# CRESTWOOD VILLAGE

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

## NOVEMBER 2024

To: All Certificate Holders

Re: Election of Trustees

## ELECTION CANCELED

There currently are three (3) candidates for election. Please refer to Article V. Section II of our By-Laws that states "In the event there is no competition after receiving resumes from candidates for office of Trustee, the Secretary of the Board is permitted to cast one ballot and elections shall be cancelled." Therefore, we will be following the procedures set forth in our By-Laws, and the Secretary of the Board will be casting one (1) vote. The candidate's are as follows:

DENNIS ("DENNY") COSTELLO

DONNA GOLDING

FRANK SKETTINI

Sincerely,
Georgiana Kiely, Chairperson

## NOTICE OF SPECIAL MEETING

***PURSUANT TO ARTICLE IV MEETINGS SECTION 3. SPECIAL MEETINGS & SECTION 6. QUORUM***

**DATE: NOVEMBER 18, 2024**

**TIME: 6:00 PM with a quorum/6:30PM without a quorum**

**SPECIFIC PURPOSE OF MEETING: TO DISCUSS THE BUDGET.**

**LOCATION: 15E MOCCASIN DRIVE, WHITING, NJ (INDEPENDENCE HALL)**

***"It shall be the duty of the President of the Co-Op to call a special meeting of the membership upon a resolution of the Board of Trustees or upon the presentation by the Secretary to the Board of Trustees of a petition for same in writing signed by ten (10%) percent of the membership. Such resolution or petition must set forth the specific purpose of the special meeting. The notice of any special meeting shall state the time and place of such meeting and the purpose thereof. No other business shall be transacted at a special meeting except as stated in the notice, unless such other business is consented to by two-thirds (2/3) of the membership present, either in person or by proxy. " Section 6. The presence in person or by proxy, of a minimum or 119 certificate holders of the Co-Op shall constitute a quorum..."**

*This newsletter is dedicated to the memory of our loving friend, Valerie Pascarello, who passed this life on October 1, 2024. For those of us who had the pleasure of knowing you, you touched our hearts with your wit, sarcasm and love, and we miss you.*

## CRESTWOOD VILLAGE CO-OP FOUR, INC.

Income/Expense Statement

Period: 01/01/24 to 09/30/24

| Account | Description | Current Actual | Year-To-Date Actual |
|---|---|---|---|
| INCOME: | | | |
| 40105 | Monthly Carrying Charges | 3,104,663.04 | 3,104,663.04 |
| 40125 | LATE FEE INCOME | 3,846.98 | 3,846.98 |
| 40155 | REPAIR FEE INCOME | 23,910.67 | 23,910.67 |
| 40227 | INT INC. OFB-#1611 RRF | 50,780.28 | 50,780.28 |
| 40228 | UNREALIZED APPREC. - OPER. RE | 23,119.45 | 23,119.45 |
| 40241 | INT INC ESCRW OCEAN F | 11.93 | 11.93 |
| 40245 | INT INC OCEAN FIRST SWEEP | 549.78 | 549.78 |
| 40247 | RESERVE OPERATING | 5,942.80 | 5,942.80 |
| 40280 | INT. INC. - OTHER - CD INV'T | 23,175.62 | 23,175.62 |
| 40510 | ADMIN. FEE INCOME | 32,787.37 | 32,787.37 |
| 40511 | ANNIVERSARY INCOME | 5,017.88 | 5,017.88 |
| 40520 | COPY MACHINE INCOME | 420.20 | 420.20 |
| 40530 | HALL RENTAL/SR EXPO INCOME | 380.00 | 380.00 |
| 40536 | INCOME FROM PARKING LEASES | 8,855.00 | 8,855.00 |
| 40545 | FLEA MARKET INCOME | 6,106.77 | 6,106.77 |
| 40590 | MISC. INCOME | 6,360.56 | 6,360.56 |
| 40595 | INCOME FROM CREDIT APPLICATIO | 14,610.99 | 14,610.99 |

