



A MESSAGE FROM YOUR BOARD OF TRUSTEES... [Color Guard Adds Sparkle to Our Veteran's Day Celebration](#) - Our recent Veteran's Day celebration was a resounding success, and a key highlight was the captivating performance by our local color guard. Their precision and grace as they presented the colors left a lasting impression on all who attended. The color guard's performance was a poignant reminder of the sacrifices made by our Veterans. We extend our heartfelt thanks to all our Veterans, their families (because they serve also) and to the color guard for their outstanding contribution to our Veteran's Day celebration. Their performance made the event even more memorable and meaningful. We also want to take a minute to remember the tragic events of December 7, 1941, Pearl Harbor, a date that will forever live in infamy. We honor the lives lost and the sacrifices made in the pursuit of peace and freedom.

Wintertime Neighborliness: Small Acts, Big Impact - Winter can be a tough season, especially for those who are elderly, have health issues, or live alone. However, small acts of kindness from your neighbors can make a big difference. Here are a few ways you can show your neighborly spirit this winter:

- * Check In on Them: Take a few minutes to check in on your neighbors, especially if you haven't seen them in a while. A friendly chat can also help lift their spirits and let them know that someone cares.
- * Offer a Ride: While CV4 offers a free bus service, and Ocean County provides Ocean Ride, if your neighbor needs to get to the grocery store, doctor's appointment, or other important destination, offer them a ride. This can be especially helpful for those who don't drive or have limited mobility.
- * Share Your Resources: If you are going to the grocery store, ask if they need any food, medical supplies or water. If you have extra winter essentials, such as clean blankets or warm coats, offer to share them with your neighbors.
- * Organize a Neighborly Event: Get your neighbors together for a small event, such as a potluck dinner or holiday party. This is a great way to build relationships and create a sense of community. By taking the time to be neighborly, you can make a real difference in the lives of those around you.

Let's all work together to create a warmer and more welcoming community this winter.

Additional Tips:

- * Don't be afraid to ask for help. If you need assistance, don't hesitate to ask your neighbors. They may be happy to help.

- * Be patient and understanding. Winter weather can be unpredictable, and it's important to be patient and understanding with your neighbors.

By following these tips, you can make a positive impact on your community and spread some holiday cheer.

NEW YEAR REMINDER: DOES THE FRONT OFFICE HAVE YOUR UP-TO-DATE CONTACT INFORMATION? STAYING CONNECTED: KEEP YOUR OFFICE

INFORMED! It's crucial to ensure that your office has up-to-date contact information for all residents. This includes email addresses, phone numbers and emergency contacts. By keeping this information current, the office can maintain efficient communication, respond promptly to emergencies, and stay connected. A good idea is to leave an extra key with the office. We have a key cabinet that is numerically coded, not by address or name. **Why is Up-to-Date Information Important?** In case of emergencies or unforeseen circumstances, having access to emergency contacts can be vital. It allows your office to reach out to you or your designated contacts quickly. Please make sure the front office has your updated telephone numbers, email addresses, and emergency contacts, especially if you are a "snow bird". This will allow us to update your information and contact you in the event of an emergency.

Finally, the last CV4 curbside debris pick-up is December 4th until Spring. Have a Happy Holiday and a Safe, Healthy & Prosperous New Year!

2025 MONTHLY FEES			Crestwood Village IV	
# OF UNITS	MODEL	MONTHLY PAYMENT ROUNDED	Cash Balances	
64	MADISON	\$201	10/31/2024	
68	ESSEX	\$219		
76	WINDSOR	\$242		
64	DEVON	\$275		
26	HAMPSHIRE	\$232		
152	GEORGETOWNE	\$289		
82	OXFORD I	\$303		
140	OXFORD II	\$293		
120	STRATFORD	\$314		
206	LEXINGTON	\$390		
109	CAMBRIDGE	\$364		
1	YARDLEY	\$461		
82	YORKTOWNE	\$461		
			GL	Acct name
				10/31/2024
			10112	CD Investments
				250,000
			10116	Operating
				585,592
			10117	Escrow
				66,721
			10136	Reserve Operating
				221,385
			10156	Tax Account
				611,961
			10311	Replacement Reserve
				1,718,801
			10120	Anniversary acct
				2,856
			10121	Fire acct
				204,523
			TOTAL ALL ACCOUNTS	\$ 3,661,839

CRESTWOOD VILLAGE CO-OP FOUR, INC.

