

# CRESTWOOD VILLAGE

Phone (732) 350-0230 Fax (732) 350-6930 CO-OP FOUR [www.crestwoodvillagefour.com](http://www.crestwoodvillagefour.com)

OCTOBER 2024

To: All Certificate Holders

Re: Election of Trustees

As you are well aware, in November, we Certificate Holders must elect **three (3) Trustees** for a two-year term. The term begins January 1, 2025. Those Trustees whose terms are expiring are:

Donna Golding  
Jo-Ann McKeon  
Frank Skettini

Posted in this newsletter will be the resumes of candidates who submitted them by the September 13th deadline. Anyone wishing to submit a resume, has until October 7, 2024 to do so. All resumes will then be printed in the November 2024 newsletter. All resumes will be posted in alphabetical order. Please read them carefully. Electing someone to represent the Village on the Board of Trustees is an important decision and should not be taken lightly.

## **2024 BOARD OF ELECTIONS - IMPORTANT DATES**

Over the years we have had an abundance of complaints from our members who still work stating that while they would like to vote, they are unable due to conflict in work hours and voting hours. Therefore, the Board has decided to follow suit from previous years and open one (1) evening to permit our working members the opportunity to vote.

**PLEASE MARK YOUR CALENDARS ACCORDINGLY**

**OCTOBER 7, 2024, 3PM** - Last day to submit resume (30 days prior to election day - November 7, 2024) and last day to be included in the November 2024 newsletter. The Ballot Box will be removed from the Lobby by Georgiana Kiely, Election Committee Chairperson.

**OCTOBER 15, 2024** - Ballot box in Lobby for Absentee Voting. Anyone wishing to submit an absentee ballot, must see the Receptionist with a valid picture ID. They will be handed a stamped ballot and green envelope to place in the ballot box. If a resident is having someone else pick up a ballot for them, they must request it in writing that they are giving that person permission to pick up the ballot on their behalf.

**OCTOBER 24, 2024** - Meet the Candidates - Independence Hall - 6:30PM - 7:30PM

**NOVEMBER 6, 2024** - **EVENING VOTE** - 6PM - 8PM

**NOVEMBER 7, 2024** - **ELECTION DAY** - 10AM - 2PM

Sincerely,  
Georgiana Kiely, Chairperson  
Crestwood Village Four Election Committee

**CRESTWOOD VILLAGE CO-OP FOUR, INC.**

Income/Expense Statement  
Period: 01/01/24 to 08/31/24

Account	Description	Current Actual	Year-To-Date Actual
<b>INCOME:</b>			
40105	Monthly Carrying Charges	2,755,698.14	2,755,698.14
40125	LATE FEE INCOME	2,801.98	2,801.98
40155	REPAIR FEE INCOME	21,624.67	21,624.67
40227	INT INC. OFB-#1611 RRF	45,309.22	45,309.22
40228	UNREALIZED APPREC. - OPER. RE	15,823.04	15,823.04
40241	INT INC ESCRW OCEAN F	10.58	10.58
40245	INT INC OCEAN FIRST SWEEP	504.20	504.20
40247	RESERVE OPERATING	5,248.68	5,248.68
40280	INT. INC. - OTHER - CD INVNT	9,912.90	9,912.90
40510	ADMIN. FEE INCOME	23,637.37	23,637.37
40511	ANNIVERSARY INCOME	3,292.88	3,292.88
40520	COPY MACHINE INCOME	420.20	420.20
40530	HALL RENTAL/SR EXPO INCOME	380.00	380.00
40536	INCOME FROM PARKING LEASES	7,875.00	7,875.00
40545	FLEA MARKET INCOME	5,164.27	5,164.27
40590	MISC. INCOME	6,225.56	6,225.56
40595	INCOME FROM CREDIT APPLICATIO	12,210.99	12,210.99
	<b>Subtotal Income</b>	<b>2,916,139.88</b>	<b>2,916,139.88</b>

