

# CRESTWOOD VILLAGE

CO-OP FOUR

Phone (732) 350-0230 Fax (732) 350-6930

[www.crestwoodvillagefour.com](http://www.crestwoodvillagefour.com)

**JUNE 2022**

## CLOSINGS...CLOSINGS...CLOSINGS...SO MANY CLOSINGS!!!!

About a year and a half ago, I was blessed with the wonderful opportunity of becoming your Community Manager. Within my first month or so, I was asked if I would consider conducting CV4's closings as well. Of course, I immediately replied YES! I was told there may be several or less a month. Well, to date I have done countless closings with many more on the way. Recently, the average number of closings are many more than several monthly. Most months, I conduct two a day, Tuesday thru Friday. Here at CV4 there are no closings on Mondays, as Mondays are meeting days. The first closing starts at 10:00 am and the afternoon closing starts at 1:00 pm, each closing could last up to two hours. There are many steps that CV4 requires to be completed before a closing date can be scheduled. With regards to the many steps, you have a fantastic Management Team that will assist you from your very first step right through to your closing.

Your Management Team very often receives the same questions such as: Can I sell by owner? Answer; Yes you can. Do I have to list with a realtor? Answer; No, you do not. Must I use a lawyer? Answer: A lawyer is not needed. Who conducts the title search? Answer: There is no title, so no search is ever needed. A title could never be found because CV4 is a Co-Op. Who performs the land survey? Answer: No one. There is never a need for a land survey as the land does not belong to you.

There is a standard process for selling your unit in CV4 which any member of your Management Team would be very happy to go over with you. CV4 does have a Resale Checklist, which if you would like one, contact the office and it can be emailed or mailed to you, or you can pick it up at the front window of your Management Office. I hope this helps answer some of your questions.

BY: VALARIE T. SEIDNER, COMMUNITY MANAGER/RESALE COORDINATOR

REFRESHMENTS AVAILABLE

FOOD AT

4:00 PM

BINGO STARTS

AT 6:00 PM

# Bingo!

RESUMES JUNE 7TH

EVERY TUESDAY AT VILLAGE FOUR

WE HAVE PULL TABS!

### JUNE AT A GLANCE

JUNE 1 CURBSIDE DEBRIS PICK UP  
JUNE 2 - WOMEN'S CLUB MEETING  
JUNE 4 - FLEA MARKET  
JUNE 7 - BINGO RESUMES  
JUNE 9 - DISTRICT REP MEETING  
JUNE 10 - MANCHESTER TWP RECYCLING  
JUNE 17 - JUNETEENTH OBSERVED OFFICE CLOSED  
JUNE 19 - FATHER'S DAY/JUNETEENTH  
JUNE 24 - MANCHESTER TWP RECYCLING  
JUNE 25 - COMMUNITY WIDE GARAGE SALES

# INCOME/EXPENSE STATEMENT PERIOD: 1/1/22 - 4/30/22

| Account Description                | Year-To-Date           |
|------------------------------------|------------------------|
| <b>INCOME</b>                      |                        |
| 40105 Monthly Carrying Charges     | \$ 1,369,097.21        |
| 40125 LATE FEE INCOME              | \$ -                   |
| 40155 REPAIR FEE INCOME            | \$ 8,975.00            |
| 40160 HOME INSPECTION INCOME       | \$ 375.00              |
| 40227 INT. INC. OCEAN - #1611      | \$ 67.14               |
| 40245 INT. INC. OCEAN FIRST        | \$ 205.10              |
| 40276 INT. INC. OCEAN - #1610      | \$ 601.32              |
| 40510 ADMIN. FEE INCOME            | \$ 10,154.00           |
| 40536 INCOME FROM PARKING LEASE    | \$ 3,000.00            |
| 40545 FLEA MARKET INCOME           | \$ 1,552.45            |
| 40590 MISC. INCOME                 | \$ 2,925.00            |
| 40591 TWP. REIMB. SNOW REMVL - PR  | \$ -                   |
| 40592 TWP. REIMB. - STR LGHT PR YR | \$ -                   |
| 40595 INCOME FROM CREDIT APPLICA   | \$ 14,168.96           |
| <b>Subtotal Income</b>             | <b>\$ 1,411,121.18</b> |
| <b>EXPENSES</b>                    |                        |
| 60010 SUSPENSE EXP ACCT            | \$ -                   |
| 60110 MAINTENANCE SALARIES         | \$ 68,722.50           |
| 60115 ON-CALL MAINTENANCE PAY      | \$ 3,200.00            |
| 60125 GEN'L& INS REPAIRS/STORM D   | \$ -                   |
| 60130 TREE REMOVAL EXPENSES        | \$ -                   |
| 60131 CONCRETE REPAIR/RESURFACI    | \$ -                   |
| 60140 POWER WASHING/PAINTIN        | \$ 21,146.90           |
| 60150 MAINTENANCE SUPPLIES         | \$ 10,508.04           |
| 60155 MAINT. EQUIPMENT             | \$ -                   |
| 60156 CLUBHOUSE COVID-19 SUPPLIE   | \$ 102.31              |
| 60160 P/U TRUCK MAINTENANCE        | \$ 2,546.96            |
| 60161 MTC PICKUP TRK REG/LIC FEES  | \$ -                   |
| 60165 MAINTENANCE GAS EXP.         | \$ 3,100.66            |
| 60170 RADIO EXPENSE                | \$ -                   |
| 60176 ELECTRIC - BINGO SIGN        | \$ 55.33               |
| 60190 PUMP STAT ELECT WAYNE CT     | \$ 16.36               |
| 60195 MAINT. MISC. EXPENSE         | \$ -                   |
| 60196 MAINTENANCE UNIFORMS         | \$ 369.73              |
| 60197 VOICE MAIL CELLPHONE         | \$ 857.76              |
| <b>Maintenance</b>                 | <b>\$ 110,626.55</b>   |
| 60250 GARBAGE SUPPLIES             | \$ -                   |
| 60260 GARBAGE TRUCK MAINT.         | \$ 159.67              |
| 60265 GARBAGE GAS EXPENSE          | \$ 1,669.59            |
| 60270 LANDFILL DUMPING FEES        | \$ 500.92              |
| 60280 PERMITS/GARB REG/LIC FEES    | \$ 1,692.00            |
| <b>Garbage Dept</b>                | <b>\$ 4,022.18</b>     |
| 60405 OFFICE PETTY CASH            | \$ -                   |
| 60410 OFFICE SALARIES              | \$ 60,434.36           |
| 60420 EMPLOYEE MILEAGE/REIMBURS    | \$ 353.55              |
| 60430 TRUSTEE REIMBURSEMENT        | \$ -                   |
| 60432 CO-OP LUNCHEON/DINNER EX     | \$ 1,825.92            |
| 60434 OCEAN OPER ACCT BANK FEES    | \$ 2,044.86            |
| 60435 FIDUCIARY FEES               | \$ 2,284.01            |
| 60440 ADVERTISING                  | \$ 237.91              |
| 60450 OFFICE SUPPLIES              | \$ 1,690.76            |
| 60460 COMPUTER SERV. TECH SUPPO    | \$ 1,085.91            |
| 60461 COMPUTER/ PROGRAM TECH - T   | \$ 1,595.15            |
| 60470 OFFICE PHONE                 | \$ 2,674.45            |
| 60475 OFFICE INTERNET CONNECTION   | \$ 1,062.07            |
| 60486 PRINTER MAINT. AGREEM        | \$ 2,965.52            |
| 60494 POSTAGE EXPENSE              | \$ 353.36              |
| 60495 OFFICE MISC. EXPENSE         | \$ -                   |
| 60496 CHRISTMAS BONUS              | \$ -                   |
| 60497 ADMIN FEES - PAYROLL/401K    | \$ 3,933.00            |
| 60498 PRIOR YEAR OVERLAP EXPENS    | \$ -                   |
| <b>Office &amp; Administrative</b> | <b>\$ 82,540.83</b>    |



