

CRESTWOOD VILLAGE

CO-OP FOUR

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

www.crestwoodvillagefour.com

August 2025



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 you have any questions, please feel free to contact Maddy 609-433-0989, Cindy, 732-374-6871, or Sandy 908-549-9139. We look forward to seeing you all there — Every Wednesday 9AM-12PM!

CV4 - HANDCRAFTS, CROCHETING AND KNITTING (a/k/a CV4 CRAFTERS)

Are you interested in knitting, crocheting, embroidery or other hand craft? You are invited to sit in or join our congenial group with similar interests. Newbie's to seasoned crafter's, all are welcome. We meet on the second and fourth Tuesday at 10AM to 12PM on August 12th and 26th in the Betsy Ross Room at Independence Hall.

sheilaps5843@gmail.com

BOCCE BALL - THURSDAYS AT 6PM (warm up at 5:30pm)

Come one come all to play Bocce Ball! Bocce-ballers of all skill levels are welcome to play, and novices are especially welcome, even if you have problems with commitment, don't fret.. Some of our members form set teams, while others "drop in, drop out" and play with whichever team lacks a member or two. Get off the couch and have some fun!

-Frank Skettini-

SHUFFLEBOARD SEASON CLUB

We ALWAYS have a GREAT time Wednesdays 6 PM at Shuffleboard. Come out and join us...we have a lot of fun! Equipment is provided, just bring yourself.

-Goody Geddes-

NEW TO THE LOBBY: YOU CAN NOW LOCATE YOUR LOT & BLOCK NUMBERS WITHOUT ASKING THE OFFICE. LOCATED IN THE LOBBY IS A BINDER WITH STREET ADDRESS AND BLOCK & LOT INFORMATION. Please note, NO personal information is located on this list.

ATTN: ALL SELLERS: If you are selling your home in CV4, please ask your realtors and potential buyers not to block your neighbor's mailboxes. Thank you.

ATTENTION ALL MEMBERS: Come Attend a General Resident's Meeting.

WHEN: THURSDAY, AUGUST 28, 2025

TIME: 6:00PM

WHERE: INDEPENDENCE HALL, 15E MOCCASIN DRIVE, WHITING, NJ

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)

CALL MERRILEE BURD AT 848-223-4409 TO VOLUNTEER TO BE AN ADVISORY BOARD REP!

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
Merrilee Burd	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.	848-223-4409

A MESSAGE FROM YOUR ADVISORY BOARD CHAIRPERSON

THERE ARE NO ADVISORY BOARD MEETINGS IN JULY OR AUGUST.

CV4 FOOD PANTRY...COME ONE COME ALL...

We are pleased to announce our food pantry has been moved to the Betsy Ross room. The pantry is open EVERY Thursday, from 10am to 2pm to all CV4 residents. If you find yourself, or know of a neighbor, that might need our help getting through some tough times, we welcome you.

In the past many of our residents have been so generous with donating non-perishable food products. If anyone would like to donate, our pantry is in need of the following non-perishable items:

Cat/Dog food, toilet paper, paper towels, tissues, shampoo, dog/cat treats, tooth paste, dish soap/detergent, and other non-perishable items. Unfortunately we cannot accept perishable items like bread, fruit and meat. If you would like to contribute, please drop them off items on Thursday in the Betsy Ross room between the hours of 10am to 2pm.