**EXPENSES**

<b>Maintenance</b>			
60110	MAINTENANCE SALARIES	207,608.00	207,608.00
60115	ON-CALL MAINTENANCE PAY	7,240.00	7,240.00
60140	POWER WASHING/PAINTIN	72,442.46	72,442.46
60150	MAINTENANCE SUPPLIES	26,854.02	26,854.02
60155	MAINT. EQUIPMENT	2,878.86	2,878.86
60160	P/U TRUCK MAINTENANCE	18,491.33	18,491.33
60161	MTC PICKUP TRK REG/LIC FEES	219.75	219.75
60185	MAINTENANCE GAS EXP.	7,458.08	7,458.08
60186	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
60196	MAINTENANCE UNIFORMS	288.36	288.36
60197	VOICE MAIL CELLPHONE	2,504.18	2,504.18
	<b>Maintenance</b>	<b>349,553.82</b>	<b>349,553.82</b>
<b>Garbage Dept</b>			
60260	GARBAGE TRUCK MAINT.	1,669.36	1,669.36
60265	GARBAGE GAS EXPENSE	5,236.93	5,236.93
60270	LANDFILL DUMPING FEES	1,293.47	1,293.47
60280	PERMITS/GARB REG/LIC FEES	1,581.00	1,581.00
	<b>Garbage Dept</b>	<b>9,780.76</b>	<b>9,780.76</b>
<b>Office &amp; Administrative</b>			
60410	OFFICE SALARIES	120,529.22	120,529.22
60432	CO-OP LUNCHEON/DINNER EX	348.11	348.11
60434	OCEAN OPER ACCT BANK FEES	4,813.03	4,813.03
60435	FIDUCIARY FEES	9,758.25	9,758.25
60450	OFFICE SUPPLIES	3,760.91	3,760.91
60460	COMPUTER SERV. TECH SUPPORT	2,073.00	2,073.00
60461	COMPUTER/ PROGRAM TECH - TOPS	2,839.60	2,839.60
60462	Computer Website	750.00	750.00
60470	OFFICE PHONE	4,946.34	4,946.34
60475	OFFICE INTERNET CONNECTION FE	2,932.91	2,932.91
60486	PRINTER MAINT. AGREEM	5,717.90	5,717.90
60494	POSTAGE EXPENSE	2,931.01	2,931.01
60495	OFFICE MISC. EXPENSE	2,285.50	2,285.50
60497	ADMIN FEES - PAYROLL/401K	5,540.25	5,540.25
	<b>Office &amp; Administrative</b>	<b>169,226.03</b>	<b>169,226.03</b>
<b>Clubhouse</b>			
60510	CUSTODIAN SALARIES	32,678.14	32,678.14
60520	CLUBHOUSE ELECTRICITY	17,041.51	17,041.51
60530	WATER & SEWER	302.23	302.23
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	4,982.43	4,982.43
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-IMPROVMT	2,000.98	2,000.98
60590	C/H MAINT. CONTRACTS	5,908.42	5,908.42
60595	C/H MISC. (TRRV,AD,GUTT,GR)	721.48	721.48
	<b>Clubhouse</b>	<b>74,300.03</b>	<b>74,300.03</b>
<b>Professional Fee</b>			
60610	LEGAL FEES	45,778.21	45,778.21
60640	GENL. ACCOUNTING FEES	72,500.00	72,500.00
	<b>Professional Fee</b>	<b>118,278.21</b>	<b>118,278.21</b>
<b>Insurance</b>			
60710	GENERAL INSURANCE	333,619.40	333,619.40