dreamstime.com

|                                       |                        |
|---------------------------------------|------------------------|
| 60510 CUSTODIAN SALARIES              | \$ 10,594.00           |
| 60520 CLUBHOUSE ELECTRICITY           | \$ 10,514.61           |
| 60530 WATER & SEWER                   | \$ 604.78              |
| 60531 WATER & SEWER TAX SALE - RE     | \$ -                   |
| 60535 CLUBHOUSE OIL                   | \$ 10,430.89           |
| 60540 CLUBHOUSE ALARM                 | \$ 332.35              |
| 60550 CLUBHOUSE SUPPLIES              | \$ 3,099.71            |
| 60560 CLUBHOUSE EQUIPMENT             | \$ -                   |
| 60570 CLUBHOUSE PHONE                 | \$ 596.28              |
| 60575 CLUB HOUSE COPIER EXP-LIBR      | \$ -                   |
| 60576 C/H HEATING/AIR REPRS           | \$ -                   |
| 60580 C/H REPAIRS-IMPROVMT            | \$ 438.23              |
| 60585 C/H GROUNDS MISC. EXP           | \$ -                   |
| 60590 C/H MAINT. CONTRACTS            | \$ -                   |
| 60593 BINGO EXPENSES/SUPPLIES         | \$ -                   |
| 60594 FLEA MARKET EXPENSES            | \$ -                   |
| 60595 C/H MISC. (TRRV,AD,GUTT,GR)     | \$ 225.00              |
| <b>Clubhouse</b>                      | <b>\$ 36,835.85</b>    |
| 60610 LEGAL FEES                      | \$ 7,839.09            |
| 60630 OTHER PROFESSIONAL FE           | \$ -                   |
| 60640 GENL. ACCOUNTING FEES           | \$ -                   |
| 60645 AUDIT FEES                      | \$ 12,275.00           |
| <b>Professional Fee</b>               | <b>\$ 20,114.09</b>    |
| 60710 GENERAL INSURANCE               | \$ 108,621.14          |
| 60715 AUTO INSURANCE                  | \$ 5,646.59            |
| 60720 WORKMAN'S COMPENSATION          | \$ 5,089.50            |
| 60750 EMPLOYEE HEALTH INSURANCE       | \$ 40,998.52           |
| 60751 EMPLOYEE DENTAL INSURANCE       | \$ 924.60              |
| 60752 EMPLOYEE GROUP LIFE INSURA      | \$ 320.40              |
| 60753 EMPLOYEE VISION INSURANCE       | \$ 185.28              |
| <b>Insurance</b>                      | <b>\$ 161,786.03</b>   |
| 70150 BUS SERVICE EXPENSE             | \$ 23,333.32           |
| <b>Bus Service</b>                    | <b>\$ 23,333.32</b>    |
| 70250 LAWN SERVICE EXPENSE            | \$ 101,696.54          |
| <b>Lawn Maintenance</b>               | <b>\$ 101,696.54</b>   |
| 70350 SNOW REMOVAL EXPENSE            | \$ 53,224.80           |
| <b>Snow Removal</b>                   | <b>\$ 53,224.80</b>    |
| 70450 EXTERMINATING EXPENSE           | \$ 26,304.38           |
| 70451 MOLD TREATMENT EXP              | \$ -                   |
| <b>Exterminating</b>                  | <b>\$ 26,304.38</b>    |
| 70520 STREET LIGHTING EXP.            | \$ 924.78              |
| 70525 PARKING LOT LIGHTING            | \$ 5,260.96            |
| <b>Street Lighting</b>                | <b>\$ 6,185.74</b>     |
| 70720 REAL ESTATE TAX EXP.            | \$ 327,022.71          |
| 70750 R/E TAX -SR.& VET DED           | \$ -                   |
| <b>Real Estate Taxes</b>              | <b>\$ 327,022.71</b>   |
| 70850 PAYROLL TAX EXPENSE             | \$ 15,178.54           |
| 70860 EMPLOYER 401K CONTRB            | \$ 1,786.14            |
| <b>Payroll Taxes</b>                  | <b>\$ 16,964.68</b>    |
| 70950 RPLCMNT FUND ASSESSMT           | \$ 216,666.68          |
| 70980 OPERATING CONTINGENCY           | \$ -                   |
| <b>Replacement Reserve</b>            | <b>\$ 216,666.68</b>   |
| <b>TOTAL EXPENSES</b>                 | <b>\$ 1,187,324.38</b> |
| <b>Current Year Net Income/(loss)</b> | <b>\$ 223,796.80</b>   |

## 2021 AUDIT REPORT

### INDEPENDENT AUDITOR'S REPORT

To the Board of Trustees and Stockholders of  
Crestwood Village Co-Op Four, Inc.,  
Independence Hall, Moccasin Drive  
Whiting, New Jersey 08759

**Opinion**

We have audited the accompanying financial statements of Crestwood Village Co-Op Four, Inc., which comprise the balance sheet as of December 31, 2021, and the related statements of revenues, expenses, and changes in fund balance and cash flows for the year then ended, and the related notes to the financial statements.

In our opinion, the financial statements referred to above present fairly, in all material respects, the financial position of Crestwood Village Co-Op Four, Inc. as of December 31, 2021, and the results of its operations and its cash flows for the year then ended in accordance with accounting principles generally accepted in the United States of America.

### 2020-2021 Comparatives:

Cash and cash equivalents have decreased by \$249K and investments have increased by \$599K for an overall increase in cash and investments of \$350K. "Any increase in these items is usually a pretty good sign"...Bob Elliott

To the right is the short version of our 2021 Financial Audit which shows ending excess revenues of \$367,810 after expenses.

You can see that Other Revenues exceeded expectations by \$105,335 which is mostly due to the exceptionally high resale numbers that credited administrative, resale, and transfer fees.

Spending \$344,416 less in budgeted expenses also helped to get us to this large surplus to carry over into 2022.

