70520	STREET LIGHTING EXP.	\$ 3,768.94	\$ 20,000.00	\$ 16,231.06	
70525	PARKING LOT LIGHTING	\$ 9,819.58	\$ -	\$ (9,819.58)	
	<b>Street Lighting</b>	<b>\$ 13,588.52</b>	<b>\$ 20,000.00</b>	<b>\$ 6,411.48</b>	<b>\$6,411 under budget</b>
70720	REAL ESTATE TAX EXP.	\$ 1,308,090.75	\$ 1,488,675.00	\$ 180,584.25	\$180K overbudgeted to consider possible additional tax increases
70750	R/E TAX -SR.& VET DED	\$ 92,252.12	\$ -	\$ (92,252.12)	no budget line item *captured and budgeted individually
	<b>Real Estate Taxes</b>	<b>\$ 1,400,342.87</b>	<b>\$ 1,488,675.00</b>	<b>\$ 88,332.13</b>	<b>\$88K overall under budget</b>
70850	PAYROLL TAX EXPENSE	\$ 45,596.59	\$ 40,000.00	\$ (5,596.59)	
70860	EMPLOYER 401K CONTRB	\$ 1,476.41	\$ 3,500.00	\$ 2,023.59	
	<b>Payroll Taxes</b>	<b>\$ 47,073.00</b>	<b>\$ 43,500.00</b>	<b>\$ (3,573.00)</b>	
70950	RPLCMNT FUND ASSESSMT	\$ 778,685.48	\$ 778,627.00	\$ (58.48)	
70980	OPERATING CONTINGENCY	\$ 1,000.00	\$ -	\$ (1,000.00)	
	<b>Replacement Reserve</b>	<b>\$ 779,685.48</b>	<b>\$ 778,627.00</b>	<b>\$ (1,058.48)</b>	
	<b>TOTAL EXPENSES</b>	<b>\$ 4,144,384.65</b>	<b>\$ 4,419,936.00</b>	<b>\$ 275,551.35</b>	<b>\$275K overall under budget</b>
	<b>Current Year Net Income/(loss)</b>	<b>\$ 184,941.71</b>	<b>\$ (108,708.00)</b>	<b>\$ 293,649.71</b>	<b>net income after expenses</b>
					<b>\$ 293,649.71</b>
		income after expenses	income offset		

## CRESTWOOD VILLAGES TAKE ACTION!

In late December, Village Four hosted an impromptu President's Meeting to discuss remaining open or closing effective January 1st due to the NJ liability protection that was expiring on December 31st. The meeting was well attended by all Crestwood Villages and most expressed their concern of losing the liability protection in the event that someone claims they contracted Covid19 at any of our clubhouses.

Although some villages chose to remain open while others closed to reassess the situation, one thing we all agreed on was taking action to express our dissatisfaction with removing the liability protection our state and local officials have not extended into 2022.

Our attorney drafted the letter for us to all sign and send off to every elected official in our local area and also at the state level.

We're all frustrated that one lawsuit against our communities could potentially bankrupt us, and we continue to do everything we can possibly think of to keep our facilities open while also protecting us financially.

[Place on Letterhead]

[Insert Date]

[Insert Name of Legislator]

[Insert Address]

Re: Urgent Appeal-COVID-19 Immunity Legislation for Community Associations

Dear [Insert Name of Legislator]:

Please be advised that I am the President of the Board of Trustees of the above referenced Senior Community Association, and on behalf of our Association, along with each Association additionally named below, hereby make this urgent appeal to extend the legislation providing immunity for Community Associations from negligent exposure to COVID-19.

As you are aware, Senate Bill S4186, was proposed to extend the immunity afforded to Community Associations, for suits stemming from negligent exposure to COVID-19. As you are also aware, the aforementioned Senate Bill, as well as the concomitant Assembly Bill, were relegated to the appropriate Committees for discussion, however, the legislature has failed to act.

Please accept this correspondence as an urgent appeal on behalf of each of our Senior Retirement Communities to extend the limitation on liability to Community Associations, for negligent exposure to COVID-19. The legislature's failure to extend the limitation on liability has caused an extreme hardship on our communities, as well as similarly situated communities to the extent all residents are fearful of a lawsuit, in the event we open our common facilities! In a Senior Community, such as ours, the Clubhouse and activities are the lifeblood of our Association, and our inability to open the common areas is causing an extreme hardship on our senior residents, more particularly, your constituents.