Account	Description	Current Actual	Year-To-Date Actual
60715	AUTO INSURANCE	11,496.25	11,496.25
60720	WORKMAN'S COMPENSATION	17,888.00	17,888.00
60790	EMPLOYEE HEALTH INSURANCE	102,865.43	102,865.43
60751	EMPLOYEE DENTAL INSURANCE	1,186.77	1,186.77
60752	EMPLOYEE GROUP LIFE INSURANCE	1,301.19	1,301.19
60753	EMPLOYEE VISION INSURANCE	305.07	305.07
	<b>Insurance</b>	<b>468,262.11</b>	<b>468,262.11</b>
<b>Bus Service</b>			
70150	BUS SERVICE EXPENSE	40,335.75	40,335.75
	<b>Bus Service</b>	<b>40,335.75</b>	<b>40,335.75</b>
<b>Lawn Maintenance</b>			
70250	LAWN SERVICE EXPENSE	206,141.64	206,141.64
	<b>Lawn Maintenance</b>	<b>206,141.64</b>	<b>206,141.64</b>
<b>Snow Removal</b>			
70350	SNOW REMOVAL EXPENSE	4,003.02	4,003.02
	<b>Snow Removal</b>	<b>4,003.02</b>	<b>4,003.02</b>
<b>Exterminating</b>			
70450	EXTERMINATING EXPENSE	56,212.69	56,212.69
	<b>Exterminating</b>	<b>56,212.69</b>	<b>56,212.69</b>
<b>Street Lighting</b>			
70520	STREET LIGHTING EXP	13,340.93	13,340.93
	<b>Street Lighting</b>	<b>13,340.93</b>	<b>13,340.93</b>
<b>Real Estate Taxes</b>			
70720	REAL ESTATE TAX EXP.	1,117,124.91	1,117,124.91
70750	R/E TAX -SR & VET DED	72,168.49	72,168.49
	<b>Real Estate Taxes</b>	<b>1,189,293.40</b>	<b>1,189,293.40</b>
<b>Payroll Taxes</b>			
70850	PAYROLL TAX EXPENSE	41,997.69	41,997.69
70860	EMPLOYER 401K CONTRB	1,818.11	1,818.11
	<b>Payroll Taxes</b>	<b>43,815.80</b>	<b>43,815.80</b>
<b>Replacement Reserve</b>			
70950	RPLCMNT FUND ASSESSMT	366,666.64	366,666.64
87000	INSURANCE PROCEEDS 16 MOCCASI	(215,672.03)	(215,672.03)
	<b>Replacement Reserve</b>	<b>150,994.61</b>	<b>150,994.61</b>
	<b>TOTAL EXPENSES</b>	<b>2,893,538.80</b>	<b>2,893,538.80</b>
	<b>Current Year Net Income/Loss</b>	<b>22,600.88</b>	<b>22,600.88</b>
<b>Crestwood Village IV</b>			
<b>Cash Balances</b>			
<b>8/31/2024</b>			
GL	Acct name		8/31/2024
	10112 CD Investments		500,000
	10116 Operating		888,416
	10117 Escrow		66,719
	10136 Reserve Operating		220,420
	10156 Tax Account		745,515
	10311 Replacement Reserve		1,687,955
	10120 Anniversary acct		3,268
	10121 Fire acct		215,659
	<b>TOTAL ALL ACCOUNTS</b>	<b>\$</b>	<b>4,327,952</b>

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

### A MESSAGE FROM YOUR ADVISOR CHAIRPERSON ON THE BOARD

The Advisory Board meetings are held on the second Thursday of each month, (October 10th) from 1PM-2PM. Prior to the meeting opening, the Advisory Board invites residents to attend for a question and answer session from 12PM-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**

## 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](mailto:basser44@aol.com).

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

Last month, we welcomed back our ladies and hope more will be coming. **This month is breast cancer awareness. Please wear your pink!**

Please note, our November meeting will be held on Thursday the 14th due to our village voting on the 7th. We are having a guest speaker, Ferlie Almonte, as seen on Facebook. She is a breast cancer survivor and motivational speaker. It is free to members and \$10 for guests. This will be an amazing event!

**November 13th from 10am-2pm** we are doing a coat Drop and Swap for the Vets. Please bring only clean and gently used coats or jackets, including menswear. You are welcome to choose one if you bring one. This should be a fun time. Thank you all for your help in making all our events successful.

-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 908-549-9139.

### **CV4 - HANDCRAFTS, CROCHETING AND KNITTING**

Expand your skills at the Handcrafts, Crocheting and Knitting Group! Share ideas and enjoy lively conversation. Our October meetings are the 8th & 22nd 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!



*Toms River Multigenerational Orchestra*

*October 21. 7 PM*

*Crestwood Village Four*

*15 E Moccasin Drive*

*Whiting, NJ 08759*

*\$5.00*

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**TUESDAY IS BINGO DAY AT CV4**

**DOORS OPEN AT 4PM**  
**BINGO STARTS AT 6PM**  
**WE HAVE PULL TABS!!!**



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[www.degrafffuneralhome.com](http://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

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OCTOBER 5, 2024

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8:00AM -- 1:00PM

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Crafts, Baked Goods,  
Engraving, Vinatage  
DVDs, Holiday & more!