CV4 FLEA MARKET IS BACK - SATURDAY, AUGUST 2ND - OUR DOORS WILL REOPEN FOR BUSINESS ON SATURDAY, AUGUST 2ND FOR OUR MONTHLY FLEA MARKET. ALL YOUR FAVORITE VENDORS WILL BE FULLY STOCKED AND WAITING FOR YOU WITH THEIR NEW ITEMS, HOME GOODS, SMALL APPLIANCES, KITCHENWARE, ALL MANNER OF VINTAGE & ANTIQUE ITEMS, TOYS, GAMES, GENTLY USED CLOTHING, ORIGINAL JEWELRY DESIGNS, AVON, NAIL COUTURE, TEES, HATS, SOCKS, FLORALS, MEDIA (INCLUDING SECURITY DEVICES), ORIGINAL ART IN VARIOUS MEDIUMS, AND SO MUCH MORE. WE INVITE YOU TO BROWSE THE AISLES FOR THAT SPECIAL ITEM YOU SEEK. "SHOPPING LOCAL" NEVER FELT SO RIGHT! ENJOY A STEAMING CUP OF COFFEE, TEA, OR HOT CHOCOLATE AND CAFÉ 4 WILL BE SERVING BREAKFAST AND LUNCH. OUR HOURS REMAIN THE SAME: 8:00 A.M. TO 1:00 P.M. WE'LL BE READY AND WAITING TO SEE YOU THERE!

**TUESDAY IS BINGO
DAY AT CV4
DOORS OPEN AT 4PM
BINGO STARTS AT 6PM
WE HAVE PULL TABS!!!**



Crestwood Village IV
Treasurer's Report
 6/30/2025

GL	Acct name	Acct #	6/30/2025
	10112 CD Investments		-
	10116 Operating	x0870	1,047,871
	10117 Escrow	x1084	116,982
	10134 Santander MM	x5992	145,000
	10136 Reserve Operating	x1435	427
	10136 Reserve Investment	x1014	-
	10156 Tax Account	x1450	344,359
	10311 Replacement Reserve	x1443	2,055,626
	10311 Replacement Reserve Investment	x2014	-
	10120 Anniversary acct	x8100	2,430
	10121 Fire acct	x8142	11,646
	10122 Citizens	x1111	379,143
	TOTAL ALL ACCOUNTS		\$ 4,103,484
	Total Income MTD		\$ 383,612
	Total Income YTD		\$ 2,356,053
	Total Expense MTD		\$ 451,178
	Total Expense YTD		\$ 2,067,572
	Profit YTD		\$ 288,481

THE INCOME/EXPENSE STATEMENTS WILL BE AVAILABLE FOR RESIDENTS TO REVIEW DURING NORMAL LIBRARY HOURS.

**Ad Space is ALWAYS available
 for any size ad**



Call 888-637-3200

A Royally Good Time: Tastefully British Fish and Chips Delights Crestwood Village 4

The aroma of freshly fried fish and golden chips filled the air at Crestwood Village 4 on Thursday, June 26th, as the "Tastefully British Fish and Chips" food truck rolled in, serving up a highly anticipated evening of classic British comfort food. The event was a resounding success, drawing a lively crowd of residents eager to savor a taste of the UK.

From 5:00 PM to 7:30 PM, Independence Hall buzzed with excitement as residents lined up, ready to enjoy their choice of authentic fish and chips or chicken and chips. Tickets for the event, priced at \$10 per person, were a hot commodity and had to be purchased in advance, underscoring the high demand for this special culinary experience. The "rain or shine" nature of the event didn't deter anyone, proving that a little British weather wouldn't stop Crestwood Village 4 from enjoying their supper!

The Tastefully British food truck delivered on its promise of quality and flavor. Many residents commented on the crispy batter, perfectly cooked fish, and generous portions of chips, all hallmarks of a true British fish and chips experience. The option for chicken and chips also proved popular, catering to diverse preferences within the community.

Events like these are a testament to the vibrant and active lifestyle fostered at Crestwood Village 4, a welcoming 55+ co-op community in Whiting, NJ. Beyond offering comfortable homes and a serene environment, the community regularly hosts social gatherings and activities that bring residents together and create a strong sense of camaraderie. The success of the Tastefully British Fish and Chips night highlights the community's enthusiasm for unique and engaging events.

For those who attended, it was more than just a meal; it was an evening of good food, good company, and a delightful taste of British tradition right here in Manchester Township. The positive feedback from residents suggests that the Tastefully British Fish and Chips food truck will be a welcome guest at Crestwood Village 4 in the future.