If we had to do every major repair to the village it would cost \$24M. We funded the Reserve Replacement account by \$1,168,188, which was \$169K more than the \$999,600 recommended 2020 RR Study. 2021 could quite possibly be the first time in recent memory that our Reserve Replacement account has been more than fully funded.

Final comments from our auditor:

We had a good year, financially. His only recommendation is that the board take a hard look at what is being put into the Reserve Replacement fund.

*\*The audit meeting minutes are posted in the clubhouse and are available, along with the full audit report by calling the office*

### CRESTWOOD VILLAGE CO-OP FOUR, INC. SCHEDULE OF REVENUES, EXPENSES AND ALLOCATIONS TO FUNDS AS COMPARED TO BUDGET YEAR ENDED DECEMBER 31, 2021

|  | Actual            | (Unaudited)<br>Budget | Variance<br>Favorable<br>(Unfavorable) |
|--|-------------------|-----------------------|--|
| <b>REVENUES</b>  |                   |                       |  |
| <b>Membership assessments</b>  |                   |                       |  |
| Membership assessments   | \$ 4,191,228      | \$ 4,191,228          | \$ -                                   |
| Adjustment for probable uncollectible accounts   | (45,000)          |                       | (45,000)                               |
| <b>Net membership assessments</b>  | <b>4,146,228</b>  | <b>4,191,228</b>      | <b>(45,000)</b>                        |
| <b>Other revenues</b>  |                   |                       |  |
| Resale revenue   | 176,412           | 90,000                | 86,412                                 |
| Transfer fees  | 400               |                       | 400                                    |
| Repair fee income  | 25,953            | 50,000                | (24,047)                               |
| Administrative fees  | 49,400            | 36,000                | 13,400                                 |
| Township reimbursement   | 10,579            | 13,000                | (2,421)                                |
| Credit application income  | 23,116            | 7,200                 | 15,916                                 |
| Other income   | 76,896            | 5,000                 | 71,896                                 |
| Late fees  | 112               | 4,000                 | (3,888)                                |
| Flea market  | 5,582             | 3,000                 | 2,582                                  |
| Investment income  | 10,385            | 20,100                | (9,715)                                |
| <b>Total other revenues</b>  | <b>378,635</b>    | <b>228,300</b>        | <b>150,335</b>                         |
| <b>Total revenues</b>  | <b>4,524,863</b>  | <b>4,419,528</b>      | <b>105,335</b>                         |
| <b>EXPENSES</b>  |                   |                       |  |
| Lawn and ground maintenance  | 303,028           | 320,000               | 16,972                                 |
| Insurance  | 352,801           | 350,000               | (2,801)                                |
| General maintenance  | 101,164           | 123,500               | 22,336                                 |
| Services and general expenses  | 1,114,201         | 1,358,884             | 244,683                                |
| Real estate taxes  | 1,402,854         | 1,488,675             | 85,821                                 |
| Depreciation   | 22,595            |                       | (22,595)                               |
| <b>Total expenses</b>  | <b>3,296,643</b>  | <b>3,641,059</b>      | <b>344,416</b>                         |
| <b>REPLACEMENT FUND</b>  |                   |                       |  |
| Membership assessments allocated to replacement fund                                   | 670,327           | 670,327               | -                                      |
| Investment income allocated to replacement fund  | 13,429            | 18,300                | 4,871                                  |
| Resale revenue allocated to replacement fund   | 176,412           | 90,000                | (86,412)                               |
| Transfer fees allocated to replacement fund  | 400               |                       | (400)                                  |
| <b>Total replacement fund allocations</b>  | <b>860,568</b>    | <b>778,627</b>        | <b>(81,941)</b>                        |
| <b>Total expenses and allocations to funds</b>   | <b>4,157,211</b>  | <b>4,419,686</b>      | <b>262,475</b>                         |
| <b>Excess (deficiency) of revenues over expenses before budgeted surplus carryover</b> | <b>\$ 367,652</b> | <b>\$ (158)</b>       | <b>\$ 367,810</b>                      |

### RESERVE REPLACEMENT STUDY AND COSTS

The study presents a recommended thirty year funding schedule. The required annual contributions are as follows:

| Year                             | Annual Contributions                              |  |
|----------------------------------|---|--|
| 2021                             | \$  | 999,600  |
|                                  | Estimated Remaining Useful Lives As of 2020 Study | Estimated Current Replacement Costs As of 2020 Study |
| <b>Components</b>                |   |  |
| Sitework                         | 1 to 28   | \$ 9,326,120   |
| Clubhouse exteriors              | 1 to 23   | 171,932  |
| Clubhouse interior               | 5 to 24   | 201,556  |
| Clubhouse mechanical             | 1 to 18   | 68,525   |
| Pump house                       | 3 to 22   | 9,700  |
| Maintenance building             | 10 to 24  | 152,200  |
| Maintenance garage and wood shed | 1 to 24   | 6,648  |
| Maintenance office               | 1 to 21   | 23,721   |
| Residential buildings            | 1 to 28   | 14,401,983   |
|                                  |   | <b>\$ 24,362,385</b>                                 |

### REMINDER

Monthly curbside debris pick-up is meant for small branches and leaf debris ONLY and can ONLY be placed on the curb on the designated day(s). Let's all keep CV4 a clean and beautiful community.

# VILLAGE TREE TRIMMINGS

During your recent travels in or out of the village you may have spotted our new bucket truck in full swing, literally!

After some disappointing findings requiring specific repairs, Mr. Bucket received the necessary safety certification and quickly hit our roads with 17 dead tree removals during the first 2 weeks alone (less trash collection and curbside debris pickup days). If we had to pay for those trees to be removed by an outside company, it would have cost us \$17K (approximately \$1K per tree).

We've been aware that at any given time, there is an ongoing list of 45-75 trees that should be removed, which the board chose to table until we worked out a more fiscally responsible solution to the obvious costs of \$45K-\$75K. While it may have appeared that last year's tree removal project was being ignored, nothing could be farther from the truth. During summer board meetings, the trustees ran costs against the budget and the budget against the numbers of dead trees that continued to be reported. After the necessary due diligence, we approved the \$18,200 purchase of a used bucket truck with fingers crossed that we had made the right long-term decision for the Village.

Then reality sank in...the truck broke down on the way home and had to be towed into its new home here in Village 4. A few slight repairs that the seller agreed to pay for had Mr. Bucket back on its wheels, but that too was short lived. While having the bucket certified for safety, it was discovered that it was cracked and needed to be completely replaced at a cost of \$8K and change. Luckily, all costs were still in line with the budget the board set for a grand total of \$27,230.57. Village 4 now has its own equipment that is on its way to saving us thousands of dollars each year in tree removal costs. Pete, our Maintenance Supervisor, sourced the truck and reported back that our truck, even with the repairs, was less expensive than similar certified trucks selling for \$50K or more.

