CRESTWOODVILLAGE Phone (732) 350-0230 Fax (732) 350-6930 CO-OP FOUR www.crestwoodvillagefour.com NOVEMBER 2022

Your Board of Trustees is happy to announce that 2023 monthly carrying charges will be lower than they were in 2022 and 2021!

That's right, 3 years after we got hit with that big 2020 tax increase which raised our monthly fees substantially, next year's 2023 monthly carrying charges are being reduced to PRE 2021 rates.

For the third year, this Board began working on the annual budget in mid-summer to guarantee we thoroughly reviewed each line item's actual costs averaged over a 12 month period. We then compared those numbers to the current year's budget to see if there were any shortages or overages.

After weeks of special budget meetings, estimating, calculating, and yes, some loud discussions, we all agreed that we found the secret sauce to keeping monthly fees down, yet again, for the upcoming year.

Our understanding of the current economic climate and the anticipated continuing rising costs of basic every day necessities gave us the focus we needed to work towards our goal of lowering your monthly living expenses here in Village Four.

Many thanks to Ed Figler, your Treasurer, and every Trustee who remained deeply committed to making this happen for us all.

*see page 6 for the final approved 2023 budget

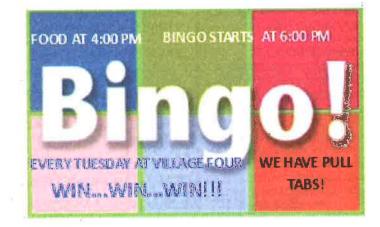
Boards Crestwood Village Four has ever had.

Io-Ann McKeon, Board President



George & Elizabeth Simmons
Robert & Roberta Zvolensky
Maureen Kilmartin
Lorenzo Rosato
Paulette Hacker
Ellen M. Greene
Pasquale Santanelli
Thomas & Roseann Ingrisani
Donald Kohler

BINGO ATTENDANCE IS WAY UP - COME PLAY EVERY TUESDAY!



INCOME/EXPENSE STATEMENT PERIOD: 1/1/22-9/30/22

MAAMMETVL		TOE
Account Description	Y	ear-To-Date
INCOME		
40105 Monthly Carrying Charges	\$	3,123,508.53
40125 LATE FEE INCOME	\$; -
40155 REPAIR FEE INCOME	\$	33,899.05
40160 HOME INSPECTION INCOME	\$	975.00
40227 INT. INC. OCEAN - #1611	\$	27,941.09
40245 INT. INC. OCEAN FIRST	\$	2,331.16
40276 INT. INC. OCEAN - #1610	\$	1,380.15
40510 ADMIN. FEE INCOME	\$	27,305.17
40536 INCOME FROM PARKING LEAS	≡ \$	5,900.00
40545 FLEA MARKET INCOME	\$	
40590 MISC. INCOME	\$	
40591 TWP. REIMB. SNOW REMVL- PI		
40592 TWP. REIMB STR LGHT PR YF		
40595 INCOME FROM CREDIT APPLIC		26,070.91
Subtotal Income	-	3,257,567.07
EXPENSES	Ψ.	0,201,001.01
60010 SUSPENSE EXP ACCT	\$	
60110 MAINTENANCE SALARIES	\$	171,183.75
60115 ON-CALL MAINTENANCE PAY	\$	
60125 GEN'L& INS REPAIRS/STORM D		7,200.00
60130 TREE REMOVAL EXPENSES		2,154.16
	\$	10,983.62
60131 CONCRETE REPAIR/RESURFAC		*
60140 POWER WASHING/PAINTIN	\$	89,039.66
60150 MAINTENANCE SUPPLIES	\$	22,092.89
60155 MAINT, EQUIPMENT	\$	1,470.42
60156 CLUBHOUSE COVID-19 SUPPLIE		123.06
60160 P/U TRUCK MAINTENANCE	\$	8,780.73
60161 MTC PICKUP TRK REG/LIC FEES	\$	
60165 MAINTENANCE GAS EXP.	\$	7,581.94
60170 RADIO EXPENSE	\$	(€)
60176 ELECTRIC - BINGO SIGN	\$	130.97
60190 PUMP STAT ELECT WAYNE CT	\$	77.92
60195 MAINT. MISC. EXP/GUTTERS	\$	1,476.73
60196 MAINTENANCE UNIFORMS	\$	680.72
60197 VOICE MAIL CELLPHONE	\$	1,797.18
Maintenance	\$	324,773.75
60250 GARBAGE SUPPLIES	\$	-
60260 GARBAGE TRUCK MAINT.	\$	4,173.50
60265 GARBAGE GAS EXPENSE	\$	5,778.98
60270 LANDFILL DUMPING FEES	\$	1.513.08
60280 PERMITS/GARB REG/LIC FEES	\$	2,148.50
Garbage Dept	\$	13,614.06
60405 OFFICE PETTY CASH	\$	13,014.00
60410 OFFICE SALARIES	\$ \$	120 040 04
60420 EMPLOYEE MILEAGE/REIMBURS		136,049.61
60430 TRUSTEE REIMBURSEMENT	\$ \$	620.80
60432 CO-OP LUNCHEON/DINNER EX		0.000.00
	\$	3,036.36
60434 OCEAN OPER ACCT BANK FEES	\$	2,560.14
60435 FIDUCIARY FEES	\$	10,955.00
60440 ADVERTISING	\$	1,037.60
60450 OFFICE SUPPLIES	\$	6,109.56
60460 COMPUTER SERV. TECH SUPPO		1,192.52
60461 COMPUTER/ PROGRAM TECH - T		2,897.22
60470 OFFICE PHONE	\$	5,839.36
60475 OFFICE INTERNET CONNECTION	\$	2,393.89
60486 PRINTER MAINT. AGREEM	\$	7,150.30
60494 POSTAGE EXPENSE	\$	1,343.38
60495 OFFICE MISC. EXPENSE	\$	-
60496 CHRISTMAS BONUS	\$	
60497 ADMIN FEES - PAYROLL/401K	\$	6,493.23
60498 PRIOR YEAR OVERLAP EXPENS	\$	J, 100.20
Office & Administrative		187,678.97
· · · · · · · · · · · · · · · · · · ·	-	71,10101

