

CRESTWOOD VILLAGE



CO-OP FOUR

OCTOBER 2023

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

www.crestwoodvillagefour.com

A MESSAGE FROM YOUR PRESIDENT...With Summer sadly behind us, it's time for Crestwood Village Four to move into a new season, and put away our Summer items. Remember, our Rules & Regulations state:

Section 3.5 Vegetable gardens must be cleaned up by September 30.

Section 3.13 regarding Temporary Canopies...Structure may stand May 15th to September 30th each year.

Section 6.16 All residents are responsible for the removal of outside holiday decorations within 30 days after the holiday.

Moreover, we will be conducting garage and patio inspections in the Fall. Neither of these areas are to be used for storage. Firstly, patio areas. Please do not pack all your empty flowerpots, gardening tools and patio furniture in a big pile covered with tarps. Tarps can come loose and flap around in the wind creating an unsightly noise for you and your neighbors. Not to mention they can come loose and blow away. Section 3.6 (a) of our Rules & Regulations state you are permitted "**ONE** plastic storage bin (Upright Bin or Chest-Type) shall be allowed on the outside of unit for the purpose of storing gardening tools or other objects. The Bin shall be maintained and clean at all times. The Bin is not to be stored in front of unit. 4-6 8 plexes are exempt due to limited space." (See Rules & Regulations for size requirements).

Secondly, garages. There **MUST** be access in and out of garages. If there's a door in the garage to the interior of your unit, emergency access must be available. Section 2.8 of the Rules & Regulations indicates that **GARAGES** are primarily for parking vehicles. Storage items should be limited to areas that allow a vehicle to be housed in the garage. For safety reasons, open space and access around the electrical panel must meet local code and be maintained. Please be careful that your stored items are secured on a shelf so they do not fall on you if you are getting in or out of the your garage, or fall on your vehicle when you are moving your car in or out of the garage. Remember, if an emergency occurs while you are in your garage, first responders require room to move about to get to you. It could mean the difference between life and death.

-Donna Golding, President-

OCTOBER AT A GLANCE

10/3 - KNITTING & CROCHETING
10/4 - CURBSIDE DEBRIS PICK-UP
10/5 - WOMEN'S CLUB
10/6 - LAST DAY TO SUBMIT RESUME
10/7 - FLEA MARKET/MUM SALE
10/12 - DISTRICT REP MEETING
10/12 - MEET THE CANDIDATES
10/13 - RECYCLING
10/17 - KNITTING & CROCHETING
10/19 - TWP LEAK & BRUSH PICK-UP
10/27 - RECYCLING
10/27 - BONFIRE (TENTATIVE)
10/28 - VILLAGE-WIDE GARAGE SALES

CONTINUING DATES

BINGO - EVERY TUESDAY
CARDS - EVERY WED 12PM-3PM
SHUFFLEBOARD WED @ 6PM (WEATHER PERMITTING)
FISHING GROUP THURS @ 11AM (NEW EVENT)
COFFEEKLATCH THURS @ 3PM
BOCCE - THURS @ 6PM (WEATHER PERMITTING)
GAMES - THURS @ 6PM (Pickleball, Cornhole, etc.)

Volunteer of the Month

Treetops Kitty Cafe would like to start recognizing and highlighting our dedicated volunteers that make our mission possible! Without them, less felines would be united with friends and forever families and we would like to commend a volunteer each month for their service and commitment!

October's Volunteer:

Roberta Eldridge

Bringing endless energy and passion to the cafe, Roberta hails from the center of the universe, **Manhattan New York**, where she had the pleasure of being a dancer, a model, a writer and so much more. Don't hesitate to ask her about it sometime! A lifelong cat lover, she currently cares for the cafe cats as if they were her own. However, she has three of her own fur babies: **Ava**, named for the iconic gorgeous movie star, **Sheba** who she deems her "chubby football", and **Nicky** the wonderful Siamese. Roberta's involvement with the cafe is rooted in both her eternal love for cats and the contagious, altruistic nature of the Treetops Rescue. While **Jingles** is her favorite cafe cat, attributed to his great looks and temperament,, she is pictured above with Penelope the purrfect Persian! Thank you for all that you do!

Was also the founder of this rescue. Before that, wrote for New York newspapers, and 2 books published. Adult education instructor manager, managed health clubs.

Renee Esposito

Resident of Crestwood Village Four Co-op, Inc. since November 2020. Currently a Board of Trustee Member since December 2022 filling a vacancy to December 2023. I started a Veteran's Group and created the Veteran's Memorial Display. I volunteered for CV4 bingo twice a month selling bingo boards, and selling tickets for CV4 events. I have also assisted the office staff in getting out the Senior/Veteran's checks, updated spreadsheets, made phone calls to residents regarding water/sewer bills, and etc..