BREAKFAST & LUNCH AVAILABLE

15-E Moccasin Drive, Whiting, NJ 08759  
973 570-3470 carolmarsella2@gmail.com

**SAVE**  
the  
**DATE**

**50 YEAR**  
*Anniversary*

**NOVEMBER**

**TBA**

**IT'S YOUR BIRTHDAY 50s  
DANCE**

**6 - 10 PM**

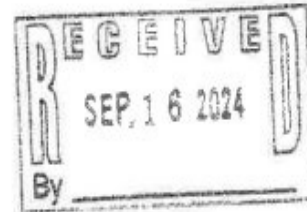
**DECEMBER 31,  
2024**

**NEW YEAR'S EVE  
DANCE**

*\*MORE DETAILS COMING*

**RESUME:**

Merrilee (aka Mary) Burd  
56 Franklin Lane



**PERSONAL:**

Born and raised in N.J.  
Married 42 years. Raised 4 children

**BUSINESS EXPERIENCE:**

National Car Rental Regional Office, Little Falls, N.J. - Office Controller 1975 - 1980  
Dept. of Developmental Disabilities, Flanders, N.J. - Sponsor and Group Home  
1990 - 1997  
Franklin Boro Elementary School, Franklin Boro, N.J. - Maintenance  
Department/Black Seal Boiler Operator 1997 - 2002  
Sparta High School, Sparta, N.J. - Custodial Department 2002-2004  
Arthurs St. Moritz, Sparta, N.J. - Food Server 2004 - 2012  
Hallmark Cards, Franklin Boro, N.J. - Cashier 2013 - 2016

**CIVIC ACTIVITIES:**

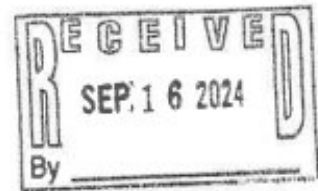
Franklin Boro Elementary School, Franklin Boro, N.J. - Home and School  
Association, Teacher's classroom helper, Meals on Wheels, Rosary Altar Society,  
Cub scouts.  
CV4 Volunteering - Currently a District Rep for 7 years. Kitchen help for scheduled  
events for 7 years. Bingo and Flea Market.

**GOALS:**

When I retired, I had several options to live in a 55+ community. After much  
consideration, I made a deliberate choice to live in a Co-Op. I enjoy the security  
and the amenities CV4 has to offer. As with all private communities, standards are  
established to preserve the beauty and dignity of our surroundings. It would be my  
privilege to serve on the Board of Trustees and continue this standard.

## **RESUME**

Dennis (Denny) Costello  
7B Molly Pitcher Court



## **EDUCATION**

1974 – Miami University, Oxford, OH, B.S. Business, Major – Accounting.

1988 – Chapman School of Piloting, Stuart, FL

## **BUSINESS EXPERIENCE**

1997 – 2019 Owner/Operator in the automobile industry doing interior repairs on upscale cars. I worked with car dealerships repairing new car interior imperfections, interior car repairs in the dealership's used car inventory, and also individual customer vehicles.

1988 – 1997 Entered the yachting/boating industry, working in south Florida, the Caribbean and Spain. Trained from chef, deck hand, first mate, 2<sup>nd</sup> Captain to 1<sup>st</sup> Captain. I attained a U.S. Coast Guard 100-ton Master Captain license for both power and sailing vessels.

1967 – 1987 Food and beverage industry. Trained in all positions from dishwasher, bartender, waiter, management, and Owner/Operator of two restaurants. Trained in all facets of the industry, including preparation of financial statements and tax reports.

## **VOLUNTEER EXPERIENCE**

For the last three plus years, my wife Arlene and I have been the volunteer coordinators for the monthly delivery Crestwood Village IV (CV IV) newspaper and newsletter.

2001 – 2014 President of our home HOA.

1995 – 2000 Treasurer and annual dues collector for the HOA where we lived.

## **MISSION STATEMENT**

Since 2019, my wife and I have been certificate holders in CV IV. I am running for a Trustee position to keep our community a nice and cost-effective place to live. My entire career has been dealing with the public. Fifteen years as President of our HOA that included both property owners and renters taught me that in most instances, there's a satisfactory solution to problems. So again, I would like to volunteer my time, experience, and understanding to help a neighbor and/or fellow Trustee to navigate any issue to a satisfactory resolution within the rules and regulations of CV IV. This is our home . . . our Co-Op. As an elected member to the CV IV Board of Trustees, I will do my best to help both the Board and all certificate holders.

**Donna Golding, Trustee**

**208 Constitution Blvd**

**Crestwood Village Four Trustee Experience**

**Crestwood Village Four 1-2022/ Present**

Created the annual budget with the Board.

Ensure a yearly independent audit by a qualified CPA.

Continue working with this board to develop and implement policies and By Laws as needed.