60510 CUSTODIAN SALARIES	\$	24,439.00
60520 CLUBHOUSE ELECTRICITY	\$	20,076.71
60530 WATER & SEWER	\$	923.83
60531 WATER & SEWER TAX SALE - RE	€ \$	
60535 CLUBHOUSE OIL	\$	13,710.38
60540 CLUBHOUSE ALARM	\$	664.70
60550 CLUBHOUSE SUPPLIES	\$	10,615.25
60560 CLUBHOUSE EQUIPMENT	\$	675.02
60570 CLUBHOUSE PHONE	\$	
60575 CLUB HOUSE COPIER EXP-LIBR		
60576 C/H HEATING/AIR REPRS	\$	
60580 C/H REPAIRS-IMPROV'MT	\$	
60585 C/H GROUNDS MISC. EXP	\$	
60590 C/H MAINT, CONTRACTS	\$	
60593 BINGO EXPENSES/SUPPLIES	\$	102.01
60594 FLEA MARKET EXPENSES	\$	-
60595 C/H MISC. (TRRV,AD,GUTT,GR)	\$	225.00
Clubhouse	\$	
60610 LEGAL FEES	\$	9,518.09
60630 OTHER PROFESSIONAL FE	\$	9,510.09
60640 GENL. ACCOUNTING FEES	\$	-
60645 AUDIT FEES		22 225 22
Professional Fee	777	22,025.00
60710 GENERAL INSURANCE	\$	
60715 AUTO INSURANCE	\$	131,577.72
	\$	6,801.12
60720 WORKMAN'S COMPENSATION	\$	7,521.54
60750 EMPLOYEE HEALTH INSURANCE		94,088.87
60751 EMPLOYEE DENTAL INSURANCE		1,909.24
60752 EMPLOYEE GROUP LIFE INSURA		651.15
60753 EMPLOYEE VISION INSURANCE	\$	
Insurance	-	242,940.82
70150 BUS SERVICE EXPENSE	3-3-6	52,205.99
Bus Service		52,205.99
70250 LAWN SERVICE EXPENSE	\$	270,563.04
Lawn Maintenance	\$	270,563.04
70350 SNOW REMOVAL EXPENSE	\$	50,636.90
Snow Removal	\$	50,636.90
70450 EXTERMINATING EXPENSE	\$	58,818.33
70451 MOLD TREATMENT EXP	\$	
Exterminating	\$	58,818.33
70520 STREET LIGHTING EXP.	\$	2.053.62
70525 PARKING LOT LIGHTING	\$	9,114.59
Street Lighting	\$	11,168.21
70720 REAL ESTATE TAX EXP.		,008,271.28
70750 R/E TAX -SR.& VET DED		87,080.81
Real Estate Taxes		095,352.09
70850 PAYROLL TAX EXPENSE	\$	36,672.07
70860 EMPLOYER 401K CONTRB	\$	2,637.44
Payroll Taxes	\$	
70950 RPLCMNT FUND ASSESSMT		487,500.03
70980 OPERATING CONTINGENCY	\$	101,000.03
Replacement Reserve		487,500.03
TOTAL EXPENSES		969,078.25
TOTAL LAFEITOES	941	003,010,20
Current Vens Not Income//leas)		200 400 02