**Ad Space is ALWAYS available
for any size ad**



Call 888-637-3200

**JOIN
CRESTWOOD VILLAGE
FOUR'S
WOMEN'S CLUB
1st THURSDAY
SEPTEMBER thru JUNE**

1pm to 3pm

Make New Friends

Participate

Enjoy lively discussions and refreshments

**WE LOOK FORWARD TO
MEETING YOU**



SAVE THE DATE:

PANCAKE BREAKFAST WITH SANTA

DATE: SATURDAY, DECEMBER 13TH

TIME: 8AM - 10AM

LOCATION: INDEPENDENCE HALL

15E MOCCASIN DRIVE

WHITING, NJ

MORE INFORMATION COMING!!!!



Celebrating healthy aging and educating older adults



Are you 60 or older and looking for an opportunity to learn how to stay healthy and meet new people? Join us and bring a friend!

The educational program offers six lessons that cover a wide range of topics. Join us for this fun program, where you'll meet new people and:

- Learn about the aging process and how to make healthy lifestyle choices
- Celebrate this exciting stage of life and all the benefits that come with it
- Discuss risk factors and behaviors you should avoid to stay healthy
- Examine how alcohol, prescription medications and over-the-counter medications affect seniors differently and how you can avoid problems
- Learn how to use simple tools to help you feel more empowered about your health and the healthcare you receive

Free lunch and giveaways for participating in the program!

The class will meet on six Fridays from 12Noon to 2pm starting October 8th (last session will be November 19th) Location: Manchester Municipal Building, 1 Colonial Drive, Manchester Twp., NJ (civic center/basement)

WISE Program is limited to 16 participants – sign up now!

For more information, contact Barbara Sprechman at bsprechman@gmail.com or call 732-259-3875

INTERESTED IN JOINING THE BOARD OF TRUSTEES?

Four (4) Trustee seats are up for the 2027-2029 period. Please give some serious thought to volunteering your time and services to our/your village. More information will follow; however, some duties and responsibilities include:

- Meet regularly
- Review potential resident applications
- Assist with event planning and execution
- Reaching out to certificate holders for violations
- Participate in creating the annual budget
- Reviewing Modification Requests and Applications for Purchase/Occupancy
- Work closely with the Advisory Board to address certificate holder issues
- Create and update community policy as issues are brought to the Board
- Weigh in on vendor scope of work and contracts
- Provide monthly newsletter articles
- Follow up on resident complaints

If interested, please forward your resume to the Board of Trustees **attn: Diane Marchinetti, Office Manager**, to diane@crestwoodvillagefour.com or drop it off to the front office **attn: Diane Marchinetti**.

WHY DO I NEED TO COMPLETE A SURVEY FOR HOPA?

HOPA (Housing for Older Persons Act) is a Federal Law enacted in 1995. It is an amendment to the Fair Housing Act of 1968.

While HOPA is a Federal Law, New Jersey communities and housing providers that wish to operate as age-restricted housing under HOPA must adhere to its regulations, and these regulations have implications under New Jersey law as well.

Here's a breakdown:

- HOPA is a Federal Law: The purpose of HOPA is to provide an exemption to the Fair Housing Act's prohibition against familial status discrimination, allowing for the creation of housing specifically for older persons.
- New Jersey Law and HOPA: New Jersey's Law Against Discrimination also prohibits discrimination based on familial status, but it recognizes the exception for "Housing For Older Persons" as defined by HOPA.

State-level Requirements: Under New Jersey law, HOAs are required to conduct biennial (every two years) surveys to verify occupancy and age identities to ensure compliance with HOPA requirements. These surveys help ensure at least 80% of occupied units are occupied by at least one person 55 or older, a key requirement for HOPA exemption.



We have recently been advised by Crestwood Village 2 that no fishing is permitted at Mallard Pond (the pond off Schoolhouse Road with the white picket fence). Thank you.