Looking at some quick numbers...at \$1K per tree, the 45 trees on this year's list alone would have cost us \$45K to have removed which is \$17,769.43 MORE than the cost of the truck (including all repairs). So this year alone, we're already slated to save over \$17K in tree removal *plus* we now have an amazing addition to our fleet of vehicles...not to mention many, many future years of removing trees on our own without having to pay someone else to do so for us.

These words from Pete sums it all up - "This is a prime example of the things the board and I worked on and started putting money back into the Village, instead of spending it on contractors that charge us outrageous prices." Pete continues to present well thought-out recommendations to the board to help our maintenance team work more efficiently while reflecting potential cost savings to us all.

Thanks to Pete & Team!

By: Jo-Ann McKeon, President





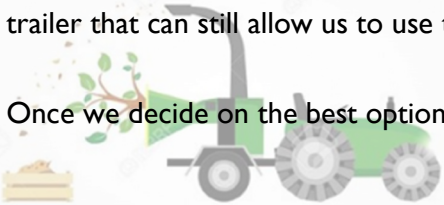
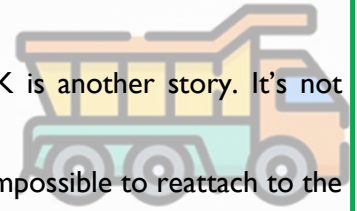
## MORE MAINTENANCE UPDATES

The BUCKET TRUCK and CHIPPER are both working but the DUMP TRUCK is another story. It's not making the rounds because the dump recently fell off the truck body.

Repairing the dump piece is not an option due to too much rust which makes it impossible to reattach to the body.

Some options are to purchase new which is outside of our budget and not needed at this time, or to repurpose it into a different type of truck. Repurposing options are to convert the truck to a flat bed or trailer that can still allow us to use the vehicle for tasks such as debris pick up and tree removal waste.

Once we decide on the best option we'll post photos of the final product so stay tuned...



## UPDATE ON VILLAGE FOUR OWNED UNITS

You may recall that the village purchased 67B Franklin Lane (Lexington) for \$20K last summer and our maintenance staff had been doing the renovation through completion in December 2021. This unit was listed for sale for \$204K and after some offers fell through, we are happy to report that the perfect and successfully vetted and approved buyers will be closing in June at a sales price of \$189,600!

The complete financials of all expenses will be published in the September newsletter after a 3 month standard wait time post closing to capture all legal fees and utility costs related to the unit.

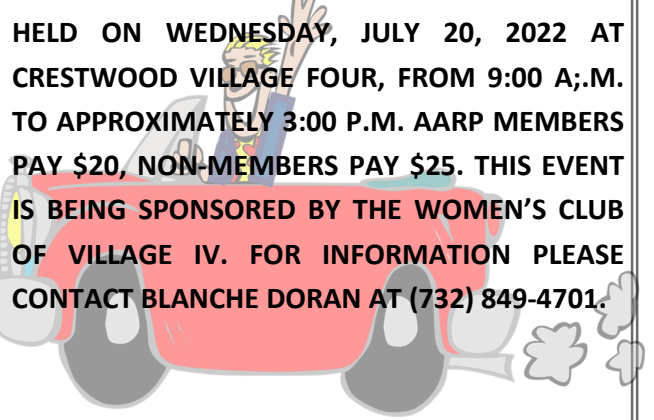
After reimbursing ourselves for the expenses, this renovation project should add a nice amount into our general operating account.

### 2022 PAINTING LIST

|   |
|---|
| 1, 5 ADAMS COURT                                      |
| 137, 149, 178, 180, 184, 198 CONSTITUTION             |
| 7 CONCORD DRIVE                                       |
| 56, 66 FRANKLIN LANE                                  |
| 3 GRANT COURT   |
| 44, 48, 50, 55, 57, 59 INDEPENDENCE PKWY              |
| 3, 4 LINCOLN COURT                                    |
| 2, 4, 5, 6 WEBSTER COURT                              |
| 3, 6 WAYNE COURT                                      |
| 1, 5 VERMONT COURT                                    |
| 17, 23, 33 MOCCASIN DRIVE                             |
| 2, 3, 4 MUSKET COURT                                  |
| 8, 13, 15, 16, 18, 26, 27, 30, 33, 35, 37 MUSKET LANE |
| 1, 3, 5, 6 PIONEER COURT                              |

### 2ND CLASS SCHEDULED FOR DEFENSIVE DRIVING

DUE TO THE OVERWHELMING RESPONSE TO OUR SCHEDULED DEFENSIVE DRIVING CLASS FOR JUNE 22, 2022, AARP HAS AGREED TO HOLD ANOTHER CLASS FOR THOSE WHO WERE UNABLE TO BE CONFIRMED. **THE CLASS WILL BE HELD ON WEDNESDAY, JULY 20, 2022 AT CRESTWOOD VILLAGE FOUR, FROM 9:00 A.M. TO APPROXIMATELY 3:00 P.M. AARP MEMBERS PAY \$20, NON-MEMBERS PAY \$25. THIS EVENT IS BEING SPONSORED BY THE WOMEN'S CLUB OF VILLAGE IV. FOR INFORMATION PLEASE CONTACT BLANCHE DORAN AT (732) 849-4701.**



## Bookkeeper's Corner - By Tom Falkowski

As the weather is improving, a lot is happening. It is a great time to get out and enjoy everything the area and the world has to offer!

But, before you all do that, let's discuss recent events and other important topics. The Federal Reserve raised the federal funds rate by a half percent. That is the largest hike since 2000, and they expect additional hikes through the rest of this year. Ouch!

Basically, they are hoping this will reduce inflation, as they usually shoot for an inflation target rate of 2%. However, we are seeing a much higher rate than that at roughly 8.5%. As everyone has noticed, this has led to skyrocketing costs for consumers. Let's hope this works, but in the meantime, the cost of borrowing is increasing. Credit cards, mortgage rates, and other loans will have much higher costs. So, if you have an adjustable-rate loan, you may want to look into other options.

Next, I want to mention Social Security benefits. Many people have questions pertaining to the ins and outs of the Social Security program. The amount of benefits you receive are based on your earnings over your lifetime, the age you file to receive these benefits, and whether you are eligible to receive a spouse's benefits instead. You can find excellent tools online to plan ahead by entering your information and then finding out an estimate of how much you would be expected to receive each month.

Another popular question is how much someone can earn from working before it affects their SSI benefits. In 2021, the earnings limit for social security was \$18,960 before reducing your benefits. This amount can change based on a sliding scale depending on your age, and there is no limit once you reach full retirement age. Also remember that your Social Security can become taxable depending on your other income. All income factors into this, not just employment income. Fortunately, NJ does not tax Social Security benefits.


I hope everyone has a fun & safe June!