Work Experience

Group Home Assistant

21 PLUS INC - Manchester, NJ

February 2019 to March 2020

Provide direct care for clients with disability in a group home and assistance them to become independent as much as possible.

Department of United States Air Force - McGuire AFB, NJ

Human Resources Specialist-Federal Employee

April 2015 to January 2019

I provided customer service to US service members, dependents, contractors, federal employees and other clients for a variety of different services from issuing common access cards and identification cards, in-processing, applying for citizens and other administrative process. I also prepared administrative correspondences, reports and etc...for processing and/or mailed out.

Budget Resource Specialist-Federal Employee

May 2013 to April 2015

Processed Utilities Bills and reimbursements for several agencies on Joint Base McGuire-Dix-Lakehurst. I processed and researched other financial documents and performed year end close out.

Housing Specialist-Federal Employee

September 2009 to May 2013

Inspected off-Base housing to make sure it is adequate for US service members and their families. Assisted service members in finding suitable housing, reviewed leases for military clauses, referred them to privatization housing on base, and processed orders for moving household items on-Base.

Administrative Assistant-Federal Employee

January 2001 to September 2009

I was federal employee and also a Member of US Air Force Reserve working as a Air Reserve Technician preparing numbers correspondences, pay documents, orders, personnel documents and troubleshooting and updating computer software and hardware. Maintain administrative records, additional duty ordering office supplies, overseeing government travel cards program, voting monitor, medical and lodging monitor.

Military Service

Branch: United States Air Force

Rank: TSGT

June 1983 to March 2010

From 1983 to 1987 I was have duty. An overview of my career was in administrative specialist/ assistant, computers and Human Resources/personnel specialist.

Commendations:

Air Force Achievement medal with three oak leaf clusters and commendation medal.

Volunteer

Poll Worker for Ocean County Board of Elections 2019 to present

Vice President CV4 Ceramics 2022 to present

Secretary/Treasurer CV4 Women's Club 2022 to present

Knitting/Crocheting Group CV4 Point of Contact January 2023 to present

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OCTOBER 2023 BUS SCHEDULE

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
1 9:00 AM CHURCH STOPS AT: VARIOUS CHURCHES	2 10:00AM Whiting Shopping Center and Whiting Commons Dollar Tree 1:00PM Depart Whiting Shopping Center	3 NO TRIPS	4 9:00 AM Whiting Shopping Center & Whiting Commons PM ONLY - Lacey Mall P/Ups begin 11:30AM	5 NO TRIPS TODAY	6 9:00 AM Whiting Shopping Center and Whiting Commons. 11:30AM Manchester Shop Rite	7 NO TRIPS TODAY
8 9:00 AM CHURCH STOPS AT: VARIOUS CHURCHES	9 10:00AM Whiting Shopping Center and Whiting Commons Dollar Tree 1:00PM Depart Whiting Shopping Center	10 NO TRIPS	11 9:00 AM Ocean County Mall Target/Lowes, DSW, Michaels	12 NO TRIPS TODAY	13 9:00 AM Whiting Shopping Center and Whiting Commons. 11:30AM Manchester Shop Rite	14 NO TRIPS TODAY
15 9:00 AM CHURCH STOPS AT: VARIOUS CHURCHES	16 10:00AM Whiting Shopping Center and Whiting Commons Dollar Tree 1:00PM Depart Whiting Shopping Center	17 NO TRIPS	18 9:00 AM Whiting Shopping Center & Whiting Commons PM Only- Lacey Mall P/Ups begin 11:30AM	19 NO TRIPS TODAY	20 9:00 AM Whiting Shopping Center and Whiting Commons. 11:30AM Manchester Shop Rite	21 NO TRIPS TODAY
22 9:00 AM CHURCH STOPS AT: VARIOUS CHURCHES	23 10:00AM Whiting Shopping Center and Whiting Commons Dollar Tree 1:00PM Depart Whiting Shopping Center	24 NO TRIPS	25 9:00 AM Walmart/Aldis/Kohls 1:00 PM Drop off	26 NO TRIPS TODAY	27 9:00 AM Whiting Shopping Center and Whiting Commons. 11:30AM Manchester Shop Rite	28 NO TRIPS TODAY
29 9:00 AM CHURCH STOPS AT: VARIOUS CHURCHES	30 10:00AM Whiting Shopping Center and Whiting Commons Dollar Tree 1:00PM Depart Whiting Shopping Center	31 NO TRIPS				

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RESUME

Carolyn LaBerta
4A Carteret Lane

I have resided in Crestwood Village 4 since November 2018.