EXPENSES

| | | | |
|---|---|---|---|
| Maintenance | | | |
| 60110 | MAINTENANCE SALARIES | 230,710.00 | 230,710.00 |
| 60115 | ON-CALL MAINTENANCE PAY | 8,040.00 | 8,040.00 |
| 60140 | POWER WASHING/PAINTIN | 72,442.46 | 72,442.46 |
| 60150 | MAINTENANCE SUPPLIES | 36,303.76 | 36,303.76 |
| 60155 | MAINT. EQUIPMENT | 3,351.14 | 3,351.14 |
| 60160 | P/U TRUCK MAINTENANCE | 18,582.83 | 18,582.83 |
| 60161 | MTC PICKUP TRK REG/LIC FEES | 219.75 | 219.75 |
| 60165 | MAINTENANCE GAS EXP. | 7,458.08 | 7,458.08 |
| 60166 | REIMBURSABLE WO MATERIALS | 3,201.50 | 3,201.50 |
| 60176 | ELECTRIC - BINGO SIGN | 346.65 | 346.65 |
| 60190 | PUMP STAT ELECT WAYNE CT | 20.63 | 20.63 |
| 60195 | MISC. EXPENSE | 4,504.91 | 4,504.91 |
| 60196 | MAINTENANCE UNIFORMS | 3,277.54 | 3,277.54 |
| 60197 | VOICE MAIL CELLPHONE | 2,790.54 | 2,790.54 |
| | Maintenance | 391,249.79 | 391,249.79 |
| Garbage Dept | | | |
| 60260 | GARBAGE TRUCK MAINT. | 1,669.36 | 1,669.36 |
| 60265 | GARBAGE GAS EXPENSE | 5,234.73 | 5,234.73 |
| 60270 | LANDFILL DUMPING FEES | 1,470.21 | 1,470.21 |
| 60280 | PERMITS/GARB REG/LIC FEES | 1,581.00 | 1,581.00 |
| Office & Administrative | | | |
| 60410 | OFFICE SALARIES | 133,510.37 | 133,510.37 |
| 60432 | CO-OP LUNCHEON/DINNER EX | 348.11 | 348.11 |
| 60433 | ANNIVERSARY EXPENSES | 1,507.67 | 1,507.67 |
| 60434 | OCEAN OPER ACCT BANK FEES | 5,752.51 | 5,752.51 |
| 60435 | FIDUCIARY FEES | 11,190.69 | 11,190.69 |
| 60450 | OFFICE SUPPLIES | 4,512.80 | 4,512.80 |
| 60460 | COMPUTER SERV. TECH SUPPORT | 2,974.62 | 2,974.62 |
| 60461 | COMPUTER/ PROGRAM TECH - TOPS | 3,194.55 | 3,194.55 |
| 60462 | Computer Website | 750.00 | 750.00 |
| 60470 | OFFICE PHONE | 5,289.16 | 5,289.16 |
| 60475 | OFFICE INTERNET CONNECTION FE | 3,243.52 | 3,243.52 |
| 60486 | PRINTER MAINT. AGREEM | 6,503.83 | 6,503.83 |
| 60494 | POSTAGE EXPENSE | 2,992.96 | 2,992.96 |
| 60495 | OFFICE MISC. EXPENSE | 3,803.68 | 3,803.68 |
| 60497 | ADMIN FEES - PAYROLL/401K | 6,358.56 | 6,358.56 |
| | Office & Administrative | 191,933.03 | 191,933.03 |
| Clubhouse | | | |
| 60510 | CUSTODIAN SALARIES | 36,503.14 | 36,503.14 |
| 60520 | CLUBHOUSE ELECTRICITY | 20,021.35 | 20,021.35 |
| 60530 | WATER & SEWER | 591.08 | 591.08 |
| 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 | 5,699.78 | 5,699.78 |
| 60560 | CLUBHOUSE EQUIPMENT | 259.07 | 259.07 |
| 60570 | CLUBHOUSE PHONE | 399.00 | 399.00 |
| 60576 | EVENT EXPENSES | 357.25 | 357.25 |
| 60580 | C/H REPAIRS-IMPROV'MT | 2,000.98 | 2,000.98 |
| 60590 | C/H MAINT. CONTRACTS | 11,439.05 | 11,439.05 |
| 60595 | C/H MISC. (TRRV,AD,GUTT,GR) | 721.48 | 721.48 |
| | Clubhouse | 87,641.70 | 87,641.70 |
| Professional Fee | | | |
| 60610 | LEGAL FEES | 48,278.21 | 48,278.21 |
| 60640 | GENL. ACCOUNTING FEES | 69,000.00 | 69,000.00 |
| 60645 | AUDIT FEES | 24,000.00 | 24,000.00 |
| | Professional Fee | 141,278.21 | 141,278.21 |
| Insurance | | | |
| 60710 | GENERAL INSURANCE | 377,210.00 | 377,210.00 |
| 60715 | AUTO INSURANCE | 17,262.25 | 17,262.25 |
| 60720 | WORKMAN'S COMPENSATION | 19,946.00 | 19,946.00 |
| 60750 | EMPLOYEE HEALTH INSURANCE | 113,741.99 | 113,741.99 |
| 60751 | EMPLOYEE DENTAL INSURANCE | 1,969.13 | 1,969.13 |
| 60752 | EMPLOYEE GROUP LIFE INSURANCE | 654.15 | 654.15 |
| 60753 | EMPLOYEE VISION INSURANCE | 492.23 | 492.23 |
| | Insurance | 531,275.75 | 531,275.75 |
| Bus Service | | | |
| 70150 | BUS SERVICE EXPENSE | 46,098.00 | 46,098.00 |
| | Bus Service | 46,098.00 | 46,098.00 |
| Lawn Maintenance 70250 | LAWN SERVICE EXPENSE | 240,498.59 | 240,498.59 |
| | Lawn Maintenance | 240,498.59 | 240,498.59 |
| Snow Removal 70350 | SNOW REMOVAL EXPENSE | 4,003.02 | 4,003.02 |
| | Snow Removal | 4,003.02 | 4,003.02 |
| Exterminating 70450 | EXTERMINATING EXPENSE | 63,619.13 | 63,619.13 |
| | Exterminating | 63,619.13 | 63,619.13 |
| Street Lighting 70520 | STREET LIGHTING EXP. | 15,190.29 | 15,190.29 |
| | Street Lighting | 15,190.29 | 15,190.29 |
| Real Estate Taxes 70720 | REAL ESTATE TAX EXP. | 1,117,124.91 | 1,117,124.91 |
| 70750 | R/E TAX -SR & VET DED | 71,918.49 | 71,918.49 |
| | Real Estate Taxes | 1,189,043.40 | 1,189,043.40 |
| Payroll Taxes 70850 | PAYROLL TAX EXPENSE | 46,086.55 | 46,086.55 |
| 70860 | EMPLOYER 401K CONTRB | 2,042.87 | 2,042.87 |
| | Payroll Taxes | 48,129.42 | 48,129.42 |
| Replacement Reserve 70950 | RPLCMNT FUND ASSESSMT | 366,666.64 | 366,666.64 |
| 87000 | INSURANCE PROCEEDS 16 MOCCASI | (215,672.03) | (215,672.03) |
| | Replacement Reserve | 150,994.61 | 150,994.61 |
| | TOTAL EXPENSES | 3,110,910.24 | 3,110,910.24 |
| | Current Year Net Income/(loss | 199,629.08 | 199,629.08 |