NOVEMBER AT A GLANCE

I I/2 - CURBSIDE DEBRIS PICK UP

I I/3 - WOMEN'S CLUB MEETING 1-3PM

11/3 12PM - 11/4 12PM -

CONCORD DRIVE ROAD CLOSED

11/5 - FLEA MARKET

I I/8 - GENERAL ELECTION
DAY

11/9 - DISTRICT REP MEETING 1-3PM

II/I0 - CV4 ELECTIONS
II/II-VETERAN'S DAY

OFFICE/CLUBHOUSE CLOSED

11/11 - RECYCLING

I I/23 - GARBAGE PICK UP

11/24 - THANKSGIVING

OFFICE/CLUBHOUSE CLOSED

11/25 - RECYCLING

OFFICE/CLUBHOUSE CLOSED

I I/26 - VILLAGE-WIDE

GARAGE SALES

12/01 - Decorate the

Clubhouse for the Holidays

*FOOD TRUCK

FESTIVAL EVERY
WEDNESDAY UNTIL

NOV. 16TH

*GARBAGE PICK-UP EVERY MON & THURS



Current Year Net Income/(loss) \$ 288,488.82

CLUBHOUSE PARKING RATES INCREASING IN 2023

Beginning January 1, 2023 assigned parking spaces in the clubhouse lot will increase to \$35 each month.

THREATS TO OUR WHITING WAY OF LIFE

By: Frank Skettini, Vice President

Three pending NJ State laws demand our immediate attention.

NJ S2537 would force age-restricted villages like Crestwood Four to allow unit purchases by those under our age restrictions. This would change the feel of our home drastically, for the worse.

NJ A4377 expands the Department of Community Affairs' power over your elected trustee board. This unelected government agency creates an "Advisory Council", creates another high-paid political patronage job, and best of all, finances all this by extra fees imposed on our village. In addition to our already taxes, we would have to pay the State about \$4,000.00 - \$5,000.00 extra every year to finance this boondoggle. Meddling in our affairs like this renders self-rule meaningless.

NJ A1698 would force the trustees you elect to attend at least three hours of state-run classes, pressuring your trustees to run our home according to what the State thinks best. Again, this agency's members do not answer to voters.

Our own State legislators, Senator Jim Holzapfel, Assemblyman Greg McGuckin, Assemblyman John Catalano

10th District

852 Highway 70

Brick, NJ 08724

732-840-9028

contact-your-legislator@web.njleg.org

are committed to voting against these bills, should they ever come to a vote. Please contact them to express gratitude. Also, urge your friends, relatives, former neighbors in other counties, especially those north of the Driscoll Bridge, to pressure their state reps to oppose these oppressive measures. And if they say something like, "This doesn't concern us, we live in deeded houses with land, and we're too young for retirement villages," you reply, "This will affect you, when you want to retire to a nice, quiet, affordable Senior community but cannot because such villages will cease to exist if laws like these are enacted. Meanwhile, these laws are making me suffer now, and I thought we were friends." Do join this fight to quash encroaching government interference in our affairs.

We need YOUR HELP defending Crestwood Co-op life as we know it.







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*Payoff verification may delay the process. In the event of a payoff, additional paperwork may be required. Vehicle title must be on hand or able to be secured from the lending bank if a loan is in place. Purchases over \$20,000 and/or out of state titles may take longer than 20 minutes. See dealer for complete details.

4

November 2022

WOMEN'S CLUB - THURSDAY, NOVEMBER 3RD 1-3PM

The CV4 Women's Club would like to welcome all our new members. Please remember, anyone can join. The cost is only \$10 for 10 months (there are no meetings in July or August). At our meeting on November 3rd, Maddy & Sandy will help you all make beautiful holiday ornaments and afterwards will be our Thanksgiving Pot Luck gathering. For those who have not already signed up, please call June at (732) 703-1466 or Maddy at (609) 433-0989. On another note, for anyone interested, my friend Pam Frits is selling bracelets and earrings...Great gifts for the Holidays!!

HOLD THE DATE...our Christmas party is scheduled for December 1st from 1-3PM and will be catered by II Giardenello of Toms River. If you would like to attend, please sign up at our meeting on Nov 3rd or call June or Maddy. We need a head count for the Dec 1st function. We ask everyone attending the Dec. 1st party to bring a \$5 gift.