Bus Schedule Effective September 2, 2025 ALL times include PICK UP to DROP OFF (There are no busses running Labor Day (September 1, 2025))

Sunday:

Whiting Churches – 9 AM
3.5 Hours

Monday:

Shop-Rite Manchester (Rt. 70) – 10 AM
4 Hours

Tuesday: TWICE A MONTH

Ocean County Mall (Boscov's/Target Mall/Michael's Mall) – 9:30 AM
OR
Brick Mall (Barnes & Noble Mall) – 9:30 AM
5 Hours

Wednesday:

Lacey Mall (Shop Rite, TJ Maxx), Walmart, German Butcher – 10:00 AM
5 Hours

Thursday:

No Regular Service
6 times per year to special locations; i.e., Smithville, Columbus Flea Mkt., Freehold Mall
Will be posted in Club House, online and in Newsletters.
These special trips will require pick up at Club Houses
5 Hours

Friday:

Stop & Shop Manchester (Library) - 10:00 AM
3 Hours

PLEASE NOTE YOU Must Call Shannon Thompson, Receptionist/Administrative Assistant on (732) 350-0230 on the following days for trips:

Monday Riders (Shop Rite Manchester) must call by Thursday, by 2:30 PM before trip;

Tuesday Riders (OC MALL or BRICK MALL) must call Friday, by 2:30 PM before trip;

Wednesday Riders (Lacey Mall, Walmart, German Butcher) must call Monday, by 2:30 PM before trip;

Thursday Riders (Special Trips 6 times per year) must call Monday before trip by 2:30 PM;

Friday Riders (Stop & Shop Manchester) must call Wednesday before trip by 2:30 PM;

Sunday Riders (Whiting Churches) must call by Thursday before trip by 2:30 PM;

All bus rides are by appointment.

- Failing to cancel a trip three (3) times and Stout will no longer pick up at the residence.
- Bus driver is not responsible for heavy packages, i.e., 24 case of bottle water, etc.
- When booking appointment please supply name, address, phone number and if handicap needing Wheelchair Accessibility required.
- Riders should be aware that ONLY 3 standard bags of goods are allotted per person.
- Tip the driver when appropriate.
- Kindly remember that there will be an adjustment period for the new schedule. All Villages involved and Stout's are doing their best to meet everyone's needs.

A MESSAGE FROM MAINTENANCE:

YOUR GARBAGE MUST BE PUT IN THE GARBAGE CONTAINERS THE NIGHT BEFORE GARBAGE PICK-UP. IF GARBAGE IS PICKED UP ALREADY, IT WILL NOT BE PICKED UP UNTIL THE NEXT GARBAGE DAY.



4.0 PETS and ANIMALS

We are subject to the "Dog Control Chapters 101-1 thru 21" of the Township of Manchester.

4.2 Pets may not run free at any time. They must at all time be on handheld leashes when out of doors. The maximum length of a leash shall be six (6) feet.

4.3 CURB YOUR DOG when walking your pet on the roadways in our Village. Pets shall not be walked in wooded areas adjacent to or between buildings or on **common grounds.**

Allowing the dog to defecate on common grounds is subject to fines set by the Township of Manchester.

4.4 Pets shall not be housed in crawl spaces. No dwelling unit shall be used as a kennel or pet storage area.

4.5 Unattended pets shall not be tied up outside of the dwelling.

4.6 All solid waste must be picked up immediately. This material may not be disposed of in street basins or in other resident's garbage pails.

BE CONSIDERATE...While we all share common ground, use common sense and respect everyone's privacy. Please do not walk your dog directly underneath someone's window or outside their front door, and if walking at night, be sure to have a flashlight and/or reflective vest that allows you to be seen, being careful and considerate not to flash it in anyone's window. Be a Good Neighbor...Clean Up After Your Dog!

EXCLUSIVELY AT
"CRESTWOOD VILLAGE 4"
ULTIMATE TAILGATE PARTY
THURSDAY SEPT
18TH 5:30-8PM

Back By Popular Demand!