Crestwood Village IV
Cash Balances
9/30/2024

| GL | Acct name | 9/30/2024 |
|---|---|---|
| 10112 | CD Investments | 250,000 |
| 10116 | Operating | 1,273,451 |
| 10117 | Escrow | 66,720 |
| 10136 | Reserve Operating | 220,824 |
| 10156 | Tax Account | 481,464 |
| 10311 | Replacement Reserve | 1,554,021 |
| 10120 | Anniversary acct | 3,480 |
| 10121 | Fire acct | 215,656 |
| | TOTAL ALL ACCOUNTS | $ 4,065,616 |

## ADVISORY BOARD REPRESENTATIVES

**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.** **MERRILEE BURD** (Advisory Board Chairperson)

| ADVISORY BOARD REP | DISTRICTS | UNIT ADDRESS | REP PHONE |
|---|---|---|---|
| **Merrilee Burd** | 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 | **848-223-4409** |
| **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** |
| **Merrilee Burd** | 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. | **848-223-4409** |
| **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** |

## A MESSAGE FROM YOUR ADVISORCHAIRPERSONY BOARD

The Advisory Board meetings are held on the second Thursday of each month, (November 14th) from 1PM -2PM. Prior to the meeting opening, the Advisory Board invites residents to attend for a question and answer session from12PM-12:45PM. During this session, Representatives will be available to assist with questions, concerns or issues that need to be addressed.