Work History:

Employed by NJ Blue Cross for 7 years and retired from Jersey Central Power & Light Co after 23 years.

Qualifications for Trustee:

Resided in Union Beach NJ for 31 years where I served on Borough Council for 3 years, President and Member of Board of Education for over 20 years and Chairperson and Commissioner of Bayshore Regional Sewage Authority for 8 years.

Goals:

1. More membership meetings. If not monthly, every other month or quarterly. This will keep residents more informed on what is happening in the community. 2 meetings a year is unacceptable for any community.
2. More transparency when it comes to accounts, audits and bids. Accounts should be shown monthly in the newsletter.
3. An active Alternate Dispute Resolution (ADR). Residents should know what rights they have under this State mandated law and how to go about requesting an ADR meeting.



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KIRMS PHOTOGRAPHY Autumn Colors

Autumn is here and I'm looking forward to photographing this year's fall foliage. The leaves are starting to change. Hopefully the colors this year will be spectacular.

Before the colors are at their peak I look for individual trees that have great color. I also scout out areas that I think will look great at peak time so I'll be ready when the leaves finally turn. I prefer areas that have the trees reflected in water.

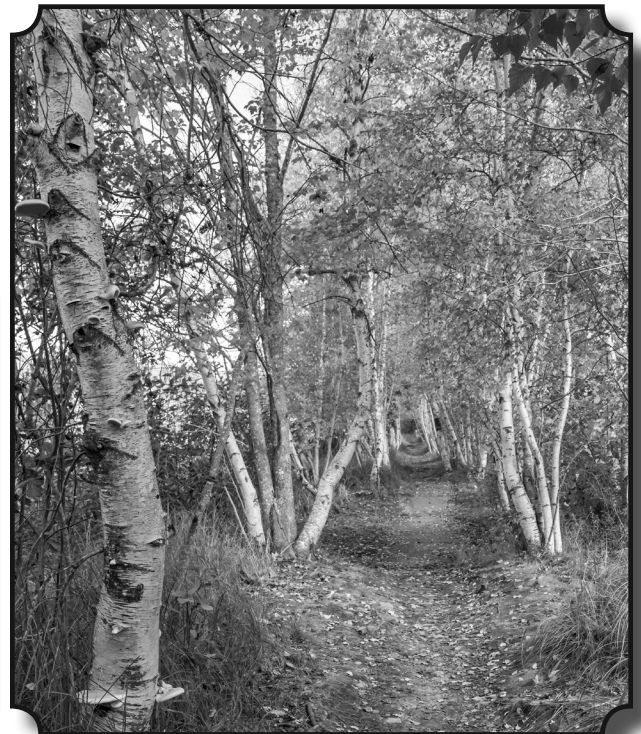
Check out the farm markets for some colorful shots and don't forget the cranberry harvest. Fallen leaves make interesting patterns, so don't forget to look down. Rolls of hay in the fields also make nice images.

A great way to enhance your images is using a polarizing filter. This filter works the same as polarizing sunglasses – it is designed to cut glare and reflections. Removing the glare from the leaves makes the colors brighter and more saturated. Simply rotate the polarizing filter until the sky or leaves are at their darkest.

Fall Foliage images are best shot on days when there is no wind. By scouting a great location ahead of time, using a polarizing filter, and applying good rules of composition you'll get some fantastic shots of this autumn's spectacular show.



That's it for this month. Send me an email at bill@KirmsPhotography.com with any photographic questions or problems. You can visit www.KirmsPhotography.com if you'd like to see some of my work. Keep shooting and trying to improve your images, but most importantly, have fun with your camera.



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Vice President - Renee Esposito

Treasurer - Sandy Long

SHUFFLEBOARD PLAYERS

Shuffleboard is for EVERYONE! We play **Wed Nights at 6PM** Call **Goody at 732-350-4737** for more information.

BOCCE... The weather may be cooling off but Bocce is still **HOT!** **JOIN US EVERY THURSDAY NIGHT AT 6PM.** Anyone can play. For more info call Frank Skettini 732-350-0230.

LOOKING FOR SOMETHING TO DO WEDNESDAYS FROM 12PM-3PM? HOW ABOUT PLAYING CARDS? CALL BOB JOLLY @ 732-350-4034 FOR MORE INFO OR COME TO THE BETSY ROSS ROOM!