MUSIC BY:
"DJ MARE
HAZE"

EVERYTHING

FREE EVENT

DANCE



RAIN DATE
THURSDAY
SEPTEMBER 25TH

Come Join The Crowd
15E MOCCASIN DRIVE WHITING NJ



Toms River Multigenerational Orchestra (TRMO)

Monday November 24th - 7 PM

Crestwood Village IV 15E Moccasin Dr. Whiting NJ 08759

Admission \$5.00

WOOD • VINYL PLANK • TILE • CARPET

BUY LIKE A BUILDER[®]

**18 MONTHS
0% FINANCING**

EST. 1987

AMERICAN FLOORING

DIRECT

**FREE
UPGRADE
UNDERLAYMENT**

DESIGNER FLOORS - WHOLESALE PRICES

**WATERPROOF
LVT
FLOORING
INSTALLED
\$5⁴⁹ S.F.**

**WIDE
PLANK
WOOD
FLOORING
\$4⁵⁹ S.F.**

**IN STOCK
WATERPROOF
VINYL
WOOD LOOK
\$2⁸⁹ S.F.**

**CARPET
LIFETIME
STAIN
WARRANTY
\$1⁴⁹ S.F.**

**CERAMIC
TILE
WOOD
PLANK
\$3⁴⁹ S.F.**

**10% OFF
UP TO
\$100⁰⁰
Cannot be combined
with other offers.
Must be presented at
time of purchase.**

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ads-4232

LIC#13VH00147400

Somebody C.A.R.E.S. Is Back!

C.A.R.E.S. is back and under new leadership – and we are ready to serve our senior community once again – and in a bigger and better way!!

Here are just some of the services we offer:

- 1. Senior Advocates - Each day there is an individual to assist with referrals, forms, advice on services, or just lend an ear. We are here for you!**
- 2. We take care of our Veterans! Veteran Specialists are here onsite to explain all the services available and to help navigate through them. Call for the schedule.**
- 3. We have a limited medical equipment program, call for more details.**

And then there is a warm and welcoming space called “Cares Café”, where the coffee is always hot, and the conversation is always lively. There are puzzles and games to enjoy. It is a place to meet new friends and socialize with old friends, and learn about our programs and services while you enjoy coffee, tea and snacks, all compliments of Somebody C.A.R.E.S. Come and enjoy from 10:00 a.m. to 2:00 p.m.

Soon we will have a supermarket-style food pantry that will supply a fresh, nutritious, consistent supply of food for our neighbors in need.

We are in the process of setting up a computer lab and will be holding computer literacy classes.

This is only a small part of the changes and expansion of our services.

If you would like to join our email list and receive our newsletter and updates, please email us at info@somebodycaresnj.org

**For more information you can contact
Maddy Dempsey - 609-433-0989
ALL CALLS ARE CONFIDENTIAL**

ACH Clarification (Automated Clearing House) Direct Debits

If you have completed an Authorization Agreement for Crestwood Village Co-Op Four, Inc. to directly debit your checking account for your monthly Carrying Charge, please remember that the file is sent to our bank for processing on the 5th of each month. If the 5th is on a Holiday or a weekend, the file will be sent the next business day.

The actual debit (charge) to your bank account may not be processed by your bank for 2-3 business days.

Please be aware that if an ACH is returned by your bank not paid for any reason, your account with us will be charged \$25.00 and you will need to bring us a check for the full amount owed.

If you need to cancel an ACH Agreement, we require a written authorization; you may send an email to the A/R bookkeeper as soon as possible to accounting@crestwoodvillagefour.com or bring a letter to the office.

DELINQUENCIES

Should your account become delinquent, you will be charged a \$25 late fee after the 15th of the month. If your account remains delinquent after the 15th of the following month, you will be charged another \$25 late fee and a \$50 fine. Finally, if your account is still delinquent after the 15th of the next month, you will be charged a \$25 late fee, a \$100 fine and your account will be forwarded to our attorney.