**-Merrilee Burd, Chairperson, Advisory Board**

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**-Merrilee Burd, Chairperson, Advisory Board**

## FRESHWATER FISHING GROUP

The Freshwater Fishing Group will not be meeting again until March 2025. Anyone interested in fishing club Can still contact Al Mauriello at basser44@aol.com.

### CRESTWOOD VILLAGE FOUR - WOMEN'S CLUB - THURS. NOV. 7, 2024 1-3PM

Our November meeting will be held on the 14th from 1pm to 3pm.

Please join use to have an afternoon of enjoyable entertainment. Ferlie Almonte is our guest speaker. For anyone who does not know about Ferlie Almonte, she is was "born in the Philippines, but now resides in New Jersey. Ferlie travels the world to speak, hosts important events and fundraisers, and conducts workshops on Resilience, Life Reinventions, Image, Confidence and Public Speaking to corporations and organizations. She is passionately driven to share her compelling message of Hope and Resilience, and is committed to inspire and uplift people from all walks of life through her diverse areas of expertise."

Also, November 13th we will be helping Veterans by collecting coats. Please bring gently used and clean coats. This is open to everyone.!

-Kate Planz, President-

## CERAMICS CLASS - EVERY WEDNESDAY 9-12PM BETSY ROSS ROOM

Crestwood Four Ceramics Class would like you to come check us out...nice group of ladies and yes men can join too. If you're looking for something new to do, and want to try out your talents come join us. We're here **every** Wednesday in the Betsy Ross Room from 9AM-12PM. The cost is $5 per week, and every two weeks we pay an instructor $5.00 each. Paints are included, you buy your pieces and brushes. If u have any questions, please feel free to contact Maddy 609-433-0989, Cindy,732-374-6871, or Sandy

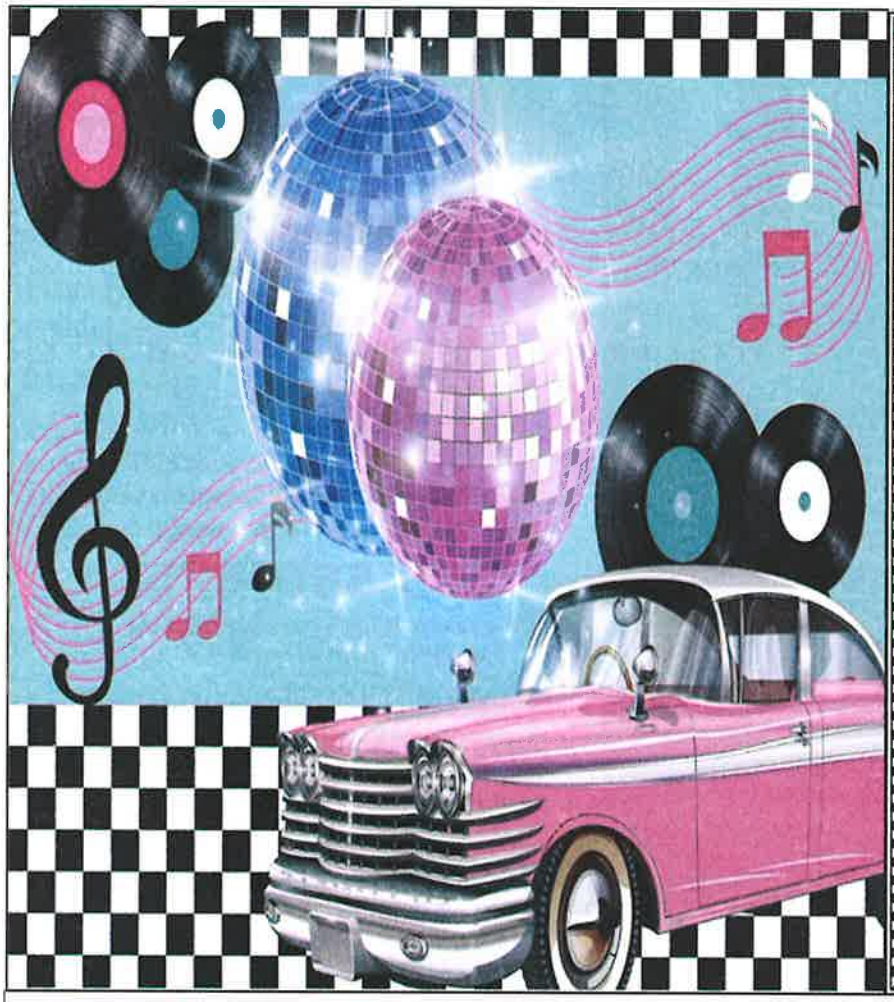
## CV4 - HANDCRAFTS, CROCHETING AND KNITTING