Income/Expense Statement
Period: 01/01/24 to 10/31/24

Account	Description	Current Actual	Year-To-Date Actual
INCOME:			
40105	Monthly Carrying Charges	3,455,163.44	3,455,163.44
40125	LATE FEE INCOME	5,076.98	5,076.98
40155	REPAIR FEE INCOME	28,249.67	28,249.67
40227	INT INC. OFB-#1611 RRF	56,665.44	56,665.44
40228	UNREALIZED APPREC. - OPER. RE	12,153.21	12,153.21
40241	INT INC ESCRW OCEAN F	13.22	13.22
40245	INT INC OCEAN FIRST SWEEP	598.25	598.25
40247	RESERVE OPERATING	6,646.12	6,646.12
40280	INT. INC. - OTHER - CD INV'T	23,177.40	23,177.40
40510	ADMIN. FEE INCOME	35,887.37	35,887.37
40511	ANNIVERSARY INCOME	5,879.88	5,879.88
40520	COPY MACHINE INCOME	420.20	420.20
40530	HALL RENTAL/SR EXPO INCOME	530.00	530.00
40536	INCOME FROM PARKING LEASES	9,730.00	9,730.00
40545	FLEA MARKET INCOME	6,651.79	6,651.79
40590	MISC. INCOME	103,228.56	103,228.56
40595	INCOME FROM CREDIT APPLICATIO	15,810.99	15,810.99
	Subtotal Income	<u>3,765,882.52</u>	<u>3,765,882.52</u>
EXPENSES			
Maintenance			
60110	MAINTENANCE SALARIES	254,054.00	254,054.00
60115	ON-CALL MAINTENANCE PAY	8,840.00	8,840.00
60140	POWER WASHING/PAINTIN	77,048.66	77,048.66
60150	MAINTENANCE SUPPLIES	51,192.79	51,192.79
60155	MAINT. EQUIPMENT	3,457.71	3,457.71
60160	P/U TRUCK MAINTENANCE	20,470.23	20,470.23
60161	MTC PICKUP TRK REG/LIC FEES	219.75	219.75
60165	MAINTENANCE GAS EXP.	9,203.13	9,203.13
60166	REIMBURSABLE WO MATERIALS	3,201.50	3,201.50
60176	ELECTRIC - BINGO SIGN	406.13	406.13
60190	PUMP STAT ELECT WAYNE CT	39.59	39.59
60195	MISC. EXPENSE	10,615.58	10,615.58
60196	MAINTENANCE UNIFORMS	3,277.54	3,277.54
60197	VOICE MAIL CELLPHONE	3,076.90	3,076.90
	Maintenance	<u>445,103.51</u>	<u>445,103.51</u>
60260	GARBAGE TRUCK MAINT.	1,669.36	1,669.36
60265	GARBAGE GAS EXPENSE	6,447.38	6,447.38
60270	LANDFILL DUMPING FEES	1,718.02	1,718.02
60280	PERMITS/GARB REG/LIC FEES	1,581.00	1,581.00
	Garbage Dept	<u>11,415.76</u>	<u>11,415.76</u>
Office & Administrative			
60410	OFFICE SALARIES	146,138.37	146,138.37
60432	CO-OP LUNCHEON/DINNER EX	348.11	348.11
60433	ANNIVERSARY EXPENSES	2,988.65	2,988.65
60434	OCEAN OPER ACCT BANK FEES	6,632.91	6,632.91
60435	FIDUCIARY FEES	12,497.69	12,497.69
60450	OFFICE SUPPLIES	6,238.36	6,238.36
60460	COMPUTER SERV. TECH SUPPORT	2,974.62	2,974.62
60461	COMPUTER/ PROGRAM TECH - TOPS	3,549.50	3,549.50
60470	OFFICE PHONE	11,116.91	11,116.91