Finally, I would like to announce that as December 1st I will be stepping down as President. I just want to say how much fun I have had being President of the CV4 Women's Club and how many friends I have made along the way. It has been an honor.

Thank you,

June Strelecki, President

Decide the ride...

SMITHVILLE OR JACKSON OUTLETS???

Since November 30th is the fifth Wednesday in November, Stouts is giving us bus riders the opportunity to decide our destination...Smithville or the Jackson Outlets Shopping Mall.

If you'd like to decide the ride, call the office at (732) 350-0230 $\times 10$ by November 10th. The majority calls it.

**You will need to leave your name, address & telephone number.



ROAD CLOSURE:

CONCORD
DRIVE
ROAD
CLOSURE



12:00PM WEDNESDAY, NOVEMBER 3 to 12:00PM THURSDAY, NOVEMBER 4

(24 HOURS)

To ensure compliance with Section 1.11 of the Rules & Regulations that states "To ensure that all roadways in the Co-op remain designated under state law as "private property", one (I) entrance roadway will be closed to traffic for 24 hours on the first Wednesday of November".

*PLEASE PLAN AN ALTERNATE ROUTE

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	Model	Col. #1	Col. #2	Col. #3	Col #4	Col. #5	Col. # 6	Col. # 7	Col. # 8		
No of	Iour Account V.	7	Insurance		ř	Service &	Anticipated	Total			Monthli
Units	Units Yalue	Expense	Fire & Liability	General Maintenance	eneral Beserve ntenance Beplacement	General Expense	disc. Incom	Operating Costs	Municipal	Total	Payment
64	Madison / \$22,500	\$26.89	\$11.01	\$8.61	\$15.93	\$90.36	-\$13.00	\$139.81	\$44 DE	£10.2 0.7	TOTAL PARTY
88	Essex / \$27,500	\$26.89	\$13.45	\$8.61	\$19.47	\$90.36		\$145.80	\$53.85		\$104
9/	Windsor / \$34,000	\$26.89	\$16.63	\$8.61	\$24.08	\$90.36		\$153.58	\$66.58		0024
64	Devon / \$43,000	\$26.89	\$21.04	\$8.61	\$30.45	\$30.36	-\$13.00	\$164.36	\$84.21		6774
56	Hampshire / \$31,000	\$26.89	\$15.17	\$8.61	\$21.95	\$30.36	-\$13.00	\$149.99	\$60.71		11.03
152	Georgetowne / \$47,00	\$26.89	\$22.99	\$8.61	\$33.28	\$90.36	-\$13.00	\$169.15	\$92.04	\$261.19	\$261
82	Oxford 1 / \$51,000	\$26.89	\$24.95	\$8.61	\$36.11	\$90.36	-\$13.00	\$173.94	\$99.88	\$273.81	\$274
140	Oxford II / \$48,000	\$26.89	\$23.48	\$8.61	\$33.99	\$30.36	-\$13.00	\$170.34	\$94.00	\$264.34	\$264
120	Stratford / \$54,000	\$26.89	\$26.42	\$8.61	\$38.24	\$30.36	-\$13.00	\$177.53	\$105.75	\$283.28	\$283
206	Lexington / \$75,000	\$26.89	\$36.69	\$8.61	\$53.11	\$30.36	-\$13.00	\$202.67	\$146.88	\$349.55	\$350
103	Cambridge / \$68,000	\$26.89	\$33.27	\$8.61	\$48.15	\$30.36	-\$13.00	\$194.29	\$133.17	\$327.46	\$307
-	Yardley / \$95,000	\$26.89	\$46.48	\$8.61	\$67.27	\$30.36	-\$13.00	\$226.62	\$186.04	\$412.66	£413
82 1190	82 Yorktowne I \$95,000 TISO TOTAL UNITS	\$26.89	\$46.48	\$8.61	\$67.27	\$90.36	-\$13.00	\$226.62	\$186.04	\$412.66	\$413
2023	Budget	\$384,000	\$380,000	\$123,000	\$550,000	\$1,290,350 -\$185,573 Grand Total 2023 Budgel	-\$185,573 2023 Budgel	\$2,541,777	\$1,521,038 [Col. 7 + Col. 8]		
2022	2022 Budget	\$384,000	\$360,500	\$121,500	\$650,000	\$1,279,799\$140,086 Grand Total 2022 Budgel	-\$140,086	\$2,655,713	2,655,713 \$1,488,675 \$4,144,388 [Col. 7 + Col. 8]		
)iffere	Difference 2023 vs. 2022	0\$	\$19,500	\$1,500	-\$100,000	\$10,551	-\$45.487	-£113 936	636 663		

2023 Booklets will be mailed in mid-December

Total Budget Difference 2023 vs 2022

\$32,363 BASED ON 2,350x EST 2020 ASSESSMENTS VALUES

Please call the office if you would like a copy of the entire 2023 Budget mailed to you

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COFFEE KLATSCH?