### FITS YOUR *standards*

- Transform any bath into a spacious new shower
- Quick, safe, and with minimal demo
- Lifetime warranty
- 35 years of experience
- Over two million satisfied customers

#### OUR BENEFITS

  
Easy to Clean, Virtually  
Maintenance Free

  
Seamless Wall

  
High-Gloss Acrylic  
Maintains Its Shine



# SAVE

UP TO

# 10%\*

on a complete Bath Fitter system

With **SPECIAL FINANCING**  
terms **AVAILABLE**

Book your **FREE** design  
**CONSULTATION** today!

**855-560-8710**

50 STATE ROUTE 35, KEYPORT, NJ 07735

*It Just Fits™* **BATHFITTER.COM**



Bath Fitter Franchise. Independently owned and operated by O'Gorman Brothers Inc. © 2022 Bath Fitter. \*See location for details. One coupon per customer. May not be combined with any other offer. Coupon must be presented at time of consultation. Discount applies to same day purchases only. Previous orders and estimates excluded. Offer valid only at these locations. \*\*Subject to credit approval. Minimum monthly payments required. Offer valid until 6/30/2022. Kevin O'Gorman Plumbing License #7771 / HIC #13VH030115500

ad-468

## **CHANGING TIMES AND HOW THEY AFFECT OUR MAINTENANCE PROJECTS**

We are all seeing drastic changes to our way of life since March 2020, and running our Village is no different. Before Covid 19, previous boards were encouraged to enter into long-term contracts for pricing stability and the confidence that vendors would provide excellent service for the duration of those contracts. However, at this moment in time, the promise of pricing and service are no longer guaranteed, which got this Board thinking outside the box (yet again). In 2021, we also took note of some vendors who became extremely difficult to deal with, but with a contract in place, our hands were tied and we were basically forced to continue using the company. After many board room discussions, the trustees agreed that we needed to step back and look at things differently to get ahead of vendors who posed legal and financial problems for the Village. We all knew that working for Village Four was an opportunity that vendors should be fighting to get rather than taking for granted. Once we were on board with this new way of thinking, things began to fall into place and as older contracts that had been in place for many years began to expire, we presented the scope of work on our projects based on what we would and would not accept. You can imagine the initial push-back from some vendors as they stood firmly on the fact that past boards just signed their 1 page, 5 year contract that guaranteed them hundreds of thousands of dollars but took all the buying power away from the Village. Through 2020-2021, when some work became sub-par, we were forced to reach out to our attorney for advice on cancelling contracts and each time we were told it would be an expensive legal battle with no guaranteed results. We were encouraged to hang in there and see out the contracts and make changes when we were in a better negotiating position, so that's what did.

The results of the trustees taking an entirely different approach means that this summer you'll be seeing two separate **painting contractors** working hard to prove they are better for us than the other one. We successfully negotiated a 2017-2021 price hold again for 2022, which is practically unheard of during the current economic climate.

This year our **roofing project** will be managed by **Stanley Contracting** at their proposed 2020 pricing. Again, unheard of during these times of rapidly rising prices. Stanley does not require any advance deposits which will help even out our monthly income/expenses as well as our cash flow. We're paying special attention to roofs this year due to the large numbers that have been identified as "in serious need of repair". The main problem we're faced with is the cost that is toppling \$950K to get through all of the "priority 1's." Luckily we ended 2021 with a nice surplus of \$347K which the trustees are considering moving into the roofing budget to get closer to the amount we need. We're starting with 76 buildings and hope to add another 10-12 if the surplus is not needed elsewhere due to an emergency situation, as we always like to keep a reserve for unexpected large expenses.

*Please do not call the office to see where you may be on the roofing list as it's being updated often and other roofs may take priority over others for one reason or another. Those receiving a new roof will know who they are.*

We consider these 2022 companies to be our partners not just vendors. They all are happy to work here without a contract, which will keep everyone honest. They want the work, they do a good job and if not, we pull the remaining work without the threat of a lawsuit for breach of contract.

Moving forward with the 2022 major repairs, as we did in April of 2020 and 2021, our maintenance staff canvassed the village in teams, noted the condition of each unit and added those in need of repairs to our 2022 Master Repair List. Roofs, driveways, gutters, garbage cans, crawlspace covers, sidewalks, and trees were inspected and listed as priority 1, 2, or 3 with priority 1's being slated as this year's main focus.

Driveways will be sealed again this year and patched where necessary to avoid the astronomical cost of new paving. We received many good reports from those who had their driveways sealed last year and we hope for more of the same this year.

This board believes there are always ways to get things done if we think hard enough and consider every possible option. As the world continues to change, we will continue to look for alternate ways to manage the challenges we face for our residents and we promise to ALWAYS make moves that make the most sense for our Village.

We would like to engage all residents to take an active part in rating the work being done this year, so if you get a new roof, have your driveway sealed, or some other repair, please take a moment to call and give us your name, address, type of work and rate the job from 1-5 with 1 being the worst and 5 being the best overall. This will help us tremendously when determining next year's projects and vendors. Enjoy the summer!

*Jo-Ann McKeon, President*

## WOMEN'S CLUB - JUNE 2nd 1-3PM LAST MEETING

Join us for a pizza party & soda for our last meeting on June 2nd from 1-3PM - The price is \$6/Person. Guest Speaker Melissa DePalma, Deputy Director of Senior Social Services, will give a presentation beginning at 2:00 p.m.

Thank you all for bringing pot luck to our Mother's Day celebration! It was a great success. Also, we want to thank Gary Mulligan of Dickey's Barbecue Pit in Whiting, NJ, for his Classic Sandwich and chips donations and free coupons. We enjoyed Dickey's tremendously and recommend it to anyone who likes Barbecue. We would also like to thank our volunteer guest speaker, Captain Tom Donner of the Whiting Fire Department, who gave a presentation on fire equipment and safety and answered our many questions. He gave a great speech and fantastic presentation and the outcome was phenomenal.

Reminder: The Women's Club will be closed in July and August. Our next meeting will be **Thursday, September 1, 2022 from 1-3PM** and the first Thursday of every month thereafter.

**Anyone can join or if you're a current member, bring a friend. Our membership fee will be \$10.00 for 10 months!**

I thank you and my Board for making the Women's Club one of the best clubs and we hope to see some old and new faces in September!

**JUNE STRELECKI, PRESIDENT**

**GEORGIANA KIELY, VICE PRESIDENT**

**MARYANN CONSTANTINO, VICE PRESIDENT**

**CORINNE LACEY & MADDY DEMPSEY**

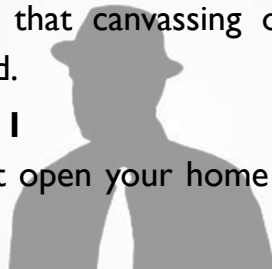
## STRANGER DANGER...

It's come to our attention that solicitation has been going on throughout the village, which is strictly prohibited.

Should an unfamiliar person approach your door:

- First- DO NOT OPEN IT
- Second - Immediately call the Police so they can send an officer to that location to advise the person or persons that canvassing our community is not allowed.
- **When in doubt call 911**

As always, be safe and don't open your home to strangers!