We strongly urge you to propose legislation to extend the limitation on liability afforded to Community Associations for negligent exposure to COVID-19. There is simply no justifiable excuse not to extend this legislation to all Community Associations, particularly Senior Communities, so that we may retain some sense of normalcy in these most trying times.

As an Association, and particularly as your constituents, we sincerely thank you for your consideration and understanding, and we would certainly welcome the opportunity to discuss this matter further. Once again, thank you, and we trust you will take immediate action on this issue.

Very truly yours,

[Insert President, Board of Trustees]

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# GUARANTEED LOWEST PRICING

ads-4232

## REMEMBERING TRUSTEE DICK MARTIN



We all share the shock and grief at the passing of our dear friend and Trustee, Dick Martin.

Dick served on the Board of Trustees from January 2020 through December 2021 and had been reelected to the board for another 2-year term which was to begin January 2022.

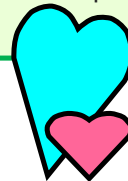
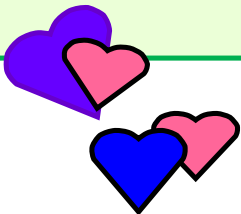
In addition to serving on the board, Dick managed our monthly newsletter delivery teams for too many years to count, rain or snow, Dick made sure the newsletters got delivered, even if that meant delivering them himself, which he often did.

Dick was a true asset to the board by always keeping a level head when things got heated, and knowing just when to throw in a well-timed joke to bring conversations to a halt and allow for a hearty laugh from everyone in the room. His quick wit and easy going philosophy made Dick someone we all wanted to be around, no matter what the circumstance. His determination to master board email communications was like that of a schoolboy mastering a new toy. In no time he was proudly embracing his newly acquired technological skills with us all.

The boardroom is not the same without Dick's presence but we continue to remember his gracious style and humility which will be with us for a long time to come.

Village Four was very proud to have Dick Martin on our Board of Trustees, he is greatly missed.

"I met Dick Martin several years ago here at Crestwood Village IV CO-OP. We played cards every Monday night at the clubhouse as well as at our homes on Thursday nights. His lovely partner Mary Ann also joined us on Thursday night. We were both trustees at the village as well. He will be sorely missed. Dick was funny, yet serious when he needed to be. My wife June I and both loved him very much! Rest in peace my friend!"



## DON'T CROSS THE LINE

Residents are not permitted to contact our village attorney under **ANY** circumstances.

Unfortunately, we must use valuable space in our newsletter to address inappropriate action recently taken by a certificate holder to remind everyone that our attorney represents the community of Crestwood Village CoOp Four, Inc., and not individual residents.

More shocking is the idea that someone would believe they had the right to cost our village legal fees by complaining about a personal issue even though we'll still be paying for that call from the attorney to the trustees.

Calls from residents to our attorney will not be returned.

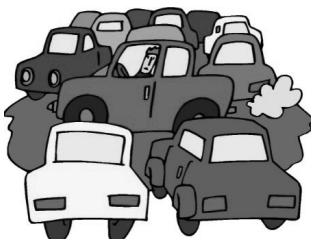
Complaints you feel are not being addressed should be discussed with your District Rep who will then bring it to the board, if necessary. If the District Rep receives an answer he or she disagrees with, it's not appropriate for him or her to reach out to the attorney either. Sometimes we get answers we don't like or agree with; however, as adults, we all must respect those lines that should not be crossed.

## PARKING REMINDER

Cars parked in driveways must not encroach on front steps and restrict access to the unit in the event of an emergency.

Cars have been seen parked within inches of a unit's front step which would make it impossible for emergency crews to gain quick access inside.

Cars parked in this manner will be towed.



## NEW CUSTODIAN

Frankie Welch has joined our custodial team, under the direction of Regina McCabe, our Head Custodian.

Frankie is a retired Ocean Township Road Crew employee whose father owned a cleaning service which enabled him to learn and use the floor stripping, buffing & polishing machines. He impressed Regina during the interview process and he has proven to be a wonderful addition to our team.

Frankie has been brought on to work nights; however, with the clubhouse now being closed, he'll coordinate alternate hours with our late afternoon staff.