VOLUNTEER



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- ◆ Secure any animals
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For additional non-homebound health services, visit www.OCHD.org

- ◇ New Jersey Cancer Education & Early Detection
- ◇ Diabetes, Heart Disease & Stroke Screening
- ◇ Adult Immunizations (Shingles, Pneumonia, TDaP, and others)
- ◇ HIV, STD and Hepatitis C Counseling and Testing Services
- ◇ And Many More

CALL 732-341-9700 x7304 TO SCHEDULE AN APPOINTMENT

Ocean County Health Department 175 Sunset Ave. Toms River, NJ 08754

This is for your information. The CV4 Staff and Board of Trustees takes an unbiased stance on the COVID and Flu vaccinations

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.

DISTRICT REP	DISTRICTS	UNIT ADDRESS	REP PHONE
Carol Marsella	1A, 2B, 3A, 3B, 4B, 8B, 9A, 9B, 21A, 21B, 22A	Concord Dr: 2 thru 7; Constitution Blvd: ALL; Hudson Pkwy: 154, 156, 158, 160, 162, 166, 168, 170, 172; Independence Pkwy: 16, 18, 19 thru 25 and 27 and 41, 43, 45, 47, 49, 51, 53, 55, 57, 59, 61, 63, 65, 67, 69, 71, 73, 75; Liberty Ct: ALL; Lincoln Ct: ALL; Moccasin Dr: 1 thru 20 and 25 and 27, 29, 31, 33, 35; Monticello Dr: 3 thru 13; Musket Ct: ALL; Musket Lane: 2, 4, 6, 8 thru 23 and 31 thru 35 and 37, 39, 41, 43; So. Columbus Blvd: 100, 102, 104, 105, 106; Wayne Ct: ALL; Webster Ct: ALL; Windsor Ct: ALL.	973-570-3470
Merrilee Burd	10B, 11A, 11B, 12A, 12B, 13A, 16A, 16B, 17A, 17B, 18A, 18B	Alden Ct: ALL; Flintlock Lane: ALL; Franklin Ln: 20, 22, 24, 26, 28 thru 84; Hale Ln: ALL; Jefferson Lane: 1 thru 10; Lexington Dr: 1 thru 20; Molly Pitcher Blvd: 1 thru 37 and 39, 41, 43, 45, 47; Molly Pitcher Ct: 1 thru 9.	848-223-4409
Blanche Doran	20A, 20B	Buckskin Ct: ALL; Hudson Pkwy: 105, 107, 109, 111, 112, 114, 116, 118; Jackson Ct: ALL; Monticello Dr: 14 thru 20.	732-597-1732
Gene Faulkner	4A, 7B, 10A, 15A, 15B	Hudson Pkwy: 113 thru 153, and 155, 157, 159, 161, 163; Mohican Lane: 8 thru 13; Musket Ln: 1, 3, 5, 7.	732-278-8983
Irene Gendron	13B, 14A, 14B, 19A, 19B	Adams Ct: All; Carteret Lane: All; Franklin Lane: 4, 6, 8, 10, 12, 14, 15, 16, 17, 18, 19, 21, 23, 25, 27; Lexington Dr: 1 thru 4 and 6, 8, 10, 12, 14, 16, 18, 20 thru 30; Pioneer Ct: 1 thru 7; Raleigh Drive: 1 thru 6.	609-284-4461
Caroline Statile	1B, 2A, 8A	Grant Ct: ALL; Independence Pkwy: 26, 28 thru 40 and 42, 44, 46, 48, 50, 52, 54; Moccasin Dr: 26, 28, 30, 32, 34, 36, 38, 42; Vermont Ct: ALL.	732-350-0701
Irene Tysh	5A, 5B, 6A, 6B, 7A	Salem Dr: 22, 24 thru 31; Valley Forge Dr: 5-7-9 11 thru 26 and 28; Yorktowne Pkwy: 49, 51, 53, 55, 57 thru 74 and 76, 78, 80, 82, 84, 86, 88, 90.	732-604-9388

EXAMPLE: If your number address is 162, as far as districts are concerned, the pertinent initials are all inclusive. (162A, 162B, 162C, 162D) whether it's a

A few random thoughts, having witnessed on the same day both tireless volunteers working Bingo and chronic complainers trashing the Village]. It's Not The Village, It's You (suggested by an unknown author) -Submitted by Frank Skettini, Secretary-