The item below can be purchased for \$1.00 by mail or for free if picked up at the Manchester Township Building on Colonial Drive.





# WELCOME NEW CV4 STAFF



**ISAAC WIDMAN** - Is a new member of our Maintenance staff. He brings with him over 20 years of experience in carpentry, tree work and landscaping in addition to various other maintenance duties. On his days off, he enjoys spending time outdoors with his 13 year old son kayaking, paddleboarding and fishing. Lately, Isaac can be seen at the top of CV4's new bucket truck. He has already shown himself to be a valuable member of our CV4 team and we welcome Isaac to our CV4 family.



**RICK JONES** - Born and raised in Ohio, Rick was a coal miner for 13 years. When the coal mine closed, he came East and landed in New Jersey. For the last 20 years he was a property manager at a large apartment complex in Union, New Jersey. There he was responsible for everything from maintenance to custodial jobs. He recently retired, moved to South Jersey and joined the Custodial staff at CV4. We are happy to have him onboard.



**MERRILEE BURD** - After working from home and raising 4 children, Merrilee eventually decided to venture out and accepted a custodial position in a public school in her area. She enjoyed the interactions with staff and parents and eventually retired. In her spare time she involved herself in many volunteer activities at her local school, town and church. Eventually Merrilee decided she would like to work part-time again and found her way to the CV4 Custodial family and we are glad she did.

**AVAILABLE FOR HIGH SCHOOL STUDENTS AND COLLEGE AGE STUDENTS TO HELP PAINT AROUND CRESTWOOD VILLAGE FOUR. PLEASE CONTACT THE COMMUNITY MANAGER, VALARIE SEIDNER VIA EMAIL AT [VALARIE@CRESTWOODVILLAGEFOUR.COM](mailto:VALARIE@CRESTWOODVILLAGEFOUR.COM) FOR MORE INFORMATION.**

## **SENIOR CITIZENS CLUB OF CV4 ONE-DAY SHOW SPECIAL! Thursday, September 22, 2022**



The show, How the Older Half Lives! is about Pelican Roost, a retirement community where 70 something is the new 20 something only with looser skin and is home to 18 characters you won't soon forget.

\$100.00 Package includes Tropicana Casino Visit, \$25.00 slot Credit and Show ticket! Deluxe r/t Motorcoach Transportation Stout Tour

**\$50 deposit by July 25, 2022. Balance due by August 29<sup>th</sup> 2022**

Tickets sold-Monday 10-11am and 5-6pm

For more information contact Jerry at 732-350-0230 x 15

\*\*\*PHOTO ID/ TROPICANNA CARD/ NO REFUNDS IF CANCELLED\*\*\*



## House Calls Deliver Peace of Mind

Visiting Physician Services provides primary care to older adults and homebound patients in the comfort and safety of their home. This means fewer hospital visits and more quality time.

*Let the Doctor visit you.*

**732-571-1000**

www.vnahg.org/vps  
Medicare, Amerigroup,  
Horizon, Aetna Medicare



visiting physician

Member of VNA Health Group

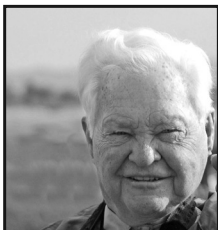
05-350

# AMAZING Tree Services

## TREE REMOVAL & STUMP GRINDING

# 609-437-0850

ads-7029



## Trying To Reach The Senior Market?

### Senior Publishing Company

**We Publish The Official Community Newspapers  
For Over 95 NJ Adult Communities**

One Phone Call Puts You In Touch With  
Over 84,000 Senior Community Readers.  
100% Coverage In Over 95 Communities!

- Priced To Fit Your Budget
- Multiple Month Discounts
- Multiple Paper Discounts

**If Your Business Caters To NJ's Senior Citizens  
You Need To Contact Senior Publishing**

**Toll Free (888) 637-3200**  
**information@SeniorPublishing.net**  
**www.SeniorPublishing.net**



Wild Bird Food And Feeders

Garden Hoses & Spray Nozzles

Lawn Care

Paper Yard Bags

Sprinkler Heads

## Bob's Hardware

550 Route 530, Whiting

- Keys Cut
- Sharpening
- Paint Mixed
- Screen Repairs
- Laminating
- Lamp Repairs

**732-350-5300** *True Value*

33-350

# Directory

**BELLUSCIO'S  
MASONRY'S**  
**\*CONCRETE SPECIALIST\***  
Free Estimates  
Fully Insured  
**732-350-3537**

## **COMPUTER REPAIR**

We Come to You! - Senior Discounts

- Desktop, Laptop, iPad, iPhone, Tablet, Windows & Mac
- Memory, Hard Drive & Software Upgrades
- Virus & Spyware Removal & Cleanup
- Internet & Wi-Fi Setup & Tutoring
- Installation & Sales of New PCs

Same-day Service  
Available!

EZ Tech Computers LLC  
225 Atlantic City Blvd  
Beachwood, NJ 08722

**732-505-9100 or 732-914-8247**

Garage Door & Opener Installation and Repair Specialists  
We service Ocean & Monmouth Counties  
Free Door Estimates • Same Day Repairs  
For Quality Material & Workmanship,  
Call Us And Book Your Appointment Today!  
**Garage Door Masters LLC**  
garagedoormastersllc.com  
garagedoormastersllc@gmail.com  
Call or Text: **732-870-7313**

**Door Quest**  
**GARAGE DOORS & OPENERS**  
Repair & Replacement Service

**732-507-9988**

1575 Rt. 37, Suite 14 • Toms River, NJ 08755 NJ License  
# 13VH10883700

## **I GOT A GUY, LLC** HANDYMAN SERVICES Charlie Heuschkel, Owner

Painting/Staining • Drywall • Vent Repair • Powerwashing  
Shelving Install • Exterior/Interior Doors Install/Repair  
Smoke Detector Install • Screen Replacement • Lock Install  
Tiling • Laminate Floor Install • Minor Electrical *AND MORE*  
**848-992-1586**  
igotaguycharlie@gmail.com  
Licensed and Insured • NJ Lic: 13VH10302000

## **Hometowne Plumbing**

No Job Too Small

**732-270-3232**

Lic. 9452 PROUD TO SERVE UNITED STATES MARINE CORPS

## **NEED COMPUTER HELP?**

On-Site Technology Support for your Home & Business  
• New PCs & Setup • Repairs & Upgrades  
• Virus Clean-Up • Networking & Wireless  
www.monmouthcomputer.com  
Monmouth Computer Associates, LLC

**CALL DAN TODAY!**  
**(732) 517-7018**

## **SCREEN REPLACEMENT POWER WASHING I GOT A GUY, LLC**

Charlie Heuschkel, Owner  
**848-992-1586**  
igotaguycharlie@gmail.com  
Licensed and Insured • NJ Lic: 13VH10302000

SENIOR PUBLISHING COMPANY accepts advertisements and advertisements are based upon information provided by the advertiser. SENIOR PUBLISHING COMPANY does not independently investigate the accuracy of advertisement content and does not warrant or represent the accuracy of the content of any advertisement.