By: Frank Skettini, Vice President

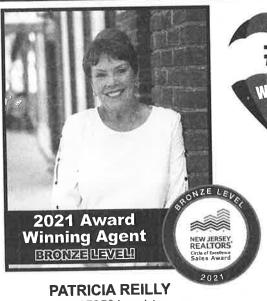
"Coffee klatch" is one of many terms few people under fifty understand. Growing up in the 1950's, I heard adults around me use the term "coffee klatch" regularly, and I'm sure every Crestwood Villager knows the phrase well. Coffee klatches were popular when we were young, and it was common for women to stay home with the kids. Ladies would get together with neighbors, discussing the latest updates in everyone's lives. There would be something hot to drink, usually coffee, and something to munch on, too, usually home baked cake. It was a great way to "take five" from housework while the kids were in school; unwind, gossip, share ideas and feelings. It's an old-school term that has fallen out of common use.

Etymologically, "coffee klatch" comes from the German word, "kaffeeklatsch," which translates to coffee (kaffee) + gossip (klatsch). It refers to a group of friends getting together over a cup of coffee, usually at someone's house. The word "klatsch" has turned into "klatch" or even "clatch" over the years, and both are considered acceptable to use. You might have noticed over the years that even in retirement, people don't take time to socialize informally with friends and neighbors. You may not even know your neighbors. Senior citizens commonly criticize the young for burying themselves in electronic handheld devices. It's hilarious that even in "meet-and-greet" settings, you will see a group of teens or even twenty-somethings sitting in a group -- but so mesmerized by the 5G phone that they remain oblivious to those around them, even texting a person sitting so close that their elbows touch!

As to that, maybe we should look in the mirror. Adults have become so polarized in our present climate that few of us really care what someone else has to say, unless you know in advance that your interlocutor shares your own views in lockstep. Unsurprisingly, the art of conversation has gone the way of ten cent cups of coffee.

Is there any interest in starting a conversation group here in Village Four? If you think it would be nice to get out for an hour or two and converse with neighbors, please communicate your interest. frank@crestwoodvillgefour.com, or call the clubhouse and leave a message at extension 13 with your contact info.

We have various clubs and volunteer activities, but nothing yet for those who just like to converse, like in the old days. Let me know if this is viable.



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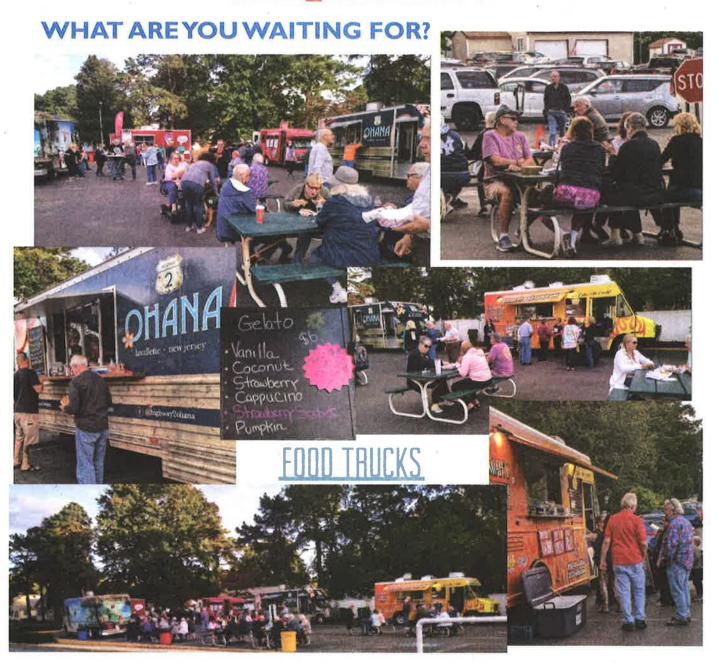
Call Pat at 609-508-7711 to hear more about my special commission program for fellow Crestwood Village residents.



HAVEN'T COME OUTYET?

8

ONLY 3 WEEKS LEFT!