If you want to live in the sort of a place
The kind of a village you like,
Don't pack your stuff in heavy bags
And start on a long, long hike.
You'll only find what you left behind,
For there's nothing that's really new.
It's a poke at yourself when you knock your home;
It's not Village Four -- it's you.
When everything seems to be going wrong,
Trouble everywhere brewing.
Finances, Village clubs, Whiting gossip
Seem simmering, slowly stewing,
Just take a look at yourself and think,
"What good is feeling blue,
Am I doing my bit to make things hit?"
It's not Village Four -- it's you

[It's really strange sometimes, you know,
That things go as well as they do,
When you think of the little -- the very little
You add to the work of a few.
You run your mouth, complain nonstop,
Do nothing more than fuss.
Are you bearing your share of the burdens to bear?
It's not Village Four -- it's us.
So.....
If you want to live in the kind of a place,
The kind of a place you like,
Put off your guile, put on a smile,
Then hike my neighbors, hike,
To the work in hand that has to be done --
The work left just to a few.
It's not Village Four that's wrong, my friends;
It's not Village Four -- it's you.

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A WORD FROM YOUR VICE PRESIDENT: HYBRID WORK

Definition: Hybrid work is a **flexible work model that supports a blend of in-office, remote, and on-the-go work opportunities**. It offers people the autonomy to choose to work wherever and however they are most productive.

For those of you I may have missed while in the office during the summer please know that as a trustee and the vice president of the board, Village Four is always a high priority, regardless of where I happen to be at the moment.

Whether on a plane or in our office, or a remote office, my work commitment to you all remains the same as when I first joined the board in 2019.

Some projects and daily tasks I am currently working on:

-2024 Insurance Policy Renewal - working closely with our Office Manager, Val Seidner, we have sent out several requests for proposals to new insurance companies after receiving a hefty increase of \$130K to continue with our current provider in 2024. Our bylaws state that we put things out to bid to secure the best pricing possible so that's what is being done. At the very least, if cost proposals come back at the same price or higher, you will know that we did our due diligence to find the best solution for us all.

-Revoked Units - after working with our attorney to revoke specific units I managed the renovation process by creating the necessary budgets and overseeing the work done by the contractors or handymen. Once ready for sale Val schedules the realtor drawings to randomly award the listing to a local realtor to partner with us through the sales process. Once sold I finalize the renovation budget and pay ourselves back for any expenses the village has incurred as well as any amounts due from the unit's account. A check is then issued to the estate and is closed off of our books. At present I am working on 3 reno budgets with a 4th unit recently being listed.

-Chronic Village Violators - I have been dealing with a few of these throughout the summer while in the office and continue to work closely via email with the office staff who manages the fines and letters. For some strange reason these few don't seem to understand what it means to live in a community where they agreed to certain things before they purchased their unit.

-Closing Procedures - I recently finished creating new closing procedures that should get closings at V4 down to less than one hour, which will make all parties very happy. In addition, all paperwork is now being scanned then printed so we will never have to worry about misplaced files.

-2024 Budget Planning Meetings - I will be participating in these as soon as they are scheduled.

-Weekly Board Meetings - Hooray for Zoom! Zoom makes participating in our weekly meetings as easy as clicking on a link, and allows me to see and hear everyone as if I were physically in the room.

-Weekly Staff Meetings - worked with Val to revive the weekly staff meetings I implemented in 2022, resulting in a better staff cohesiveness in the office.

-Work Orders - continue to monitor all work orders coming in through the website as the site administrator....I know...the website needs updating and it's on my list!

-General Office Tasks - payroll spreadsheets, IT/computer updates and troubleshooting, reviewing potential staff resumes, plus tons of daily email responses.

This is only a snapshot of my current involvement in your Board of Trustees. Just know that it is always my pleasure to continue to work hard to serve each of you.

-Jo-Ann McKeon-

Bookkeeper's Corner – By Laura L. Dempsey

DID YOU KNOW... The Ocean County Office of Senior Services located in Toms River serves as the focal point for programs and services available to assist seniors in our community. They have published their 2023 Resource Directory containing information on various community support services, long-term care options, caregiver resources and much more. Listed below are a few of the agencies that are listed on their website:

Caregiver Volunteers of Central Jersey, 732-505-2273 –They provide the following services: Grocery Shopping, Medical Transportation, Alzheimer's Respite Care Program & Respite Care Program, Friendly Visiting and Telephone Reassurance Programs and Multicultural Senior Outreach.

Compass 82, Inc., 732-640-8812 – Compass 82 provides information and assistance to seniors 60 and over. Also, assistance in filling out various forms and applications.