During my 1<sup>st</sup> year I suggested and implemented using solar lighting in the parking lot, this helping reduce cost for electricity and, assuring safety for residents that may have need to come to the front of the building after dark.

As President conduct regular Board meetings Complete necessary paperwork and file, for revoked units with Village Attorney.

Review applications for residency and attend numerous interviews for potential residency.

Attending all budget meetings and joining in the activities that are part of this Association, meeting neighbors and friends.

I was honored to have been appointed and grateful that this board sees me as an asset. And now I am again asking for your vote to continue as your trustee.

Excited to be President during our 50<sup>th</sup> Anniversary and hope that all appreciate the events that this committee had planned and truly am honored to work side by side through the year with Blanche Doran, Val Pasarello, Kathy Roe, Janet Barnosky, Sandy Edsall, Diane Spatarro, Carol Marsella, MaryAnn Stolz, Cindy Mallozzi, Cindy Miller, Kathy Witt, Annette Henrickson, Kathy Perna, and Georgianna Kiely,

And a special thanks to Board Member Frank Skettini and Past Trustee Fred Malozzi for jumping in at the BBQ to spend the entire time defrosting and cooking Burgers and Dogs.

**Riverdale Land Conservancy – Trustee 2006 – Present**

I served as Vice-President of this board in 2006, but continue as a Trustee, after moving from Riverdale. This Board worked diligently to have the Historic home registered and proceeded with preservation. Continuing to conduct fundraisers bringing children and adults into the home to enjoy events and activities held on the property.

**Broad Creek Landing, Homeowners Board of Trustee – Hilton Head SC 2007 – 2010**

The Board oversaw the Property Management Company insuring routine maintenance of landscaping, mowing, roofing, painting, etc. were performed in a fiscally responsible way.

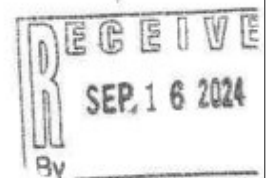
Crestwood Village Four Board of trustee

Crestwood Village Four Women's Club

Riverdale NJ Woman's Club - Recording secretary, Vice- President, President

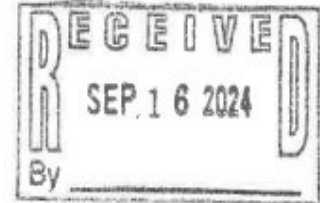
Richmond VA Woman's Club - Recording secretary

Wernersville PA Woman's Club - Treasurer



# FRANK SKETTINI

## TRUSTEE RESUME FOR 2024 ELECTION



Objective as Crestwood Village 4 Trustee 2024 - 2026: to make Village 4 a superior retirement community for all members through fair, balanced rules and reg's enforcement, fiscal conservatism, and productive, collegial interactions with fellow trustees.

Evidence of personal commitment both to the Village & to the greater Whiting community:

Village Four member/resident since May 2014

Active Advisory Board participant 2017 – 2020

Active Trustee 2019 – Present

Village 4 Election Committee 2 election cycles

Recreational Bocce group “coordinator” 2021 - present

Toms River YMCA volunteer 2016 – 2020

St. Elizabeth Ann Seton Church volunteer 2016 – present

### Relevant Background:

Shareholder/ multi-term trustee at Barry Gardens Co-op 1998 - 2012

### Relevant Employment Background:

Becton Dickinson & Company, Franklin Lakes NJ - Supply Chain Logistics organization, e-Commerce dept. Supported project managers during IT upgrades from AS400 platform to SAP Enterprise Resource Planner system. Worked to implement complex global data migrations as team member.

Westinghouse/Micarta, East Rutherford NJ - purchasing/expediting orders for custom counter laminate. Negotiate best pricing and payment terms among competing suppliers.

Bogen Communications, Inc., Paramus and Wanaque NJ - purchasing agent for commercial custom sound equipment.

**HOPA - 2024 AGE VERIFICATION SURVEY FORM**

Under Title VIII of the Civil Rights Act of 1968 (The Fair Housing Act), as amended by the Fair Housing Amendments Act of 1988, The Housing for Older Persons Act (HOPA), signed in to law in 1995 defines housing for older persons as housing intended and operated for occupancy by at least 80 percent of the community or one person 55 years of age or older per unit. To keep a housing community or facility for older persons the Statutes require that Associations claiming the exemption establish age verification procedures.

It is mandatory that this survey be fully completed and filed with the Co-Op Office, no later than **10/15/2024**. It only needs to be filled out and sent in once in 2024.