Annual Post Tax Year Income Statements are due to the clubhouse no later than March 2nd for us to deliver to the tax office by March 3rd.

	Assessed	Tax Rate
	2021	
Model	Value	Taxes Paid
Madison	\$22,500	<b>\$481.16</b>
Essex	\$27,500	<b>\$588.09</b>
Windsor	\$34,000	<b>\$727.09</b>
Devon	\$43,000	<b>\$919.56</b>
Hampshire	\$31,000	<b>\$662.94</b>
Georgetowne	\$47,000	<b>\$1,005.10</b>
Oxford I	\$51,000	<b>\$1,090.64</b>
Oxford II	\$48,000	<b>\$1,026.48</b>
Stratford	\$54,000	<b>\$1,154.79</b>
Lexington	\$75,000	<b>\$1,603.88</b>
Cambridge	\$68,000	<b>\$1,454.18</b>
Yardley	\$95,000	<b>\$2,031.58</b>
Yorktowne	\$95,000	<b>\$2,031.58</b>




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ad-468

# KIRMS PHOTOGRAPHY

## Black And White Images

It's winter, and our outdoor photography has lost much of its color. Now is a good time to start thinking about shooting some images that will produce nicely in black and white. But what type of images will convert nicely?

The lack of color emphasizes detail and composition. I look for images with a lot of detail, such as old fences and buildings, and trees. Bare trees against the sky also work well. Moody images, such as those with fog are always a good choice. You can also look for repeating patterns and leading lines. Many indoor shots convert quite well.

I suggest you shoot in color and convert to mono on the computer if you can. Digital cameras are designed to capture in color and use three color channels to capture an image. When you tell the camera to shoot in mono, the camera will only use one channel, causing a loss of detail. Shooting in color will give you the choice of keeping the color image.

That's it for this month. You can email me with questions about your photography at [bill@KirmsPhotography.com](mailto:bill@KirmsPhotography.com). Visit my site [www.KirmsPhotography.com](http://www.KirmsPhotography.com) if you'd like to see some of my work. Keep shooting and trying to improve your images, but always have fun with your camera.



## WINTER SNOW REMOVAL PROCESS

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 area social media groups as they're often times not the same as here in Whiting.

Our snow removal vendor also plows other villages so it's not always possible to tell when the plowing process will begin at our village.

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 walkway 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 be prepared to provide a doctor's note explaining your medical needs that require being plowed before others. 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 shoveling crews 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.

We successfully sold and removed the corresponding expenses off our 2021 books for 2 units, just a bit shy of our expectations.

A third has also been completely renovated, is listed for sale, and is now having many realtor showings.

All three of these were estate owned units, which means we can only reimburse ourselves for expenses, but any profit must be sent to the estate. Even so, once these close, we reimburse ourselves for maintenance hours and any materials we purchased, so those expenses are cleared off of our financial books.



CV4 outright purchased a 4th unit for \$20K which has been completely renovated and is now listed for \$190K. After all renovation expenses and miscellaneous fees are calculated, we expect a nice income offset to the village. We will post all financials related to this unit once it's sold.

We are now working our way through the litigation list to revoke certificates that have been pending for too long. Once the village takes possession of these additional units we'll begin any necessary renovations to prepare them for sale. This process keeps our stock value where we like, as well as attracting people who prefer newly renovated turn-key homes.

**Gutter Cleaning** - We appreciate your patience this year as the gutter cleaning project was pushed back farther than we planned due to maintenance staff being over extended on other deadlines and dealing with annual flu season staff shortages.



**CURBSIDE DEBRIS PICKUP RESUMES IN MARCH!**







**2021  
Appreciation  
Luncheon**

FRIDAY, DECEMBER 17, 12:30 p.m.  
Independence Hall Clubhouse

Please join us as we thank our  
Crestwood Village Co-Op Four volunteers  
for giving their time and efforts to our  
village during this past year.

We would like to take this opportunity  
to show our appreciation to your  
dedication to our community.

RSVP BY FRIDAY, NOVEMBER 28<sup>TH</sup>  
by calling 732-350-0230

Please let us know if you would like to  
bring a guest when you RSVP.  
\$10.00 guest fee is due by November  
28<sup>TH</sup>.