Manchester Township Senior Outreach, 732-849-8305 – Information and assistance is provided in person or over the phone, which will link older adults and caregivers to available services and programs. Limited medical and non-medical transportation will be provided to residents 60 years of age and older who are ambulatory/semi-ambulatory/wheelchair-bound and residing in Manchester Township. They also provide Telephone Reassurance like weekly phone calls to check in on them and/or have a friendly chat. Assistance is provided in filling out various forms, applications, and SHIP (State Health Insurance Assistance Program) certified counselors are available to assist in review of Medicare plans that provide free, confidential unbiased information and assistance to individuals with Medicare.

Ocean Ride Transportation Services, 732-736-8989 – They offer two major services: "Reserve-A-Ride" and "Bus Routes". Give them a call if you are in need of transportation services.

NJSAVE, Hotline 1-800-792-9745 – They provide a host of programs that assist with prescription drug costs, utility payment assistance, Medicare savings programs and Hearing Aid Assistance. Give them a call for further information on these programs.

NJ Division of Taxation, Property Tax Relief Programs, 609-292-6400 – Call to find out about the Anchor Program, Senior Freeze Program and other property tax deductions available to seniors.

Finally, as of January 1, 2023 plans can't charge you more than \$35 for a one-month supply of each Medicare Part D-covered insulin and can't charge you a deductible for insulin.



COME JOIN CV4'S FISHING GROUP. We will be focusing on fresh water fishing. Meetings will be held on Thursdays at 11AM in the Betsy Ross Room. Our goal is to bring together bank fishermen and boat fishermen (and fisherwomen) to discuss the local fresh water fisheries, techniques, lures, etc. Also to allow for possible partnering of bank and boat fisherman (and women) to expand experiences for all. Please email Al Mauriello at basser44@aol.com for more information.

RESIDENT'S CORNER

THANK YOU MAINTENANCE

During the storms over the weekend, a huge 70ft tree fell in the common area behind Marianne & Thomas Stoltz' home. Maintenance was made aware of the situation but had to wait until the weather subsided. Ms. Stoltz called the office Wednesday to say THANK YOU to Isaac, Brian and Sal from Maintenance. She said they "did a phenomenal job" and that "we are blessed to have them in our Village." Ms. Stoltz wants everyone to know what a wonderful maintenance crew CV4 has.

Crestwood Village Four's

Bonfire Night

Friday,
Oct 27th
5pm-8pm



Join us for music, hot drinks and S'mores...
BYOB

Rain date to be announced*Contingent upon obtaining Permits*Please call the office 1 week prior to event to confirm event is taking place

WE HAVE PULL TABS!



FOOD AT 4:00 PM

BINGO STARTS AT 6:00 PM

EVERY TUESDAY AT VILLAGE FOUR

WIN...WIN...WIN!!



DON'T MISS
Fall Fleamarket
at CV4

Let's celebrate autumn with good music,
great food, dear friends, and
the best vendors on the circuit,

LET THE HOLIDAY SHOPPING BEGIN

October 7th from 8 am to 1 pm

15-E Moccasin Drive, Whiting, NJ 08759

See you there!



A MESSAGE FROM YOUR COMMUNITY MANAGER/RESALE COORDINATOR

Welcome October!

Welcome Fall!

CV4's Resale Office is STILL HOT, HOT, HOT!!!

CV4 has been extremely busy all year with closings and October through December will not be any different. If you have any questions about resales feel free to contact me, I am always here to assist.

Here are some tips to make your process go quicker and smoother:

MOST IMPORTANT – YOUR GENERAL LEDGER MUST HAVE A ZERO BALANCE IN ORDER TO BE GIVEN PERMISSION TO SELL.

- If you opt to use a realtor, choosing one with experience in Co-Ops is very smart as those without it can waste your time and money with things like title searches, telling buyers they must use an attorney, and not explaining the Rules & Regulations of the Co-Op beforehand.
- Confirming Applications for Membership and Purchase Agreements are on the current forms.
- A signed Intent to Sell with the appropriate documents authorizing a contact person.
- An inspection by the Village Maintenance staff.
- All required repairs completed.
- Permission to Sell
- You are going to need to obtain a Certificate of Re-Occupancy from Manchester Township.
- Approved Membership Agreement.
- Purchase Agreement with copies of all deposits taken, made payable to the seller.
- Final Water/Sewer reading from the Township.
- Commission Statement from both realtors.
- Proof of paid in full for the entire year from the buyer for their new homeowner's insurance policy, the buyer's Declaration Page must show a zero balance.
- Complete contact information on all parties involved in the closing.
- Seller must sign over the original CV4 Membership Certificate at their closing.
- The seller must return their original Proprietary Lease at their closing.
- Power of Attorney (copy)/Original Death Certificate/Original Surrogate Certificate, (if applicable).
- Will there be a 3rd party inspection? If so, CV4 is not permitted to schedule a closing date till all issues/concerns have been met/approved by CV4.
- CV4 must receive copies of all checks to be presented at the closing two (2) days before the actual closing date, if not received, the closing date will have to be rescheduled.