**CERTIFICATE HOLDERS NAME(S)** \_\_\_\_\_

**EMAIL ADDRESS:** \_\_\_\_\_ **CELL PHONE** \_\_\_\_\_

**ADDRESS IN CRESTWOOD FOUR** \_\_\_\_\_

**THIS IS MY PRIMARY ADDRESS: YES** \_\_\_\_\_ **NO** \_\_\_\_\_

**IF "NO", PLEASE STATE PRIMARY:** \_\_\_\_\_

**TO BE COMPLETED BY CERTIFICATE HOLDER, INCLUDE ALL PEOPLE LIVING IN THIS UNIT:**

**\*ADDITIONAL INFORMATION MAY BE REQUIRED AT A LATER DATE**

	NAME AND GOVERNMENT ISSUED ID No.	CERT. HOLDER Y/N	OCCUPANT Y/N	BIRTH DATE
OCCUPANT 1				
OCCUPANT 2				
OCCUPANT 3				

**I/we** certify this form to be an accurate statement of the number of persons living in my home with their accurate birth dates. I/We understand that Crestwood Village Co-Op Four, Inc. could lose HOPA exempt status if the above details are not completed or are inaccurate. Under penalty of perjury, I/We declare that the above information is true, correct and complete.

***FILING OF THIS DOCUMENT IS REQUIRED BY FEDERAL LAW. FAILURE TO FILE IS AN OFFENSE & SUBJECT TO A FINE.***

- 1.) I, the undersigned, understand that it would be in violation of the By-Laws of Crestwood Village Co-Op Four, Inc., if more than three (3) people live in the unit of which I am the Certificate Holder. It is also understood that the youngest person living in the unit must be 19 years of age.
- 2.) I also understand there is no renting or subletting allowed of my unit and that no one may occupy the unit in my absence.
- 3.) I also understand that if the above is no adhered to, I will be subject to a revocation of my Certificate and lose all rights of membership in the Co-Op.

\_\_\_\_\_  
Certificate Holder Signature

\_\_\_\_\_  
Date

**\*\* THIS FORM MUST BE FILLED OUT BY ALL CV4 RESIDENTS AND RETURNED TO THE FRONT OFFICE NO LATER THAN 10/14/2024 SO WE DO NOT JEOPARDIZE LOSING OUR SENIOR CITIZEN TAX DEDUCTION. \*\***

# OCTOBER 2024 - NEW BUS SCHEDULE

As a result of Stout's Bus Company increasing our 2025 contract, to save money, the Board of Trustees negotiated a new contract. Please take note below of the changes in routes/schedules:

**SUNDAYS:** Church bus (3 hrs) – Stop at various churches. Non-churchgoers may board the bus and go to Stop and Shop during the time riders are at church.

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

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**TUESDAYS:** NO TRIPS.

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**WEDNESDAYS:** Lacey Mall (10:00am-1:30pm).

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**THURSDAYS:**     1st Thurs (10/3)- Ocean County Mall/ Target (9am-12pm)  
                      2nd Thurs (10/10) Kohl's/Walmart/Aldi (9am-12pm)  
                      3rd Thurs (10/17) Ocean County Mall/Target (9am-12pm)  
                      4th Thurs (10/24) Kohl's/Walmart/Aldi (9am-12pm)

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**FRIDAYS:** KC's Market/Dollar Tree/Dollar General (9:30am-12:00pm).

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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](mailto:frank@crestwoodvillagefour.com). We thank you while we work with this new schedule.

Board of Trustees

Crestwood Village Co-Op Four, Inc.