60475	OFFICE INTERNET CONNECTION FE	3,727.30	3,727.30
60486	PRINTER MAINT. AGREEM	7,157.92	7,157.92
60494	POSTAGE EXPENSE	3,083.49	3,083.49
60495	OFFICE MISC. EXPENSE	4,455.13	4,455.13
60497	ADMIN FEES - PAYROLL/401K	7,439.18	7,439.18
	Office & Administrative	<u>218,348.14</u>	<u>218,348.14</u>
Clubhouse			
60510	CUSTODIAN SALARIES	40,311.14	40,311.14
60520	CLUBHOUSE ELECTRICITY	21,960.27	21,960.27
60530	WATER & SEWER	2,079.98	2,079.98
60535	CLUBHOUSE OIL	8,916.59	8,916.59
60536	CLUBHOUSE PROPANE	68.23	68.23
60540	CLUBHOUSE ALARM	664.70	664.70
60550	CLUBHOUSE SUPPLIES	5,586.96	5,586.96
60560	CLUBHOUSE EQUIPMENT	493.63	493.63
60570	CLUBHOUSE PHONE	399.00	399.00
60576	EVENT EXPENSES	397.23	397.23
60590	C/H MAINT. CONTRACTS	12,630.45	12,630.45
60594	FLEA MARKET EXPENSES	17.16	17.16
60595	C/H MISC. (TRRV,AD,GUTT,GR)	721.48	721.48
	Clubhouse	<u>94,246.82</u>	<u>94,246.82</u>
Professional Fee			
60610	LEGAL FEES	62,220.13	62,220.13
60640	GENL. ACCOUNTING FEES	84,000.00	84,000.00
60645	AUDIT FEES	24,000.00	24,000.00
	Professional Fee	<u>170,220.13</u>	<u>170,220.13</u>
60710	GENERAL INSURANCE	436,998.00	436,998.00
60715	AUTO INSURANCE	18,447.25	18,447.25
60720	WORKMAN'S COMPENSATION	21,341.00	21,341.00
60750	EMPLOYEE HEALTH INSURANCE	125,059.20	125,059.20
60751	EMPLOYEE DENTAL INSURANCE	2,273.80	2,273.80
60752	EMPLOYEE GROUP LIFE INSURANCE	411.77	411.77
60753	EMPLOYEE VISION INSURANCE	539.02	539.02
	Insurance	<u>605,070.04</u>	<u>605,070.04</u>
Bus Service			
70150	BUS SERVICE EXPENSE	36,860.25	36,860.25
	Bus Service	<u>36,860.25</u>	<u>36,860.25</u>
Lawn Maintenance			
70250	LAWN SERVICE EXPENSE	274,855.53	274,855.53
	Lawn Maintenance	<u>274,855.53</u>	<u>274,855.53</u>
Snow Removal			
70350	SNOW REMOVAL EXPENSE	4,003.02	4,003.02
	Snow Removal	<u>4,003.02</u>	<u>4,003.02</u>
Exterminating			
70450	EXTERMINATING EXPENSE	70,940.27	70,940.27
	Exterminating	<u>70,940.27</u>	<u>70,940.27</u>
Street Lighting			
70520	STREET LIGHTING EXP.	16,829.38	16,829.38
	Street Lighting	<u>16,829.38</u>	<u>16,829.38</u>
Real Estate Taxes			
70720	REAL ESTATE TAX EXP.	1,512,774.21	1,512,774.21
70750	R/E TAX -SR.& VET DED	71,918.49	71,918.49
	Real Estate Taxes	<u>1,584,692.70</u>	<u>1,584,692.70</u>
Payroll Taxes			
70850	PAYROLL TAX EXPENSE	49,801.66	49,801.66
70860	EMPLOYER 401K CONTRB	2,284.68	2,284.68
	Payroll Taxes	<u>52,086.34</u>	<u>52,086.34</u>
Replacement Reserve			
70950	RPLCMNT FUND ASSESSMT	366,666.64	366,666.64
87000	INSURANCE PROCEEDS 16 MOCCASI	(204,366.37)	(204,366.37)
90500	PROV. FED. INC. TAXES	1,687.00	1,687.00
	Replacement Reserve	<u>163,987.27</u>	<u>163,987.27</u>
	TOTAL EXPENSES	<u>3,748,659.16</u>	<u>3,748,659.16</u>
	Current Year Net Income/(loss)	17,223.36	17,223.36



New Year's Eve Dinner Dance

Crestwood Village Four

7-12:30 pm BYOB

15E Moccasin Drive Whiting, NJ 08759

Music By: DJ Mare Haze

TICKETS GO ON SALE 11/25 MONDAYS & WEDNESDAYS FROM 10AM-12PM
MONDAY & THURSDAY EVENINGS FROM 6-8PM

**No refunds unless event is canceled*

*\$40 per person**

Hot Buffet/BYOB

Crestwood Village IV "Helping Hand" Food/Pet Supply Pantry

A Food Pantry for Crestwood Village IV (residents only) is being established at the Club House. Beginning November 15th, we will be accepting all non-perishable food, household goods and pet supplies/food at the Club House. These donations will be stored in the main meeting hall.

Beginning Wednesday, November 20th, residents can come to our meeting hall with identification of your Village IV residence and take from the Pantry.