Understanding and abiding by the above will help make your process much more enjoyable!

And, again, from myself and your wonderful staff, we are all always here to help!

Stay well and hope to see you around the Clubhouse

By: Valarie T. Seidner, Resale Coordinator/Community Manager

MANCHESTER KEVIN'S KIDS DRIVE Collection Center

NOVEMBER 1-30, 2023

Monday-Friday

8:30 AM-4:00 PM

15-E Moccasin Drive, Whiting, NJ

Any resident who would like to donate to the drive may bring their items to the clubhouse in place it in the box label Kevin's Kids in the lobby Monday-Friday from 8:30 am to 4:00 pm.

Money Donations make checks payable to 'Manchester Twp Middle School' with 'Kevin's Kids' written in the memo section. Please do not send cash. Bring the money donations to the office window in an envelope marked Kevin's Kids

HISTORY

Forty-one years ago one of our first grade teachers unknowingly started a Christmas tradition in Manchester Township. Realizing the excitement of her student's only days before Christmas, the teacher asked her class, "What is Santa Claus going to bring you on Christmas Eve?"

Unfortunately, one child broke the teacher's heart with his response of "Santa Claus never comes to my house." Saddened by the boy's story, the school staff started a drive to help the boy and his family as well as a handful of other needy children. Now many years later, that handful of families has grown to a list that school officials anticipate will include some 300 children and their families. The goal of the annual Kevin's Kids Drive is to not only provide toys but include much needed necessities such as clothing and food. Yes, this is a Christmas Drive, but hopefully the necessities provided will help parents in these difficult times throughout the year.

Through the generosity of the Manchester School District, the Manchester Police, many local businesses, senior villages, and the entire Manchester community, the Kevin's Kids Christmas Drive hopes to grant the specific Wish List of each child. Teachers contact parents of the identified children and develop the wish list of each child. During this process, staff discover that for so many of these children it is the very first "new" pair of sneakers or that first brand new outfit for school or a bicycle that will be their own, instead of one that someone else discarded.

This Holiday Drive enables Santa to visit the home of each of these disadvantaged children, bringing not just gifts but joy. The children and families that we help struggle every other day of the year and we want them to have at least one special day full of surprise and delight. It offers these children the chance to believe that good things can happen to them.

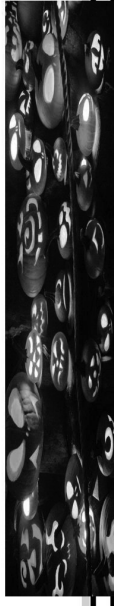
So, now as our list of families in need continues to grow, we are reaching out to people and organizations like yours to seek any help you can offer. We ask for any contribution that you can make to our drive. Each donation goes directly to buy food, new toys and clothing for every child identified on our list. We also accept donations of new toys and clothing. Don't worry about the child's age, size or sex, we will always find a home for your donation. It is through your help and generosity that we can achieve our goal. That goal is our pledge to make sure that Santa Claus visits every home.

Thank you in advance for any help you can provide to "our" kids.