November 2022



More than 400 people from near and far have come to Village Four over the last 4 weeks to dine Food Truck Style while making new friends or meeting up with regular friends and neighbors.

Trucks & menus vary from week to week and there's always something for everyone.

Ohhhh those lobster rolls and that gelato for dessert, not to mention pizza fresh from the mobile pizza oven, vegan delights, quesadillas, and so much more.



WHEN: EVERY WEDNESDAY

TIL' NOV 16TH

FROM: 3:30 PM - 7:30 P.M.

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NOVEMBER 2022 BUS SCHEDULE

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
**		1 PLEASE NOTE ALL BUSES TO BINGO HAVE BEEN CANCELED	2 9:00 AM Whiting Shopping Center & Whiting Commons PM Only—Lacey Mall	m	4 9:00 AM Whiting Shopping Center and Whiting Commons 11:30AM Manchester Shop Rite	5 NO TRIPS TODAY
6 9:00 AM CHURCH STOPS AT: VARIOUS CHURCHES	7 10:00AM Whiting Shopping Center and Whiting Commons 1:00PM Depart Whiting Shopping Center	8 PLEASE NOTE ALL BUSES TO BINGO HAVE BEEN CANCELED	9 9:00 AM Ocean County Mall Target/Lowes, DSW, Michaels	10 NO TRIPS TODAY	11 9:00 AM Whiting Shopping Center and Whiting Commons. 11:30AM Manchester Shop Rite	12 NO TRIPS TODAY
13 9:00 AM CHURCH STOPS AT: VARIOUS CHURCHES	14 10:00AM Whiting Shopping Center and Whiting Commons 1:00PM Depart Whiting Shopping Center	15 PLEASE NOTE ALL BUSES TO BINGO HAVE BEEN CANCELED	16 9:00 AM Whiting Shopping Center & Whiting Commons PM Only—Lacey Mal	17 NO TRIPS TODAY	18 9:00 AM Whiting Shopping Center and Whiting Commons. 11:30AM Manchester Shop Rite	19 NO TRIPS TODAY
20 9:00 AM CHURCH STOPS AT: VARIOUS CHURCHES	21 10:00AM Whiting Shopping Center and Whiting Commons 1:00PM Depart Whiting Shopping Center	PLEASE NOTE ALL BUSES TO BINGO HAVE BEEN CANCELED	23 9:00 AM Walmart/Aldis/Kohls 1:00 PM Drop off	NO TRIPS TODAY HAPPY THANKSCHVING!	9:00 AM Whiting Shopping Center and Whiting Commons. 11:30AM Manchester Shop Rite	26 NO TRIPS TODAY
9:00 AM CHURCH STOPS AT: VARIOUS CHURCHES	28 10:00AM Whiting Shopping Center and Whiting Commons 1:00PM Depart Whiting Shopping Center	29 PLEASE NOTE ALL BUSES TO BINGO HAVE BEEN CANCELED	T/B/D – Smithville OR Jackson Outlets			

TOO EARLY TO TALK SNOW?

Sometimes the month of November reminds us just how close winter is with those early season flurries so, no, it's not too early to review the snow removal process in our village.

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 not the same as here in Whiting.

Our snow removal vendor also plows other villages so it's not possible to tell when the plowing process will begin at our village. One thing that's for sure is they don't start plowing until it stops.

When plows are dispatched, your driveway must be free of vehicles or your driveway won't be plowed. The contractor takes photos of cars left in the spots they cannot plow, so calling the office to say they were missed will not result in the plows returning to your space or driveway.

Shoveling crews are employees of our vendor who clear the main walkways 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 the 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, and please know that we're doing everything we can to accommodate everyone.



YOU THINK YOU KNOW JERRY BUT DID YOU KNOW THAT HE.....

- ♦ Has run super successful Village Four **BINGO** for 19 years and is on track to getting it back to where it once was
- ♦ He and his wife, Joan, have been married for 66 years. They have 5 sons, 9 grandchildren, and 5 great-grandchildren
- Ran Friday night Dinner and a Movie for 6 years
- Has contributed over \$400K to CV4 to offset our bus expenses
- Loves to cook, play cornhole, and bocce
- ♦ Will be walking a 2.5 marathon in Point Pleasant for Alzheimer's for his son
- ◆ Doesn't let anything bother him

When asked "what gets you up in the morning" he replied, "knowing I'm alive".

*Jerry received his very own "RESERVED" parking space this year as a special thanks from the Board in recognition for all of his support and dedication over the years.

THANK YOU JERRY!