# OCTOBER 2024

	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
	<p><b>CONTINUING EVENTS</b></p> <p><b>EVERY MON CARDS</b></p> <p><b>EVERY TUES BINGO</b></p> <p><b>EVERY WED CERAMICS</b></p> <p><b>EVERY WED CARDS</b></p>	<p>1 <b>BINGO</b></p> <p>Food 4 PM</p> <p>Bingo starts 6:00PM</p> <p>We have Pull Tabs!</p>	<p>2 CV4 CURBSIDE DEBRISPICKUP</p> <p>Ceramics 9AM-12PM</p> <p>Billiards 12:30 PM</p> <p><b>CARDS 12PM</b></p> <p><b>SHUFFLEBOARD</b></p>	<p>3 <b>Garbage Pick-up</b></p> <p><b>WOMEN'S CLUB</b></p> <p><b>COFFEEKLATCH 3PM</b></p> <p>GAMES 6:00PM</p> <p><b>BOCCE 5:30PM</b></p>	<p>4 Fit &amp; Trim 8-9 AM</p>	<p>5 <b>CV4 FLEA MARKET</b></p>
6	<p>7 <b>Garbage Pick-Up</b></p> <p>Fit &amp; Trim 8-9 AM</p> <p><b>CARDS 6 PM</b></p>	<p>8 <b>HANDCRAFTS</b></p> <p><b>CROCHETING/KNITTING 10AM-12PM</b></p> <p><b>BINGO</b></p> <p>Food 4 PM</p> <p>Bingo starts 6:00PM</p> <p>We have Pull Tabs!</p>	<p>9 Ceramics 9AM-12PM</p> <p>Billiards 12:30 PM</p> <p><b>CARDS 12PM</b></p> <p><b>SHUFFLEBOARD</b></p> <p><b>6PM</b></p>	<p>10 <b>Garbage Pick-Up</b></p> <p><b>ADVISORY BOARD 12PM</b></p> <p><b>COFFEEKLATCH 3PM</b></p> <p>GAMES 6:00 PM</p> <p><b>BOCCE 5:30PM</b></p>	<p>11 Fit &amp; Trim 8-9 AM</p> <p><b>RECYCLING</b></p>	<p>12</p>
13	<p>14 <b>Garbage Pick-Up</b></p> <p>Fit &amp; Trim 8-9 AM</p> <p><b>CARDS 6 PM</b></p>	<p>15 <b>BINGO</b></p> <p>Food 4 PM</p> <p>Bingo starts 6:00PM</p> <p>We have Pull Tabs!</p>	<p>16 Ceramics 9AM</p> <p>Billiards 12:30 PM</p> <p><b>CARDS 12PM</b></p> <p><b>SHUFFLEBOARD</b></p> <p><b>6PM</b></p>	<p>17 <b>Garbage Pick-Up</b></p> <p><b>COFFEEKLATCH 3PM</b></p> <p>GAMES &amp; PICKLEBALL-6:00 PM</p> <p><b>BOCCE 5:30PM</b></p>	<p>18 Fit &amp; Trim 8-9 AM</p>	<p>19</p>
20	<p>21 <b>Garbage Pick-Up</b></p> <p>Fit &amp; Trim 8-9 AM</p> <p><b>CV4 ORCHESTRA</b></p>	<p>22 <b>HANDCRAFTS/ CROCHETING/KNITTING 10AM-12PM</b></p> <p><b>TWP LEAF PICK UP</b></p> <p><b>BINGO</b></p> <p>Food 4 PM</p> <p>Bingo starts 6:00PM</p>	<p>23 Ceramics 9AM</p> <p>Billiards 12:30 PM</p> <p><b>CARDS 12PM</b></p> <p><b>SHUFFLEBOARD</b></p> <p><b>6PM</b></p>	<p>24 <b>Garbage Pick-Up</b></p> <p><b>COFFEEKLATCH 3PM</b></p> <p>GAMES &amp; PICKLEBALL-6:00 PM</p> <p><b>BOCCE 5:30PM</b></p>	<p>25 Fit &amp; Trim 8-9AM</p> <p><b>RECYCLING</b></p>	<p>26 <b>Village-Wide Garage Sales</b></p>
27	<p>28 <b>Garbage Pick-Up</b></p> <p>Fit &amp; Trim 8-9 AM</p> <p><b>CARDS 6 PM</b></p>	<p>29 <b>BINGO</b></p> <p>Food 4 PM</p> <p>Bingo starts 6:00PM</p> <p>We have Pull Tabs!</p>	<p>30 Ceramics 9AM</p> <p>Billiards 12:30 PM</p> <p><b>CARDS 12PM</b></p> <p><b>SHUFFLEBOARD</b></p> <p><b>6PM</b></p>	<p>31 <b>Garbage Pick-Up</b></p> <p><b>COFFEEKLATCH 3PM</b></p> <p>GAMES &amp; PICKLEBALL-6:00 PM</p> <p><b>BOCCE 5:30PM</b></p>	<p><b>CONTINUING EVENTS</b></p> <p><b>EVERY WED SHUFFLEBOARD (SUPPLIES PROVIDED)</b></p> <p><b>EVERY THURS COFFEEKLATCH EVERY THURS.</b></p>	