The items available will be on a table together with bags to shop with---no questions asked.

DONATIONS FOR THE PANTRY will be accepted at any time during the hours the Club House is open.

Our "Helping Hand" Pantry is for those residents that need a little help getting by.

OUR "HELPING HAND" PANTRY WILL BE OPEN FOR CV4 RESIDENTS ON WEDNESDAYS BETWEEN 9:00 AM AND 2:30PM



Crestwood IV Resident Giving Tree

Let's Help our Neighbors in need this Season!

On December 1st, our Club House Holiday Tree will be up in our Lobby.

If you are a resident in need of something and are not in a position to purchase it, please come and sign up for that item. Our CV IV Community is reaching out to help!

For those residents who need some Holiday spirit, there will be envelopes with inserts in the Lobby. The resident in need will fill out address **ONLY**, item(s) needed, size, male or female and any other preference. For example –

12345A Moccasin Drive

Male, Size 11

Black Sneaker

No ties – Velcro

The card is placed on the tree with no identification of the person who is requesting the item(s).

We are asking those residents who would like to GIVE a gift to someone in our own community, to pick a card from the tree, fulfill the gift requested in the envelope by December 15th and return to the Club House for distribution to the person who requested the item. **Names are not mentioned only a code will be on the envelope.**

The collected gifts will be distributed between December 15th and December 18th

Deck the Hall for the Holidays!

Join us on **December 11th 9:30am (to whenever we finish)** to spread some holiday cheer and transform Independence Hall into a winter wonderland! We're inviting everyone to come together and decorate with festive ornaments, lights, and other holiday decorations.

Whether you're a seasoned decorator or a first-timer, all are welcome to participate. Bring your creativity and holiday spirit to make our space truly magical.

Let's come together and create a warm and inviting atmosphere for the holiday season.

HOPE TO SEE YOU THERE!

We can't wait to see you there!



Join Us for a Golden Anniversary Celebration! Crestwood Village Four Turns 50!

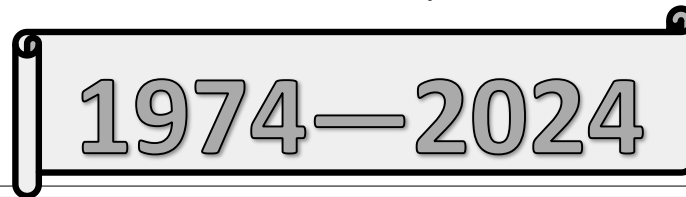
We invite all second-generation families to celebrate our 50th anniversary on:
Monday, December 16th at 1PM in Independence Hall, 15E Moccasin Drive.

Let's come together to reminisce about the past, celebrate the present, and look forward to the future of our wonderful community.

Because this information is not readily available to us, we need YOU to contact Blanche Doran, a member of the 50th Anniversary Committee, at 732-597-1732, or the front office by Wednesday, December 11th. It would be great if you have any original newsletters, home information, events, or even the original welcome packet your parents were provided when they first purchased their home.

By the way, we do know of a second generation family whose parents were ORIGINAL owners 50 years ago!!! How wonderful is that!

We can't wait to see you there!



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ATTN: ALL CV4 RESIDENTS:

We are currently seeking a new Flea Market TEAM. Specifically, two (2) Flea Market Co-Chairs, and two (2) Kitchen Co-Chairs for our monthly CV4 Flea Market. Please give this serious thought as there are many important responsibilities. If you are interested, please contact the office at (732) 350-0230 and ask to speak with Donna Golding, President of the Board.

CRESTWOOD

Village 4

50th ANNIVERSARY

THEN & NOW

WHEN: MONDAY, DECEMBER 16, 2024 AT 1:00PM

WHERE: INDEPENDENCE HALL, 15E MOCCASIN DRIVE

PLEASE JOIN US FOR A DAY OF FUN, MEMORIES AND COMMUNITY!