Expand your skills at the Handcrafts, Crocheting and Knitting Group! Share ideas and enjoy lively conversation. Our November meetings are the 5th & 19th from 10AM-12PM in the Betsy Ross Room at Independence Hall. We are a very welcoming group, so leave your hesitations behind - you will be welcomed with open arms.

## SHUFFLEBOARD & BOCCE

**As long as the weather cooperates, Shuffleboard and Bocce will continue. Shuffleboard is played EVERY Wednesday at 6:00PM - equipment provided.**

**Bocce is played EVERY Thursday at 5:30PM SHARP! No experience is required for either Shuffleboard or Bocce - just a good attitude and sportsmanship! Both Shuffleboard and Bocce are good for all ages and skill levels - Hope to see you there!**



*CRESTWOOD VILLAGE FOUR*

*IS TURNING 50!!*

# *IT'S YOUR PARTY*

# *50's HOP!*

WHEN: NOVEMBER 16TH
TIME: 6pm - 10pm
WHERE: 15E MOCCASIN DR.
PRICE: $25 per person

*Finger sandwiches/hot dogs/sodas*

**DJ PAULIE**

TICKET SALES START MONDAY 11/4
SALES:
MONDAYS & WEDNEDAYS FROM 10AM-11AM
MONDAY EVENINGS FROM 5-6PM

*BYOB*

***No refunds unless event is canceled**

# *New Year's Eve Dinner Dance*

## *Crestwood Village Four*

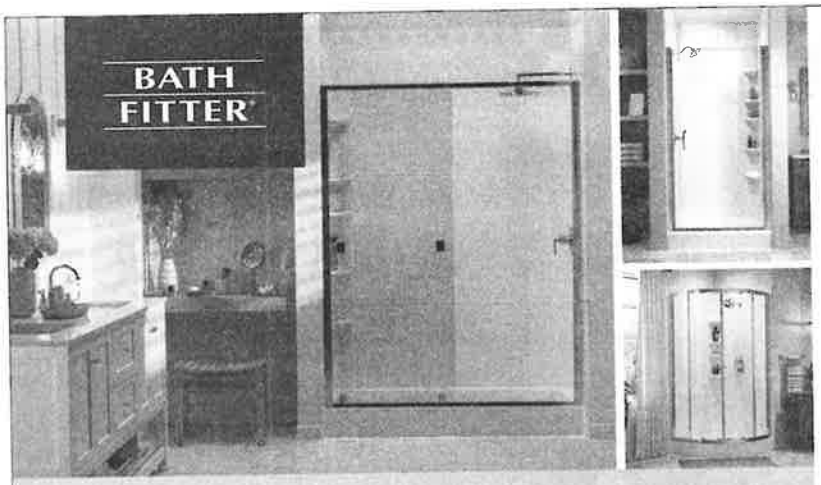
## *7-12:30 pm BYOB*

## *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**




*Bath Fitter does showers?*

**YES WE DO!**

Bath Fitter offers a wide selection of beautiful and functional showers, in all shapes and sizes. We can even convert your bath into a shower! With our seamless one-piece walls and hundreds of design options, you'll get a beautiful new shower to fit your needs, guaranteed for life.