We accept no responsibility for any advertisements. If there are any complaints concerning an advertiser, please contact them directly. If you receive no satisfaction, you can contact your Better Business Bureau or the Hunterdon County Department of Consumer Affairs.

# JUNE 2022 BUS SCHEDULE

| SUNDAY  | MONDAY  | TUESDAY  | WEDNESDAY  | THURSDAY                 | FRIDAY  | SATURDAY                 |
|---|---|--|--|--------------------------|---|--------------------------|
|   |   |  | 1<br>9:00 AM<br>Whiting Shopping Center &<br>Whiting Commons<br>Pm Only- Lacey Mall  | 2                        | 3<br>9:00 AM<br>Whiting Shopping<br>Center and Whiting<br>Commons<br>11:30 AM Manchester<br>Shop Rite   | 4<br><br>NO TRIPS TODAY  |
| 5<br>9:00 AM CHURCH<br>STOPS AT:<br>VARIOUS CHURCHES  | 6<br>10:00AM Whiting<br>Shopping Center and<br>Whiting Commons<br>1:00PM Depart Whiting<br>Shopping Center  | 7<br><br>BINGO<br>3:30PM start pickups<br>8:30-8:45PM drop offs  | 8<br>9:00 AM<br>Ocean County Mall<br>Target/Lowes, DSW, Michaels                     | 9<br><br>NO TRIPS TODAY  | 10<br>9:00 AM<br>Whiting Shopping<br>Center and Whiting<br>Commons.<br>11:30 AM Manchester<br>Shop Rite | 11<br><br>NO TRIPS TODAY |
| 12<br>9:00 AM CHURCH<br>STOPS AT:<br>VARIOUS CHURCHES | 13<br>10:00AM Whiting<br>Shopping Center and<br>Whiting Commons<br>1:00PM Depart Whiting<br>Shopping Center | 14<br><br>BINGO<br>3:30PM start pickups<br>8:30-8:45PM drop offs | 15<br>9:00 AM<br>Whiting Shopping Center &<br>Whiting Commons<br>Pm Only- Lacey Mall | 16<br><br>NO TRIPS TODAY | 17<br>9:00 AM<br>Whiting Shopping<br>Center and Whiting<br>Commons.<br>11:30 AM Manchester<br>Shop Rite | 18<br><br>NO TRIPS TODAY |
| 19<br>9:00 AM CHURCH<br>STOPS AT:<br>VARIOUS CHURCHES | 20<br>10:00AM Whiting<br>Shopping Center and<br>Whiting Commons<br>1:00PM Depart Whiting<br>Shopping Center | 21<br><br>BINGO<br>3:30PM start pickups<br>8:30-8:45PM drop offs | 22<br>9:00 AM<br>Walmart/Aldis/Kohls<br>1:00 PM Drop off                             | 23<br><br>NO TRIPS TODAY | 24<br>9:00 AM<br>Whiting Shopping<br>Center and Whiting<br>Commons.<br>11:30 AM Manchester<br>Shop Rite | 25<br><br>NO TRIPS TODAY |
| 26<br>9:00 AM CHURCH<br>STOPS AT:<br>VARIOUS CHURCHES | 27<br>10:00AM Whiting<br>Shopping Center and<br>Whiting Commons   | 28<br><br>BINGO<br>3:30PM start pickups<br>8:30-8:45PM drop offs | 29<br>9:00 AM<br>Freehold Mall/Jackson Outlets<br>& 6 Flags                          | 30<br><br>NO TRIPS TODAY |   |                          |



# FLOORING SALE!

It's all **On Sale**  
UP TO **70% OFF**

Every Sq. Ft. priced to Sell! Once a year we offer huge markdowns on every floor. This spring sell off means massive savings for you.

Guaranteed Lowest Pricing!

**\$2.99** SQ.FT  
INSTALLED  
SALE IN STOCK CARPET  
W/ CUSHION

LIFETIME  
STAIN & SOIL  
WARRANTY

**SPECIAL BUY**  
"While Supplies Last"  
COMPARE \$9.99

**PAY**  
NO INTEREST  
FOR **1 YEAR**

Carpet • Hardwood • Laminate • Tile • Coretec

**IN STOCK  
WATERPROOF  
FLOORING**  
starting at  
**\$3.99 sf  
Installed**

Not to be combined  
with other offers or discounts.  
Must be presented  
at time of purchase.

**IN STOCK  
CORETEC  
FLOORING**  
starting at  
**\$2.89 sf  
Material Only**

Not to be combined  
with other offers or discounts.  
Must be presented  
at time of purchase.

**DIY'ers:**  
**Buy at  
Wholesale  
Prices!**

SHOP AT HOME... LET US BRING THE SAMPLES TO YOU  
OCEAN COUNTY'S LARGEST FLOORING OUTLET  
**ALL FLOORS FLOORING OUTLET**  
601 RT. 72 EAST • MANAHAWKIN  
**609-549-3146**  
www.AllFloorsCarpetOne.com LIC# 13VH11392600

**FREE**  
PAD UPGRADE

**FREE**  
LIFETIME  
Installation  
Guarantee

**FREE**  
SHOP AT HOME

**FREE**  
MEASURING

**FREE**  
FINANCING

DOING IT  
YOURSELF  
BUY YOUR  
FLOOR  
WHOLESALE!

AD# 4232

**We are WHITING**

**We are**  
**RE/MAX**  
New Beginnings Realty



GROSSO & ASSOCIATES TEAM

70 Lacey Road, Whiting, NJ 08759

**List Your Home To Get It SOLD!**

Call Pat at 609-508-7711 to  
hear our special Seller's Program.

**2021 Award Winning Agent**  
**BRONZE LEVEL!**



**PATRICIA REILLY**

REALTOR® Associate  
Resident of Crestwood Village 2

Cell: 609-508-7711  
Office: 732-716-3049  
Email: PatReillyUSA711@gmail.com



Each Office Independently Owned and Operated

ad-6670



DEBORAH M. BARNICK

CAROL TORRES

ADELE SPOSATO

CRAIG CESCHI



# 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;<br>27A,B; 41-43-45-47-49-51-53A,B; 55-57-59-61-63-65-67-69-71-73-75;<br><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;<br>34A,B,C, D,E,F; 35-37; 39A,B; 41A,B,C,D; 43A,B; <b>Moccasin Dr.:</b> 17-19-21-23;<br>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; 19-20-21-22-23-24-25-26-28A,B; <b>Yorktowne Pkwy.:</b> 69A,B,C,D; 71-73-82-84-86-88-90A,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;<br><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;<br><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> |

## THE HISTORY OF JUNETEENTH *By: Frank Skettini, Vice President*

Sunday June 19, 2022 will be observed in the United State as “Juneteenth.” Officially called “Juneteenth National Independence Day,” this day commemorates slave emancipation, and was made a holiday on June 17, 2021, when the Juneteenth National Independence Day Act became law. For those who may not understand its origin or meaning, I offer a little summary.