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)

CALL CAROL MARSELLA AT (973) 570-3460 TO VOLUNTEER TO BE A DISTRICT REP!

REPS.	DIST.	UNITS	PHONE	
Merrilee Burd	17B	Jefferson Lane: I-4A,B,C,D; 5; 6-10A,B	848-223-4409	
		Independence Pkwy.: 16-18-19A,B; 20A,B,C,D; 21-22-23A,B; 24-25A,B,C,D;		
		27A,B; 41-43-45-47-49-51-53A,B; 55-57-59-61-63-65-67-69-71-73- 75;		
	IA, 2B,	Hudson Pkwy.: 154-156A,B; 158A,B,C,D,E,F; 160A,B; 162-	1	
Carol Marsella	4B,	164A,B,C,D; 166-168-170172A,B; Lincoln Ct.: 1-2-3-4-5-6-7; Mus-	973-570-3470	
	8B, 9A, 9B	ket Ct.: 1-2-3-4-5; Musket Lane: 2-4-6A,B; 8-9-10-11-12-13-14-15	7.5.5.0-54.0	
		-16-17-18-19-20-21-22-23-31; 32A,B; 33;	ŵ)	
		34A,B,C, D,E,F; 35-37; 39A,B; 41A,B,C,D; 43A,B; Moccasin Dr.: 17-19-21-23;	3	
		24A,B; 25-27-29-31-33-35; Webster Ct.: 1-2-3-4-5-6		
		Independence Pkwy.: 26-28-29-30-31-32-33-34A,B;		
Caroline Statile	1B, 2A	35A,B,C,D,E,F; 37-39-36-38-	732-350-0701	
	-	40-42A,B; 44-46-48-50-52-54; Grant Ct.: 1-2-3-4-5-6-7		
		Valley Forge Dr.: 5-7-9A,B;10A,B,C,D; 11-12-13-14-15-16-17A,B;		
lrene Tysh	5A, 5B	18A,B,C,D; 1920-21-22-23-24-25-26-28A,B; Yorktowne Pkwy.: 69A,B,C,D; 71-73-82-84-86-8890A,B	732-604-9388	
		Hudson Pkwy.: 127-128-129A,B; 130A,B,C,D,E,F; Mohican Lane:		
Gene Faulkner		8-9A, B; 10-	732-278-8983	
		11-12-13A,B,C,D		
Alan Grote	17A, 18B	Flintlock Lane: 1-5-6-8A,B,C,D; 2-3-4A,B; Alden Ct.: 1-2-3-4A,B; 5A,B,C,D,E,F;		
Nail Grote	17A, 16B	Franklin Lane: 20-22-24-26-28-30-32-34-36A,B; 29-31-33-35-37-39	732-779-3937	
		-41	F	
		Raleigh Dr.: 1-2-3-4-5-6A,B; Pioneer Ct.: 1-2-3-4-5-6-7; Franklin		
rene Gendron		Lane: 4-6-8-	609-284-4461	
		10-12-14-16-18-19-21-23A,B; 15-17-25-27; Adams Ct.: 1-2-3-4-5-6		
		Hudson Pkwy.: 105-107A,B; 109-111A,B,C,D; Jackson Ct.: 1-2-3-4A,B;		
Blanche Doran	1200		732-849-4701	
		Monticello Dr.: 14-16-18-20A,B		
Carol Marsella	21A	Monticello Dr.: 3-4-5-6-7-8-10-11-12-13A,B; 9A,B,C,D	973-570-3470	
		So. Columbus Blvd.: 100-102-104-105-106; Windsor Ct.: 1 thru		
Al Costanzo		9; Wayne	908-298-1144	
	1 6	Ct.: I thru 8; Liberty Ct.: I thru 5	700-270-1144	

DISTRICT REPS CONT'D FROM PG. 14 - CALL CAROL MARSELLA (973) 570-3470

DIST.	UNITS
3A	Moccasin Dr: 1 through 12
3B	Moccasin Dr: 13,14,15,16,18,20,22
	Hudson Pkwy: 145,
4A	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:
OD	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;
	Molly Pitcher
LOB	Ct.: 1-9A,B; Molly Pitcher Blvd.: 1-2-3-4-5-6A,B; 8-
	10-12A,B,C,D
l1A	Molly Pitcher Blvd: 7,9,11,13,15,17,19,21,23
.1B	Hale Ln: 1-2-3-4;
.10	Molly Pitcher Blvd: 14-16-18-20
2A	Molly Pitcher Blvd: 22,24,25,26,27,29,31,33;

A MESSAGE FROM YOUR COMMUNITY MANAGER/RESALE COORDINATOR

CV4 is absolutely the place to be whether you are lucky enough to live here or you've been joining in on all the fun happenings... and it's not going to stop anytime soon! Hope you are hearing all the buzzing, but if you are not, and you have questions or want to get involved, feel free to contact me directly by email at valarie@crestwoodvillagefour.com or by phone 732.350.0230 x19.