**OUR ADVANTAGES**

One-Day Installations‡ | Virtually Maintenance Free | Seamless Wall For a Watertight Fit | Lifetime Warranty‡

**SAVE UP TO 10%*** on a complete Bath Filter system. SCAN TO GET DEAL DETAILS

OR

**NO INTEREST FOR 18 MONTHS****

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

**855-560-8710**

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BATHFITTER.COM *It Just Fits*®

©Registered trademark of Bath Fitter Franchising Inc. Independently owned and operated by O'Gorman Brothers Inc. *Special offer good on the purchase of a bathtub, wall, and faucet kit. 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 payment required. **Offer expires 11-30-24** ‡Most Bath fitter tub installations are completed in one day. Some exceptions apply. See location for full details. Kevin O'Gorman Plumbing license #7711/ HIC #13VH030115500

ads-468


# TUESDAY IS BINGO DAY AT CV4

**DOORS OPEN AT 4PM**

**BINGO STARTS AT 6PM**

**WE HAVE PULL TABS!!!**

# DeGraff Cremation Services

**Direct Cremation $1,875.00**

**Arrangements available in your home,
Removal from local hospital,
Alternative container, Wood #ODZ,
Transfer to crematory**

**Located at:**
**DeGraff Lakehurst Funeral Home**
**119 Union Avenue, Lakehurst**
**732-657-7868**
**www.degrafffuneralhome.com**

**Additional Costs: Crematory Fee, Urns, Disposition of Cremains & Certified Copies of Death Certificates, Permit, Removal Assist. & Mileage, Viewings or Memorial Services**

**Sherry T. DeGraff • Mgr. NJ Lic No 3921**

AP-GC10254746-01 ads-496

## Look Beautiful For Your Next Special Occasion

Do you or anyone you know have a special occasion to attend and want to look gorgeous?
Lauren Capuano is a MAC-Certified Artist who will come to your home and make you feel beautiful with her makeup consultation and application.

For More Information Or To Set Up An Appointment
**Call (908) 917-5116**


**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 Ocean County Department of Consumer Affairs.**

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## No Other Agent Markets Whiting Homes More!

**Kenneth M Grosso** Broker of Record/Owner
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70 Lacey Rd, Whiting, NJ 08759
www.KenGrosso.com

**RESOURCEFUL REALTY**

*IN NEW JERSEY, ALL REAL ESTATE COMMISSION IS NEGOTIABLE.* ads-8224

## ATTN: ALL CV4 RESIDENTS:

We are currently seeking a new Flea Market TEAM. Specifically a Flea Market Co-Chair and a Kitchen Co-Chair 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.

**On this note, the Board of Trustees would like to THANK Carol Marsella for her years of service coordinating this event and making it a huge success.**

# THANKSGIVING DINNER FOR ANYONE IN NEED

**- PLEASE GIVE -**
**NAME, ADDRESS, PHONE NUMBER**

**- WILL BE DELIVERED ON -**
**WEDNESDAY 11/27/2024**
**AFTER 1PM**

*Sponsored by* **Inspire-NJ and Somebody Cares**
**PHONE NUMBER**
**732-350-1400**

**FOR QUESTIONS**
**ALSO CONTACT JUDY NOONAN**
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# Directory


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# NEED HELP LEARNING YOUR COMPUTER OR NEW CELL PHONE?

**COME JOIN OUR CLASS**
**ON NOVEMBER 18TH**
**AT**
**VILLAGE 5 CLUB HOUSE**
**325 SCHOOLHOUSE RD**
**WHITING**
**11 AM TO 1 PM**

The teachers are our students from Manchester High School.

**There will be a sign-up list in the Clubhouse lobby.**
**And Another by the Office**

## *PLEASE BRING YOUR OWN COMPUTER OR PHONE*

All Devices Must be Fully Charged

Sign Up & Questions Please Call Judy Noonan
**loonan 732-995-6923**

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## I AM AN AMERICAN!!