Sponsored by
Renee Esposito, CV4 Trustee



OCTOBER 2023



SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
1	2 Garbage Pick-Up Fit & Trim 8-9AM	3 KNITTING & CROCHET 10AM-12PM BINGO Food 4 PM Bingo starts 6:00PM	4 CURBSIDE DEBRIS PICKUP Ceramics 9AM-12PM Cards 12PM-3PM Billiards 12:30PM SHUFFLEBOARD 6PM	5 FISHING GROUP MEETING 11AM WOMEN'S CLUB MEETING 1-3PM Garbage Pick-Up Coffeklatch 3PM GAMES, PICKLEBALL &	6 Fit & Trim 8-9 AM LAST DAY TO SUBMIT RESUME TAILGATE	7 FLEA MARKET
8	9 Garbage Pick-Up Fit & Trim 8-9AM	10 BINGO Food 4 PM Bingo starts 6:00PM We have Pull Tabs!	11 Ceramics 9AM-12PM Billiards 12:30PM Cards 12PM-3PM SHUFFLEBOARD	12 GARBAGE PICK-UP FISHING GROUP MEETING 11AM DISTRICT REP MEETING 1-3PM Coffeklatch 3PM MEET THE CANDIDATES 6PM-7:30PM	13 Fit & Trim 8-9AM RECYCLING	14
15	16 Garbage Pick-Up Fit & Trim 8-9AM	17 KNITTING & CROCHET 10AM-12PM BINGO Food 4 PM Bingo starts 6:00PM	18 Ceramics 9AM-12PM Billiards 12:30PM Cards 12PM-3PM SHUFFLEBOARD	19 Garbage Pick-Up FISHING GROUP MEETING 11AM Coffeklatch 3PM GAMES, PICKLEBALL & BOCCCE 6PM	20 Fit & Trim 8-9 AM	21
22	23 Garbage Pick-Up Fit & Trim 8-9AM Cards 6 PM	24 BINGO Food 4 PM Bingo starts 6:00PM We have Pull Tabs!	25 Ceramics 9AM-12PM Billiards 12:30PM Cards 12PM-3PM SHUFFLEBOARD 6PM	26 Garbage Pick-Up FISHING GROUP MEETING 11AM Coffeklatch 3PM GAMES, PICKLEBALL & BOCCCE 6PM	27 Fit & Trim 8-9 AM RECYCLING BONFIRE	28 VILLAGE WIDE GARAGE SALES
29	30 GARBAGE PICK-UP Fit & Trim 8-9AM Cards 6PM	31 HAPPY HALLOWEEN! BINGO Food 4 PM Bingo starts 6:00PM				

2023 BOARD OF TRUSTEES ELECTIONS IMPORTANT DATES

OCTOBER 6, 2023 - Deadline to submit Trustee resumes

OCTOBER 12, 2023 - MEET THE CANDIDATES 6PM-7:30PM

NOVEMBER 8, 2023 - EVENING VOTE 6PM-8PM

NOVEMBER 9, 2023 - ELECTION DAY 10AM-2PM



*Over the years we have had many complaints from our working members that they cannot vote because our hours conflict with their hours at work. That's why this year, we will be open for one evening to allow our working members the opportunity to vote.

Mark your calendars - WEDNESDAY, NOVEMBER 8th, 6PM - 8PM the lobby will be open to cast your vote.

CRESTWOOD VILLAGE IV - WOMEN'S CLUB MEETING - OCTOBER 5TH

September's Women's Club meeting was wonderful! Over the Summer, we collected, with the help of Tuesday night Bingo, 56-one gallon bags of personal hygiene products for the men and women in the Vets and Senior's camp. We also had a super large package of toilet paper, and a dozen backpacks and shoeboxes.

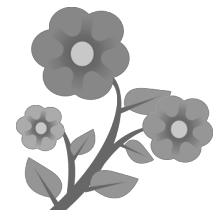
We are hoping to hold events open to all Villages. As of September, we are 35 members strong and ready for more! We are open to all women and dues are only \$10 for the year. Bring a friend and join the fun!

PRESIDENT - KATE PLANZ (y2kplanz@gmail.com)

VICE PRESIDENT - MADDY DEMPSEY (dammom615@verizon.net)

TREASURER/SECRETARY - SANDY LONG

SECRETARY/TREASURER - RENEE ESPOSITO



KNITTING & CROCHETING GROUP

Meeting dates in October are Tuesday October 3rd and 19th from 10am-12pm in the Betsy Ross Room. Many people really enjoy knitting & crocheting and getting together, and have formed friendships; however, much to my chagrin, it appears much of the conversation occurring involves politics. We all know what happens when you bring politics into the conversation! Everyone has their own opinions and it mutes the good conversations we should be engaging in. Let's try to keep the conversations light, keep politics out of our group and keep knitting and crocheting for good causes. Now is the time for our group to knit or crochet something warm like mittens, scarves, hats, sweaters and afghans to keep us warm in the upcoming months. Let's get some scarves and hats made to donate to those Seniors and Veterans who may be less fortunate than we are. Let's come together and make a difference and keep our political ideologies at home!

- Renee Esposito-



TAILGATE PARTY

TAILGATE DANCE PARTY IS BACK AGAIN-

WHEN: FRIDAY, OCTOBER 6, 2023

TIME: 5PM - 8PM

WHERE: 15E MOCCASIN DRIVE - PARKING LOT

It's a BYOE (**B**ring **Y**our **O**wn **E**verything)...your car, your food, your chairs, your friends, and your dancing shoes. There will be a DJ spinning the hits of the 50s, 60s, 70s and beyond, soul, country, and a line dance or two.



FREE ENTRY

CARRY-IN

CARRY-OUT

**IT'S TIME TO GET OUT &
HAVE A GOOD TIME**