WATER/SEWER PAYMENTS

Some residents have received Tax Sale Notices from Manchester Twp indicating your water and/or sewer payments are severely delinquent. As per the Twp, you have until September 30, 2025 to pay the delinquent amount. Otherwise, Crestwood Village Co-Op Four needs to pay the delinquent amount, your maintenance account will be charged the delinquent amount *plus* an additional \$200.00 fine. If you find yourself in this situation, or another situation where you need assistance, contact Manchester Senior Services at (732) 849-8305.

You will need to bring the following documents with you:

- 2024 income Tax Return and/or 1099's
- 2025 current income (Social Security, Pension, Unemployment, all other income)
- Current bank statement
- Life Insurance/Burial cash value (if applicable)
- Driver's License
- Birth certificate or two proofs of ID (voting record, marriage record, passport)
- Social Security card
- Medicare card
- Insurance cards
- PAAD card (if already on program)****If applying for PAAD, bring medications with you.**
- Electric bill
- Gas or oil bill
- Comcast bill
- Deed, Co-op Certificate, Renter-Lease agreement
- Letter from co-op stating what fees are and if you are up to date with payments (if applicable)
- DD214 (**ONLY if applying for Veteran's deduction**)
- Homeowner's Insurance (**ONLY if applying for food stamps**)
- Water bill (**Only if applying for food stamps**)
- If (**recently**) widow or widower—Death Certificate

AUGUST 2025 EVENTS CALENDAR

SUN	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SAT
					1 RECYCLING Fit & Trim 8 AM—9 AM	2 CV4 Flea Market 8:00 AM—1:00
3	4 GARBAGE PICKUP Fit & Trim 8 AM-9 AM Oktoberfest Tix Sale 10 AM—12 PM Canasta 1 PM Poker 4 PM Cards 6 PM	5 BINGO Food 4 PM— Game 6 PM We have Pull Tabs! Manchester Twp BULK P/U	6 Ceramics—9 AM—12 PM Oktoberfest Tix Sale 10 AM—12 PM 7 Card Poker —12 PM— 4 PM (Open to all) Billiards 12:30 PM Shuffleboard 6 PM Oktoberfest Tix Sale	7 GARBAGE PICKUP Helping Hands Food Pantry 10 AM— 2 PM Bocce 6 PM (5:30 Warm-up) Games 6 PM	8 Fit & Trim 8 AM—9 AM	9
10	11 GARBAGE PICKUP Fit & Trim 8 AM-9 AM Oktoberfest Tix Sale 10 AM—12 PM Canasta 1 PM Poker 4 PM Cards 6 PM	12 CV4 Crafters 10 AM-12 PM BINGO Food 4 PM— Game 6 PM We have Pull Tabs!	13 Ceramics—9 AM—12 PM Oktoberfest Tix Sale 10 AM—12 PM 7 Card Poker —12 PM— 4 PM (Open to all) Billiards 12:30 PM Shuffleboard 6 PM Oktoberfest Tix Sale	14 GARBAGE PICKUP Helping Hands Food Pantry 10 AM— 2 PM Bocce 6 PM (5:30 Warm-up) Games 6 PM	15 RECYCLING Fit & Trim 8 AM—9 AM	16

AUGUST 2025 EVENTS CALENDAR

SUN	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SAT
17	18 GARBAGE PICKUP Fit & Trim 8 AM-9 AM Oktoberfest Tix Sale 10 AM—12 PM Canasta 1 PM Poker 4 PM Cards 6 PM	19 BINGO Food 4 PM—Game 6 PM We have Pull Tabs!	20 Ceramics—9 AM—12 PM Oktoberfest Tix Sale 10 AM—12 PM 7 Card Poker —12 PM—4 PM (Open to all) Billiards 12:30 PM Shuffleboard 6 PM Oktoberfest Tix Sale	21 GARBAGE PICKUP Helping Hands Food Pantry 10 AM—2 PM Bocce 6 PM (5:30 Warm-up) Games 6 PM	22 Fit & Trim 8 AM—9 AM	23
24	25 GARBAGE PICKUP Fit & Trim 8 AM-9 AM Oktoberfest Tix Sale 10 AM—12 PM Canasta 1 PM Poker 4 PM Cards 6 PM	26 CV4 Crafters 10 AM-12 PM BINGO Food 4 PM—Game 6 PM We have Pull Tabs!	27 Ceramics—9 AM—12 PM Oktoberfest Tix Sale 10 AM—12 PM 7 Card Poker 12 PM— 4 PM (Open to all) Billiards 12:30 PM Shuffleboard 6 PM Oktoberfest Tix Sale	28 GARBAGE PICKUP Helping Hands Food Pantry 10 AM—2 PM Bocce 6 PM (5:30 Warm-up) NO GAMES GENERAL RESIDENT'S MTG— 6 PM	29 RECYCLING Fit & Trim 8 AM—9 AM	30 Village Wide Garage Sale 8 AM-5 PM (Rain or Shine)
31						