Make checks payable to "Crestwood  
Village Four"



Close to 80 volunteers, staff, trustees, and guests enjoyed a delicious lunch catered by Nona's, one of our favorite local restaurants

The main hall was buzzing with Christmas music and cheer and the clubhouse was once again decorated for the holidays

Thanks to all 2021 volunteers, V4 is able to offer some of the most entertaining events and activities in the villages.

## 2021 VOLUNTEER LUNCHEON



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- Take out and/or add new shelf liners
- Gardening and weeding
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# FEBRUARY 2022 BUS SCHEDULE

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
		1	2 9:00 AM Whiting Shopping Center & Whiting Commons Pm Only– Lacey Mall /Shop-Rite /Wal-Mart	3 <b>NO TRIPS TODAY</b>	4 9:00 AM Whiting Shopping Center and Whiting Commons 11:30 am Manchester Shop Rite	5 <b>NO TRIPS TODAY</b>
6 9:00 AM CHURCH STOPS AT: VARIOUS CHURCHES	7 10:00am Dollar Tree Whiting Shopping Center and Whiting Commons Return 12:40pm	8	9 9:00 AM Ocean County Mall Target/Lowes, DSW, Michaels	10 <b>NO TRIPS TODAY</b>	11 9:00 AM Whiting Shopping Center and Whiting Commons. 11:30 am Manchester Shop Rite	12 <b>NO TRIPS TODAY</b>
13 9:00 AM CHURCH STOPS AT: VARIOUS CHURCHES	14 10:00am Dollar Tree Whiting Shopping Center and Whiting Commons Return 12:40pm	15	16 9:00 AM Whiting Shopping Center & Whiting Commons Pm Only– Lacey Mall /Shop-Rite /Wal-Mart	17 <b>NO TRIPS TODAY</b>	18 9:00 AM Whiting Shopping Center and Whiting Commons. 11:30 am Manchester Shop Rite	19 <b>NO TRIPS TODAY</b>
20 9:00 AM CHURCH STOPS AT: VARIOUS CHURCHES	21 10:00am Dollar Tree Whiting Shopping Center and Whiting Commons Return 12:40pm	22	23 9:00 AM Wal-Mart, Aldi's, Kohl's Toms River	24 <b>NO TRIPS TODAY</b>	25 9:00 AM Whiting Shopping Center and Whiting Commons. 11:30 Manchester Shop Rite	26 <b>NO TRIPS TODAY</b>
27 9:00 AM CHURCH STOPS AT: VARIOUS CHURCHES	28 10:00am Dollar Tree Whiting Shopping Center and Whiting Commons Return 12:40pm					

# NEW TRUSTEE

Please join us in welcoming **DONNA M. GOLDING** to our Board of Trustees.

Donna fills the seat of our beloved Dick Martin, who recently passed on. Dick's two year term, now Donna's term, began January 1, 2022 and runs through December 31, 2023.

Donna expressed interest in being involved during her new resident's interview with her husband before recently moving into Village Four. After a thorough review of her resume the board requested an in-person interview with Donna that went extremely well.

Her extensive office background while at Capital One includes organizing, computer skills, Microsoft Office Suite proficiency, leading departments and team projects, vendor and supplier assistance, preparing distribution lists & monthly financial reports, as well as general office skills.

Donna is a current Trustee for Riverdale Land Conservancy and has served in several Women's Clubs (Riverdale, Richmond, and Wernersville) in capacities of Recording Secretary, Treasurer, Vice-President, and President.

Her numerous Club affiliations have prepared her for much of the responsibilities she will encounter as a CV4 Trustee.

***"I'm excited to be on the Crestwood Village Four Board of Trustees. I look forward to meeting and serving the people of our community and to continue the work that this board is accomplishing."***

The trustees are just as excited to have Donna on the board. Her pleasant demeanor and ability to understand various business scenarios allows her to cope with them effectively. Easily adaptable and flexible during changing times, Donna comprehends business operations and can provide quality insight as to how to achieve goals and ensure success. We believe Donna will be a significant addition to our Board of Trustees.

\*By a unanimous vote of the trustees on January 24, 2022, Donna was appointed to the vacant seat (in accordance with our by-laws clause regarding filling a vacant seat) for the 2-year term that ends in December 2023. Donna is scheduled to be sworn in on Monday, January 31st and will begin her trustee responsibilities at our weekly board meeting immediately following.

**\*REMINDER** - Trustee positions are volunteer positions. Trustees receive NO compensation or favoritism for serving on the Board of Trustees.