1974—2024

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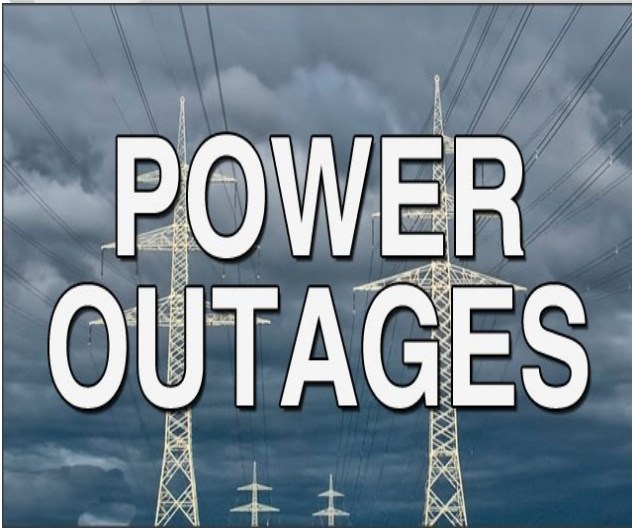
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WHAT TO DO?



WHAT TO DO IF THERE IS A POWER OUTAGE... During the cold Winter months it is not unusual for the power to go out. It seems like every month we are experiencing power outages. What do you do if the power goes out, especially during a storm? Do not panic. In the event of a power failure, the clubhouse will open for anyone who needs help, whether it's for medical reasons, to warm up, charge small devices, etc. If an outage occurs during normal business hours, just come to the clubhouse. If an outage occurs **AFTER** normal business hours, call the main office number, dial 9 for the emergency on-call maintenance staff member, and let them know you need the clubhouse open. If no one answers at first, please leave a message. We always have maintenance on call, especially during emergencies. They will come and open the clubhouse.

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REMINDER FOR CV4 WINTER EMERGENCY SNOW REMOVAL

With winter right around the corner, it's time to think about snow and what that means to the members of Crestwood Village Four.

First, if you are currently undergoing dialysis, are on oxygen, or under a doctor's care, and need to be placed on the emergency snow removal list, you must provide the front office with a note from your physician or care center to have your name added to the emergency snow removal list. Please note, this does not mean you will automatically have your driveway and/or sidewalk cleared right away. It means that our contractor has been notified that snow removal to your unit/driveway, is a priority.

Second, clearing snow for 1190 units takes time and is not easy task. Sometimes it takes longer than we would all like to clear snow, especially during or after a heavy snowstorm. Remember, our Maintenance crew plows the streets, and our outside contractor is dispatched to plow driveways after 3" of snow falls. Each surrounding area may get different amounts of snow, so you cannot always depend on depths posted to social media, or word of mouth from people in surrounding areas.

When plows are dispatched, **YOUR DRIVEWAY MUST BE FREE OF ANY VEHICLES OR IT WILL NOT PLOWED.** In the past, some residents have indicated they cannot hear the plows. Unfortunately, neither our crew, nor our vendor's crew can go door to door to let you know they will be plowing. It is YOUR responsibility to ensure your vehicle has been moved. If your vehicle has not been moved and they plow your driveway, they will not go back to plow it.

Shoveling crews are also contracted out as part of our main snow removal process in order to clear the main sidewalk on foot from our front door to the street. **This means your driveway and sidewalk DO NOT get cleared at the same time.** For example, your driveway may have been cleared in the morning, but your sidewalk still has not been cleared. Please be patient, it will get done.

I would like to reiterate for those on the priority list, that while we understand you have medical issues that may require access to and from your unit, please keep in mind that even though you are on the priority plow list, it does not necessarily mean your driveway or sidewalk will be cleared at the same time due to the crews systematically working their way through the village on foot.

Again, snow removal is no easy process, whether it is from a small storm or a blizzard. So, please have patience. We understand it can be frustrating and make you uneasy; however, when the weather is really bad outside, if possible, stay indoors. Staying off the roads during inclement weather can mean the difference between life and death and permit emergency vehicles easier access.

Be prepared ahead of time. If you hear a storm is coming, stock up on fresh water, batteries, flash lights, food that does not need to be cooked in the event of a blackout, warm clothing and blankets, and stay tuned to your local emergency news. If you are experiencing a MEDICAL EMERGENCY, CALL 911.

On behalf of me, your CV4 Board of Trustees and staff, we all want you to be safe during the cold winter months. Also, have a Merry Christmas, Happy Hanukkah, Happy Kwanzaa, and a Happy and prosperous New Year! See you in 2025.