CRESTWOOD VILLAGE 4 PRESENTS:



SATURDAY OCT 18TH 6PM-10PM

MUSIC BY: "DJ MARE HAZE"

\$15.00PP \$18.00 AT THE DOOR

BYOB

TICKETS ON SALE AUG 4TH

50/50S

MON & WED 10AM-12PM

WED EVENINGS 6PM-7PM

15E MOCCASIN DRIVE WHITING NJ

WE SUPPLY SNACKS SODA WATER COFFEE

TEA & DESSERT

DOORS OPEN AT 5:30PM

NO REFUNDS UNLESS CANCELED

KIRMS PHOTOGRAPHY

Beach & Pool Scenes

It's summertime, and a great time to get some shots at the beach and pool. On crowded beaches, you can shoot the people, activities, and colorful umbrellas. On remote beaches, you can look for wildlife, patterns in the sand, or great cloud formations against the water. There are always sunrise images early in the morning. Don't forget sunscreen and a hat!

The challenge with beach shots is getting the proper exposure. Your camera is designed to give you an average exposure of the entire scene. This is why most of your images are properly exposed. A very bright scene tricks your camera into thinking there is too much light, so the camera will cut back on exposure. To compensate, you should increase the exposure slightly. If your camera has "scene" modes, use the one for snow or beach.

A great way to enhance your images is by using a polarizing filter, which cuts glare the same as polarizing sunglasses. Many photographers use this filter to make the sky in their images darker (and the clouds brighter), but this filter works wonderfully to show the detail in the sand and to remove the



reflections in the water. This also works well for images around the pool.

That's it for this month. As always, you can send me an email at bill@kirmsphotography.com if you have any photographic questions. Visit my website, www.kirmsphotography.com, if you'd like to see more of my images. Keep shooting and trying to improve your images, but most importantly, have fun with your camera.





AUGUST 2025

MANCHESTER SENIOR SOCIAL

1 COLONIAL DR. MANCHESTER
MONDAY – FRIDAY 8:30AM-4PM
82 LACEY RD. WHITING
TUESDAY, WEDNESDAY, THURSDAY 8:30AM-4PM

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OUTREACH@MANCHESTERTWP.COM

CANDY BAR

BINGO!

WHITING ANNEX.
82 Lacey Rd. Whiting
Monday, August 11th
1:00PM
CALL 732-849-8305
TO REGISTER.

CANDY BAR

BINGO!

MANCHESTER TOWN
HALL – CIVIC CENTER
1 Colonial Dr.
Manchester
Thursday, August 21st
1:00PM
CALL
732-849-8305 TO
REGISTER.

CHAIR YOGA

MANCHESTER TOWN
HALL - CIVIC CENTER

1 Colonial Dr.
Manchester

10:30AM

Friday, August 1st

Friday, August 8th

Friday, August 15th

Friday, August 22nd

Friday, August 29th

CALL 732-849-8305
TO REGISTER.

**CANVAS
PAINTING**

WHITING ANNEX.
82 Lacey Rd. Whiting
Monday, August 25th
1:00PM
CALL 732-849-8305
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AUGUST 2025 BUS SCHEDULE

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