Oh, and look out for CV4's advertising throughout our beautiful clubhouse, in our informative monthly newsletter, hopefully social media and word of mouth!

Even though the cold winter months are upon us, CV4 is and will always be



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;				
170	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				
	Buckskin Ct.: 1-2-3-4-5A,B;				
20A	Hudson Pkwy.: 112-114116A,B;				
207	118A,B,C,D,E,F,G,H;				
	Monticello Dr.: 15-17 A,B; 19A,B,C,D				
21B	Concord Dr: 2 thru 7				



Pumpkin Pie Martini

- 1 graham cracker, crushed
 - 1 tablespoon honey
 - ½ cuo milk
- 2 tablespoons pumpkin puree
- ¼ (1.5 fluid ounce) jigger vanilla flavored vodka
- ½ (1.5 fluid ounce) jigger creme de cacao
- 1 pinch pumpkin pie spice
- 1 cup crushed ice
- Place graham cracker crumbs in a shallow dish.
- Coat rim of martini glass with honey, and dip into graham cracker crumbs to coat.
- Combine milk and pumpkin puree in a cocktail shaker, shake to combine. Pour in vodka and creme de cacao, add ice. Shake well, and then strain into prepared martini glass. Garnish with a sprinkle of pumpkin pie spice.

ANOTHER SHOUT-OUT TO OUR "A" TEAM MAINTENANCE DEPARTMENT for saving us lots of \$\$\$\$\$\$ by replacing the new flatbed on one of our vehicles.

CV4 Maintenance staff saves us an incredible amount of money in vehicle maintenance and repairs by managing these in-house. Going over and above their normal job

duties is very much appreciated so please let them know you appreciate them too the next time you see them out and about working in the community.



	SATURDAY	5 Flea Market 8:00 AM-1:00 PM	12	19	26 Village-Wide Garage Sales	
	FRIDAY	4 12PM CONCORD DR OPENS Fit & Trim 8-9 AM	11 VETERAN'S DAY OFFICE/ OLUBHOUSE CLOSED RECYCLE PICK UPANIK YOU I	18 Fit & Trim 8-9 AM	25 OFFICE/ CLUBHOUSE CLOSED RECYCLE PICK UP	Sart I
022	THURSDAY	3 Garbage Pick-Up WOMEN'S CLUB 1-3PM 12PM CONCORD DR CLOSED GAMES & PICKLEBALL- 6:00 PM	CV4 ELECTION Garbage Pick-Up GAMES & PICKLEBALL- 6:00 PM	Garbage Pick-Up GAMES & PICKLEBALL- 6:00 PM	24 HAPPY THANKSTUNG OFFICE/CLUBHOUSE CLOSED	DECEMBER 1 COME DECORATE THE CLUBHOUSE FOR THE HOLIDAYS! Starting at 10:00am
BER 2	WEDNESDAY	2 CURBSIDE DEBRIS PICK UP Ceramics 9AM- 12PM Billiards 12:30 PM	9 DISTRICT REP MEETING 1-3PM Ceramics 9AM- 12PM Billiards 12:30 PM	16 Ceramics 9AM- 12PM Billiards 12:30 PM	23 Garbage Pick-Up Ceramics 9AM- 12PM Billiards 12:30 PM	30 Ceramics 9AM- 12PM Billiards 12:30 PM
WEW	TUESDAY	-	8 BINGO Food 4 PM Bingo starts 6:00PM We have Pull Tabs!	15 BINGO Food 4 PM Bingo starts 6:00PM We have Pull Tabs!	22 BINGO Food 4 PM Bingo starts 6:00PM We have Pull Tabs!	29 BINGO Food 4 PM Bingo starts 6:00PM We have Pull Tabs!
Me	MONDAY		7 Garbage Pick-Up Fit & Trim 8-9 AM Cards 6 PM	14 Garbage Pick-Up Fit & Trim 8-9 AM Cards 6 PM	21 Garbage Pick-Up Fit & Trim 8-9 AM Cards 6 PM	28 Garbage Pick-Up Fit & Trim 8-9 AM Cards 6 PM
	SUNDAY	ALWAYS OPEN: -Internet Cafe -Library -Billiards	9		20	27