-Diane Marchinetti, Office Manager/Closing Supervisor-

DECEMBER 2024 BUS SCHEDULE

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
1 9:00 AM—12:00 PM VARIOUS CHURCHES/ STOP & SHOP	2 1:00 PM—4:00 PM SHOPRITE OF MANCHESTER	3 NO TRIPS	4 10:00AM—1:30 PM LACEY MALL	5 11:00 AM—2:00 PM OCEAN COUNTY MALL/TARGET	6 NO TRIPS TODAY	7 NO TRIPS TODAY
8 9:00 AM—12:00 PM VARIOUS CHURCHES/ STOP & SHOP	9 1:00 PM—4:00 PM SHOPRITE OF MANCHESTER	10 NO TRIPS	11 10:00AM—1:30 PM LACEY MALL	12 11:00 AM—2:00 PM KOHL'S/WALMART/ ALDI	13 9:30 AM—12:00 PM KC'S MARKET/DOLLAR TREE/STOP & SHOP	14 NO TRIPS TODAY
15 9:00 AM—12:00 PM VARIOUS CHURCHES/ STOP & SHOP	16 1:00 PM—4:00 PM SHOPRITE OF MANCHESTER	17 NO TRIPS	18 10:00AM—1:30 PM LACEY MALL	19 11:00 AM—2:00 PM OCEAN COUNTY MALL/TARGET	20 9:30 AM—12:00 PM KC'S MARKET/DOLLAR TREE/STOP & SHOP	21 NO TRIPS TODAY
22 9:00 AM—12:00 PM VARIOUS CHURCHES/ STOP & SHOP	23 1:00 PM—4:00 PM SHOPRITE OF MANCHESTER	24 NO TRIPS—CHRISTMAS EVE	25 NO TRIPS—CHRISTMAS	26 11:00 AM—2:00 PM KOHL'S/WALMART/ ALDI	27 9:30 AM—12:00 PM KC'S MARKET/DOLLAR TREE/STOP & SHOP	28 NO TRIPS TODAY
29 9:00 AM—12:00 PM VARIOUS CHURCHES/ STOP & SHOP	30 1:00 PM—4:00 PM SHOPRITE OF MANCHESTER	31 NO TRIPS—NEW YEARS EVE	JANUARY 1— NEW YEAR'S DAY NO TRIPS			

DECEMBER 2024

SUN	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SAT
1	2 GARBAGE PICKUP Fit & Trim 8AM—9AM Cards—6PM	3 Handcrafts—Crocheting/ Knitting 10AM—12PM BINGO Food 4pm Game 6PM We have Pull Tabs!	4 LAST CV4 DEBRIS PICKUP UNTIL SPRING CV4 Curbside Pickup Ceramics—9AM—12PM Cards 12PM Billiards 12:30PM	5 GARBAGE PICKUP Women's Club Mtg 1PM Coffee Klatch 3PM Games 6PM	6 RECYCLING Fit & Trim 8AM— 9AM	7 CV4 FLEA MARKET
8	9 GARBAGE PICKUP Fit & Trim 8AM—9AM Cards—6PM	10 Handcrafts—Crocheting/ Knitting 10AM—12PM BINGO Food 4pm Game 6PM We have Pull Tabs!	11 DECORATE THE HALL Ceramics—9AM—12PM Cards 12PM Billiards 12:30PM	12 GARBAGE PICK UP Coffee Klatch 3PM Games 6PM	13 Fit & Trim 8AM— 9AM	14
15	16 GARBAGE PICKUP Fit & Trim 8AM—9AM 50th Anniversary Celebration 1PM Cards—6PM	17 Handcrafts—Crocheting/ Knitting 10AM—12PM BINGO Food 4pm Game 6PM We have Pull Tabs!	18 Ceramics—9AM—12PM Cards 12PM Billiards 12:30PM	19 GARBAGE PICKUP Coffee Klatch 3PM Games 6PM	20 RECYCLING Fit & Trim 8AM— 9AM	21
22	23 GARBAGE PICKUP Fit & Trim 8AM—9AM Cards—6PM	24 CLUBHOUSE & OFFICES CLOSE 12PM	25 CLUBHOUSE AND OFFICES CLOSED MERRY CHRISTMAS	26 CLUHOUSE & OFFICES CLOSED HAPPY HANUKKAH	27 GARBAGE PICKUP Fit & Trim 8AM— 9AM	28 Village Wide Garage Sale
29	30 GARBAGE PICKUP Fit & Trim 8AM—9AM Cards—6PM	31 CLUBHOUSE & OFFICES CLOSE AT 12PM NYE Dinner Dance—7:00 PM—12:30AM INDEPENDENCE HALL	1 CLUBHOUSE AND OFFICES CLOSED	CONTINUING EVENTS MON: FIT & TRIM & CARDS TUES BINGO WED: CERAMICS, BILLIARDS, CARDS	CONTINUING EVENTS THURS COFFEEKLATCH & GAMES FRI FIT & TRIM	