I stand here, AN AMERICAN!
I do not stand alone, -
with me stands my heritage,
Men and women who fought for their home.
You see my form and shape, but with me stands
Protectors of our land, who died for our country.
Patriots whose work and thought formulated
our freedom,
We are united in our purpose,
- to keep our land free.
We come from different creeds and
religious belief.
Our land of birth is equally as spread out
and diverse.
We,though, are here as one -- We stand united.

## AMERICANISM

It is the soldier, not the reporter
Who has given us freedom of the press;
It is the soldier, not the poet
Who has given us freedom of speech;
It is the soldier, not the campus organizer,
Who has given us the freedom to demonstrate;
It is the soldier
Who salutes the flag;
Who serves beneath the flag
And whose coffin is draped by the flag;
Who allows the protester to burn the flag.

*–Author unknown*

**ON BEHALF OF THE BOARD OF TRUSTEES AND STAFF AT CRESTWOOD VILLAGE CO-OP FOUR, WE WOULD LIKE TO TAKE THIS TIME TO THANK OUR VETERAN'S FOR YOUR SERVICE, DEDICATION AND SACRIFICE. WITHOUT YOU, WE WOULD NOT HAVE THE FREEDOMS WE HAVE TODAY. WE ALSO TAKE A MOMENT OF SILENCE FOR THOSE WHO MADE THE ULTIMATE SACRIFICE.**

**ROAD CLOSURE**

**12PM - WEDNESDAY, NOVEMBER 6, 2024**
**12PM - WEDNESDAY, NOVEMBER 7, 2024**
**(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 (1) entrance roadway will closed to traffic for 24 hours on the first Wednesday of November."**

***PLEASE PLAN AN ALTERNATE ROUTE**

## 2024 MANCHESTER TOWNSHIP RECYCLING SCHEDULE

**FRIDAY**

*Crestwood Villages 4 & 5, Schoolhouse Road*

Jan. 5-19, Feb. 2-16, Mar. 1-15-29, Apr. 12-26, May 10-24, June 7-21, July 5-19, Aug. 2-16-30, Sept. 13-27, Oct.11-25, Nov. 8-22, Dec. 6-20

**DAYLIGHT SAVINGS ENDS**
**NOVEMBER 3RD AT 2:00AM**

**DON'T FORGET TO CHANGE YOUR CLOCKS**

# Do YOU have any COATS that YOU don't need any more?

## Let's help others who may need them!

**Please bring your COATS to the Village 4 Clubhouse on Wednesday, November 13, 2024 and leave them on the stage!**

**9:00 a.m. – 3:00 p.m.**

**Sponsored by the Womens Club**

## CRESTWOOD VILLAGE FOUR HURRICANE RELIEF DRIVE

**DROP OFF IN CLUBHOUSE LOBBY BINS 9 am—4 pm MONDAY—FRIDAY**

**ITEMS NEEDED**

- READY TO EAT CANNED FOOD
- SHELF STABLE FOOD (NO GLASS)
- INSTANT COFFEE
- BABY ITEMS: DIAPERS, FORMULA, WIPES, LOTIONS, DIAPER RASH CREAM
- FEMININE CARE PRODUCTS
- PERSONAL HYGIENE & ORAL CARE
- BASIC MEDICAL SUPPLIES: BANDAIDS, ADVIL, TYLENOL, IMODIUM, NEOSPORIN, ETC
- PAPER PRODUCTS: PLATES, CUPS, TOILET PAPER, PAPER TOWELS
- FLASHLIGHTS & BATTERIES

# NOVEMBER 2024 - NEW BUS SCHEDULE

**The Board and Staff at Crestwood Village Four apologize for the confusion with last month's bus schedule. Below is the correct bus schedule effective November 1, 2024:**

**Sun: Church (3 hrs) – while church services are going on, other riders can go to Stop and Shop.**

**Mon: Shoprite Manchester (1pm-4pm).**

**Tues: NO TRIPS**

**Weds: Lacey (10-1:30)**

**Thurs: Ocean County Mall (3 hrs)**

**Fri: (9:30-12:00) – KC's Market (farm market stand in Whiting), Dollar Tree or Stop & Shop**

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****If there are 5 Thursdays in a month, a trip will be decided****