## 2022 BOARD OF TRUSTEES:

- Jo-Ann McKeon, President
- Frank Skettini, Vice President
- Ed Figler, Treasurer
- Karen Reuther, Secretary
- Wayne Strelecki, Trustee at Large
- Donna Golding, Trustee at Large



## LOOKING TO DO EVEN BETTER THINGS IN 2022!

*\*for anyone complaining about the trustee appointment process please refer to the by-laws section below which states that board vacancies shall be filled by a vote of the majority of the remaining trustees.*

*NO, someone who ran for election is not automatically appointed to the board due to default. We have explained this many times but there are still some people who choose to ignore this process. A candidate for trustee who sees these instructions in our by-laws but chooses to disregard them is not a good fit for this board as we always do our best to follow our governing documents.*

### ARTICLE IV 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.

# 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	<b>Jefferson Lane:</b> 1-4A,B,C,D; 5; 6-10A,B	<b>848-223-4409</b>
Carol Marsella	1A, 2B, 4B, 8B, 9A, 9B	<b>Independence Pkwy.:</b> 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; <b>Hudson Pkwy.:</b> 154-156A,B; 158A,B,C,D,E,F; 160A,B; 162-164A,B,C,D; 166-168-170-172A,B; <b>Lincoln Ct.:</b> 1-2-3-4-5-6-7; <b>Musket Ct.:</b> 1-2-3-4-5; <b>Musket Lane:</b> 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; <b>Moccasin Dr.:</b> 17-19-21-23; 24A,B; 25-27-29-31-33-35; <b>Webster Ct.:</b> 1-2-3-4-5-6	<b>973-570-3470</b>
Caroline Statile	1B, 2A	<b>Independence Pkwy.:</b> 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; <b>Grant Ct.:</b> 1-2-3-4-5-6-7	<b>732-350-0701</b>
Irene Tysh	5A, 5B	<b>Valley Forge Dr.:</b> 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; <b>Yorktowne Pkwy.:</b> 69A,B,C,D; 71-73-82-84-86-8890A,B	<b>732-604-9388</b>
Gene Faulkner	15B	<b>Hudson Pkwy.:</b> 127-128-129A,B; 130A,B,C,D,E,F; <b>Mohican Lane:</b> 8-9A, B; 10-11-12-13A,B,C,D	<b>848-240-3924</b>
Alan Grote	17A, 18B	<b>Flintlock Lane:</b> 1-5-6-8A,B,C,D; 2-3-4A,B; <b>Alden Ct.:</b> 1-2-3-4A,B; 5A,B,C,D,E,F; <b>Franklin Lane:</b> 20-22-24-26-28-30-32-34-36A,B; 29-31-33-35-37-39-41	<b>732-779-3937</b>
Irene Gendron	19A, 19B	<b>Raleigh Dr.:</b> 1-2-3-4-5-6A,B; <b>Pioneer Ct.:</b> 1-2-3-4-5-6-7; <b>Franklin Lane:</b> 4-6-8-10-12-14-16-18-19-21-23A,B; 15-17-25-27; <b>Adams Ct.:</b> 1-2-3-4-5-6	<b>609-284-4461</b>
Blanche Doran	20B	<b>Hudson Pkwy.:</b> 105-107A,B; 109-111A,B,C,D; <b>Jackson Ct.:</b> 1-2-3-4A,B; <b>Monticello Dr.:</b> 14-16-18-20A,B	<b>732-849-4701</b>
Lynne Tuzik	21A	<b>Monticello Dr.:</b> 3-4-5-6-7-8-10-11-12-13A,B; 9A,B,C,D	<b>561-703-1662</b>
Al Costanzo	22A	<b>So. Columbus Blvd.:</b> 100-102-104-105-106; <b>Windsor Ct.:</b> 1 thru 9; <b>Wayne Ct.:</b> 1 thru 8; <b>Liberty Ct.:</b> 1 thru 5	<b>908-298-1144</b>

SEE PAGE 15 FOR DISTRICT REP VACANCIES

February 2022

Manchester Township Tax Collector has asked that the following notice be posted in our February newsletter