Juneteenth's commemoration occurs on the anniversary date of the June 19, 1865, announcement of General Order No. 3 by Union Army General Gordon Granger proclaiming freedom for enslaved people in Texas, the last Confederate state with slavery.

Abraham Lincoln's Emancipation Proclamation of January 1, 1863 had freed the slaves generally, yet enforcement relied on the advance of Union troops. It was not until the Union troops arrived in Galveston, Texas on June 19, 1865, that the state's residents learned that slavery had ended, hence the term Juneteenth. An interesting note however, since neither the Emancipation Declaration nor the Thirteenth Amendment applied to Indian territories, the last enslaved people in the continental United States to be freed was on June 14, 1866, when the U.S. Government ratified treaties with each of the Indian tribes, and the Creek tribes agreed to end African-American slavery.

Celebrations date back to 1866, at first involving church-centered community gatherings in Texas. They spread across the South and became more commercialized in the 1920s and 1930s, often as “food festivals” and African cultural gatherings. Such events spread northward between around 1910 and the 1970's, during the “Great Migration” of six million African-Americans out of the rural South. During the Civil Rights movement of the 1960's, these celebrations took a backseat, but grew in popularity in the 1970s with a focus on African-American freedom and arts. Beginning with Texas in 1938, 49 states and the District of Columbia have formally recognized the holiday in some way. On June 17, 2021, when Juneteenth became a federal holiday, it was the first new federal holiday since Martin Luther King, Jr Day, adopted in 1983.

The point of Juneteenth celebrations is to highlight African culture in the United States and often includes lectures and exhibitions on things African-American. The modern holiday places much emphasis upon teaching about African-American heritage, trying to instill a sense of heritage and pride in Black youth.

In recognition of Juneteenth, many federal and state agencies will be closed. Village Four supports the history and celebration of Juneteenth and acknowledges the day by closing out office, maintenance and clubhouse on Friday, June 17th. Finally, Juneteenth is a good time to celebrate the fellowship that all Americans should have in common.

| DIST. | UNITS  |
|-------|--|
| 3A    | <b>Moccasin Dr:</b> 1 through 12   |
| 3B    | <b>Moccasin Dr:</b> 13,14,15,16,18,20,22   |
| 4A    | <b>Hudson Pkwy:</b> 145,<br>147,149,151,153,155,157,159,161,163;<br><b>Musket Ln:</b> 1,3,5,7    |
| 6A    | <b>Yorktowne Pkwy:</b> 49,51,53,55,57,59,61,63,65,67   |
| 6B    | <b>Yorktowne Pkwy:</b><br>58,60,62,64,66,68,70,72,74,76,78,80                                    |
| 7A    | <b>Salem Dr:</b> 22,24 thru 31   |
| 7B    | <b>Hudson Pkwy:</b> 135,137,139,141 thru<br>144,146,148,150,152                                  |
| 8A    | <b>Moccasin Dr:</b> 26,28,30,32,34,36,38,42;<br><b>Vermont Ct:</b> 1 thru 6                      |
| 10A   | <b>Hudson Pkwy.:</b> 131-132A,B; 133A,B,C,D; 134-136-<br>138-140A,B;                             |
| 10B   | <b>Molly Pitcher Ct.:</b> 1-9A,B; <b>Molly Pitcher Blvd.:</b> 1-2-3-4-5-6A,B; 8-<br>10-12A,B,C,D |
| 11A   | <b>Molly Pitcher Blvd:</b> 7,9,11,13,15,17,19,21,23  |
| 11B   | <b>Hale Ln:</b> 1-2-3-4;<br><b>Molly Pitcher Blvd:</b> 14-16-18-20                               |
| 12A   | <b>Molly Pitcher Blvd:</b> 22,24,25,26,27,29,31,33;  |

**DISTRICT REP OPENINGS—CALL CAROL MARSELLA  
(973) 570-3470 IF YOU ARE INTERESTED IN  
BECOMING A DISTRICT REP**

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

# JUNE 2022

| SUNDAY | MONDAY  | TUESDAY  | WEDNESDAY  | THURSDAY  | FRIDAY   | SATURDAY                            |
|--------|---|--|--|---|--|-------------------------------------|
|        |   | <u>ALWAYS OPEN:</u><br>-Library<br>-Billiards      | 1<br>CURBSIDE DEBRIS<br>PICK-UP                        | 2<br>Garbage Pick-Up<br>Women's Club -<br>1:00PM-3PM<br>GAMES & PICKLEBALL-<br>6:00PM   | 3<br>Fit & Trim 8-9<br>AM                                      | 4<br>Flea Market<br>8:00 AM-1:00 pm |
| 5      | 6<br>Garbage Pick-Up<br>Fit & Trim 8-9<br>AM<br>Cards 6 PM  | 7<br>BINGO<br>Food 4 PM<br>Bingo starts<br>6:00pm  | 8<br>Ceramics 8:30AM-<br>11:30AM<br>Billiards 12:30 PM | 9<br>Garbage Pick-Up<br>District Rep Meeting<br>1:00pm<br>GAMES & PICKLEBALL-<br>6:00PM | 10<br>Fit & Trim 8-9<br>AM<br>Recycle Pick-up                  | 11                                  |
| 12     | 13<br>Garbage Pick-Up<br>Fit & Trim 8-9<br>AM<br>Cards 6 PM | 14<br>BINGO<br>Food 4 PM<br>Bingo starts<br>6:00pm | 15<br>Ceramics 8:30-<br>11:30AM<br>Billiards 12:30 PM  | 16<br>Garbage Pick-Up<br>GAMES & PICKLEBALL-<br>6:00 PM                                 | 17<br>JUNETEENTH<br>OBSERVED<br>OFFICE/<br>CLUBHOUSE<br>CLOSED | 18                                  |
| 19     | 20<br>Garbage Pick-Up<br>Fit & Trim 8-9<br>AM<br>Cards 6 PM | 21<br>BINGO<br>Food 4 PM<br>Bingo starts<br>6:00pm | 22<br>Ceramics 8:30-<br>11:30AM<br>Billiards 12:30 PM  | 23<br>Garbage Pick-Up<br>GAMES & PICKLEBALL-<br>6:00 PM                                 | 24<br>Fit & Trim 8-9<br>AM<br>Recycle Pick-up                  | 25<br>Village-Wide<br>Garage Sales  |
| 26     | 27<br>Garbage Pick-Up<br>Fit & Trim 8-9<br>AM<br>Cards 6 PM | 28<br>BINGO<br>Food 4 PM<br>Bingo starts<br>6:00pm | 29<br>Ceramics 8:30-<br>11:30AM<br>Billiards 12:30 PM  | 30<br>Garbage Pick-Up<br>GAMES & PICKLEBALL-<br>6:00 PM                                 |  |                                     |