**Should you have any questions regarding the new bus schedule, please email Frank Skettini at frank@crestwoodvillagefour.com. We thank you while we work with this new schedule.**

**Board of Trustees**
**Crestwood Village Co-Op Four, Inc.**

**CV4 WELCOMES A NEW GROUP**
**"PET SUPPORT GROUP"**

**Roberta Eldridge is starting a new group for pet owners facing tough decision. As we age, so do our furry companions, and like us, we must make difficult decisions. This group will help with the "before", "after" and to share our memories of our beloved companions. This is a safe place to help with all the tough decisions, a place for support afterwards, and a place to share your memories. Noone should be told "it's only a cat or dog". Our Meetings will be every Wednesday to start with our November meetings scheduled for 11/6, 11/13 & 11/20 from 1-2pm in the Main Hall. We look forward to seeing you.**

# NOVEMBER 2024

| SUNDAY | MONDAY | TUESDAY | WEDNESDAY | THURSDAY | FRIDAY | |
|---|---|---|---|---|---|---|
| | CONTINUING EVENTS<br>EVERY MON:<br>FIT & TRIM & CARDS<br>EVERY TUES<br>BINGO | CONTINUING EVENTS<br>EVERY THURS<br>COFFEEKLATCH<br>BOCCE & GAMES<br>EVERY FRI FIT & TRIM | | | 1<br>Fit & Trim 8AM-9AM | 2<br>CV4 FLEA |
| 3<br>DAYLIGHT SAVINGS ENDS<br> <br> | 4<br>Garbage Pick-Up<br>Fit & Trim 8AM-9AM<br>Cards 6PM | 5<br>HANDCRAFTS<br>CROCHETING/ KNITTING 10AM-12PM<br>BINGO Food 4PM<br>Bingo Starts 6PM | 6 CV4 CURBSIDE DEBRIS PICKUP<br>Ceramics 9AM-12PM<br>Cards 12PM<br>Rainbow Bridge 1-2PM<br>Billiards 12:30PM | 7<br>Garbage Pick-Up<br>ADVISORY BOARD 12PM<br>Coffee Klatch 3PM<br>Bocce 4:30PM | 8<br>Fit & Trim 8AM-9AM<br>RECYCLING | 9 |
| 10 | 11 Veteran's Day<br>OFFICE/ CLUBHOUSE CLOSED<br>*WE THANK YOU FOR YOUR SERVICE!* | 12<br>BINGO<br>Food 4PM<br>Bingo starts 6PM<br>We have Pull Tabs! | 13<br>Ceramics 9AM<br>Cards 12PM<br>Billiards 12:30PM<br>Rainbow Bridge 1-2PM<br>Shuffleboard 6PM | 14 Garbage Pick-Up<br>Coffee Klatch 3PM<br>Bocce 4:30PM<br>Games 6PM | 15<br>Fit &Trim 8AM-9AM | 16<br>50'S Hop Dance— 6pm— 10pm |
| 17 | 18<br>Garbage Pick-Up<br>Fit & Trim 8AM-9AM<br>SPECIAL MTG: BUDGET— 6PM/6:30PM | 19<br>HANDCRAFTS<br>CROCHETING/ KNITTING 10AM-12PM<br>BINGO— Food 4 PM<br>Bingo 6PM | 20<br>Ceramics 9AM<br>Cards 12PM<br>Billiards 12:30PM<br>Rainbow Bridge 1-2PM<br>Shuffleboard 6PM | 21 Garbage Pick-Up<br>Coffee Klatch 3PM<br>Bocce 4:30PM<br>Games 6PM | 22<br>Fit & Trim 8AM-9AM<br>RECYCLING | 23 |
| 24 | 25<br>Garbage Pick-Up<br>Fit & Trim 8AM-9AM | 26<br>BINGO<br>Food 4PM<br>Bingo starts 6PM<br>We have Pull Tabs! | 27<br>Ceramics 9AM<br>OFFICE/CLUBHOUSE CLOSE 1/2 DAY 12PM | 28<br> <br><br>OFFICE/CLUBHOUSE CLOSED | 29<br>OFFICE/ CLUBHOUSE CLOSED | 30<br>Village Wide Garage Sale |