**IMPORTANT MESSAGE: COVID-19 RATEPAYER RELIEF MEASURES**

*Certain measures are in place providing relief to ratepayers experiencing economic hardship during the COVID-19 pandemic. Please review this message in its entirety. For more information please go to our website at [www.manchestertwp.com](http://www.manchestertwp.com) or contact 732-657-8121 ext. 3700/ [taxcollector@manchestertwp.com](mailto:taxcollector@manchestertwp.com).*

SERVICE SHUTOFF MORATORIUM

BE ADVISED that Executive Order 229 currently prohibits a local government from shutting off water or electric service to a residential customer, or to accounts primarily serving residential customers, due to nonpayment of water, sewer, or electric charges unless the disconnection is to prevent or ameliorate a risk to public health or safety. **This shutoff moratorium remains in effect until January 1, 2022.**

LATE PAYMENT PENALTY AND LIEN ENFORCEMENT MORATORIUM

BE ADVISED that, **until January 1, 2022**, Executive Order 229 places a moratorium on local governments enforcing late payment charges and penalties on water or electric accounts, or referring a delinquent water or electric payment to tax sale. **On or after January 1, 2022**, charges and penalties may be imposed for delinquent payments, and any payments remaining delinquent may be referred to a tax lien sale held by the municipal tax collector.

BILL ASSISTANCE AND ARREARAGE FORGIVENESS PROGRAMS

The New Jersey Department of Community Affairs (DCA) is currently developing a Low Income Household Water Assistance Program (LIHWAP). This program is designed to assist water and sewer customers facing economic hardship due to the COVID-19 pandemic. Further information will be provided once the program goes live.

OPPORTUNITY TO REPAY ARREARAGES IN INSTALLMENTS

BE ADVISED that residents experiencing economic hardship during COVID-19 and who are behind on their water & payments may be eligible to enter into an agreement whereby the resident agrees to pay their arrearages in installments over a period of time. As part of the agreement, the resident must keep up to date on all current charges. For more information on repaying arrearages in installments, please contact 732-657-8121 ext. 3700 or [taxcollector@manchestertwp.com](mailto:taxcollector@manchestertwp.com).

**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
10A	Hudson Pkwy.: 131-132A,B; 133A,B,C,D; 134-136-138-140A,B;
10B	Molly Pitcher Ct.: 1-9A,B; Molly Pitcher Blvd.: 1-2-3-4-5-6A,B; 8-10-12A,B,C,D
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

**2022 Vendor Contracts**

Our 2022 Roofing Project contract has been awarded to Stanley Contracting based on Stanley agreeing to hold their 2021 bid pricing throughout 2022. Although we only used Stanley for a few roofs last summer, we look forward to a closer partnership this coming year as they work through our 2022 roofing list.

As in 2020 and 2021, our maintenance staff will again be walking through the village in late February — early March to assess each individual unit for priority repairs. They'll note the condition of roofs, driveways, crawlspace covers, garbage cans, and tree removals by using a 1-3 priority system. Of course, any repairs identified as priorities but not done in 2021 will be moved onto the new list.

These lists are constantly being updated as priorities arise. Example, someone was on the list for a new roof in 2021; however, that roof is not leaking but rather in poor condition. Then an unexpected wind storm passes through pulling shingles off other roofs which results in leaks and critical inside damage. Using the allocated funds from the 2022 budget calls for us to have these priority roofs jump the list for the moment.

# FEBRUARY 2022

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
		1 CLUBHOUSE OPENS TO CV4 SHAREHOLDERS AND SPOUSES ONLY (8:30AM- 4:00PM, MON-FRI)	2  GROUNDHOG DAY	3 Garbage Pick-Up	4 Recycle Pick-up	5 Clubhouse Closed
6	7 Garbage Pick-Up	8	9	10 Garbage Pick-Up District Reps 1:00PM	11	12 Clubhouse Closed
13	14 Garbage Pick-Up Valentine's Day 	15	16	17 Garbage Pick-Up	18 Recycle Pick-up	19 Clubhouse Closed
20 National Love Your Pet Day 	21 Garbage Pick-Up PRESIDENTS' DAY Office closed	22	23	24 Garbage Pick-Up	25	26 Village-Wide Garage Sales
27	28 Garbage Pick-Up		CLUBHOUSE OPEN TO SHAREHOLDERS AND THEIR SPOUSES ONLY MONDAY-FRIDAY FROM 8:30AM-4:00PM	<u>ALWAYS OPEN:</u> -Library -Billiards -Internet Cafe		