

# CRESTWOOD VILLAGE

CO-OP FOUR

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

[www.crestwoodvillagefour.com](http://www.crestwoodvillagefour.com)

**July 2025**

**H O M I E**

**O F ★ T H E**

**F R E E**

**B E C A U S E**

**O F ★ T H I E**

**B R A V E**

### 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              | <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 ADVISORY BOARD CHAIRPERSON

THERE ARE NO ADVISORY BOARD MEETINGS IN JULY OR AUGUST.

-Merrilee Burd, Chairperson, Advisory Board-

# KIRMS PHOTOGRAPHY

# Beach & Pool Scenes

Its summer time 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's 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 you 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 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](mailto:bill@kirmsphotography.com) with any photographic questions. You can also visit my web

site, [www.kirmsphotography.com](http://www.kirmsphotography.com), if you'd like to see more of my images. Keep shooting and improving your images, but most importantly, have fun with your camera.



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ads-496

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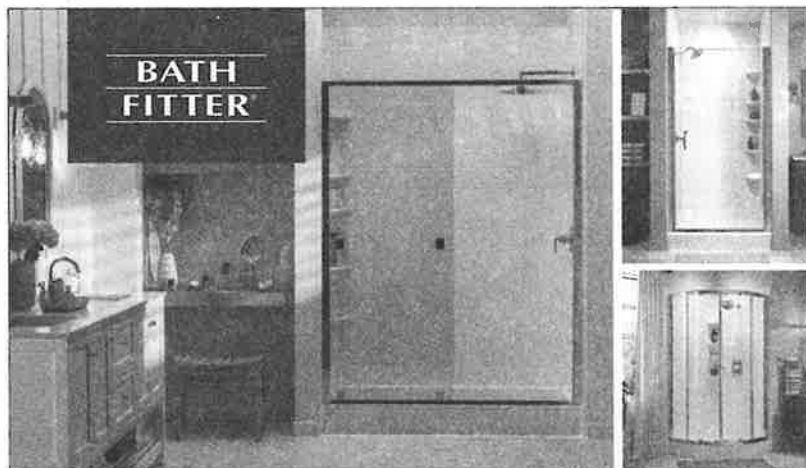
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ads-468

**NOTICE REGARDING GUTTER CLEANINGS:**

Members receive two (2) free cleanings per year: one (1) in late Fall/early Winter and one (1) in late Spring/early Summer. Should you request a gutter cleaning outside of these cleanings, you will be billed \$65.00. CV4 Maintenance does not clean 3-seasons rooms, alterations to the original buildings or additions.

**PLEASE NOTE IN OBSERVANCE OF INDEPENDENCE DAY, THERE WILL NOT BE A FLEA MARKET IN JULY. SEE YOU ALL AGAIN IN AUGUST!**



**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.**

**TUESDAY IS BINGO  
DAY AT CV4**

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



**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)**

Looking for a congenial group of folks to share your crafting skills? You are invited to join the Crafters of Village 4 to share conversation, your skill and questions in crocheting, knitting, embroidery and cross stitch. We meet the second and fourth Tuesday of the month (July 8th and July 22nd), at Crestwood Village 4 Independence Hall, 15E Moccasin Dr in the Betsy Ross room from 10 AM to Noon. All are welcome.

[sheilaps5843@gmail.com](mailto: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-

**IF YOU HAVE AN IDEA FOR A NEW GROUP, PLEASE EMAIL DIANE MARCHINETTI, OFFICE MANAGER, AT [DIANE@CRESTWOODVILLAGEFOUR.COM](mailto:DIANE@CRESTWOODVILLAGEFOUR.COM).**

**Crestwood Village IV  
Cash Balances  
4/30/2025**

| GL | Acct name                 | 5/31/2025           |
|----|---------------------------|---------------------|
|    | 10112 CD Investments      | -                   |
|    | 10116 Operating           | 849,526             |
|    | 10117 Escrow              | 116,981             |
|    | 10136 Reserve Operating   | 482                 |
|    | 10156 Tax Account         | 219,908             |
|    | 10311 Replacement Reserve | 2,058,626           |
|    | 10120 Anniversary acct    | 2,435               |
|    | 10121 Fire acct           | 1,272               |
|    | 10122 Citizens            | 379,143             |
|    | <b>TOTAL ALL ACCOUNTS</b> | <b>\$ 3,628,373</b> |

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

Income/Expense Statement  
Period: 05/01/25 to 05/31/25

| Actual            | Current Period Budget | Variance          | Account | Description                  | Actual              | Year-To-Date Budget | Variance        | Yearly Budget       |
|-------------------|-----------------------|-------------------|---------|------------------------------|---------------------|---------------------|-----------------|---------------------|
| <b>INCOME:</b>    |                       |                   |         |                              |                     |                     |                 |                     |
| 375,634.00        | 375,633.00            | 101.00            | 40105   | Monthly Carrying Charges     | 1,877,561.00        | 1,877,665.00        | (84.00)         | 4,508,388.00        |
| 1,138.80          | 250.00                | 888.80            | 40125   | LATE FEE INCOME              | 3,288.80            | 1,250.00            | 2,048.80        | 3,000.00            |
| 3,770.00          | 2,916.67              | 853.33            | 40155   | REPAIR FEE INCOME            | 16,379.49           | 14,583.35           | 1,796.14        | 35,000.00           |
| .00               | 229.17                | (229.17)          | 40160   | HOME INSPECTION INCOME       | .00                 | 1,145.85            | (1,145.85)      | 2,750.00            |
| 640.26            | .00                   | 640.26            | 40227   | INT INC. OFB-#1611 RRF       | 21,917.47           | .00                 | 21,917.47       | .00                 |
| .00               | .00                   | .00               | 40228   | UNREALIZED APPREC. - OPER. R | 12,612.60           | .00                 | 12,612.60       | .00                 |
| 1.29              | .00                   | 1.29              | 40241   | INT INC ESCRW OCEAN F        | 6.55                | .00                 | 6.55            | .00                 |
| 48.36             | .00                   | 48.36             | 40245   | INT INC OCEAN FIRST SWEEP    | 258.13              | .00                 | 258.13          | .00                 |
| .00               | .00                   | .00               | 40247   | RESERVE OPERATING            | 2,434.91            | .00                 | 2,434.91        | .00                 |
| .03               | .00                   | .03               | 40280   | INT. INC. - OTHER - CO INVT  | 3,892.07            | .00                 | 3,892.07        | .00                 |
| 2,700.00          | 2,750.00              | (50.00)           | 40510   | ADMIN. FEE INCOME            | 14,907.13           | 13,750.00           | 1,157.13        | 33,000.00           |
| .00               | .00                   | .00               | 40511   | ANNIVERSARY INCOME           | (1,217.99)          | .00                 | (1,217.99)      | .00                 |
| .00               | 8.33                  | (8.33)            | 40520   | COPY MACHINE INCOME          | .00                 | 41.65               | (41.65)         | 100.00              |
| 150.00            | .00                   | 150.00            | 40530   | HALL RENTAL/SR EXPO INCOME   | 495.00              | .00                 | 495.00          | .00                 |
| 250.00            | 770.00                | (520.00)          | 40536   | INCOME FROM PARKING LEASES   | 3,876.00            | 3,850.00            | 26.00           | 9,240.00            |
| 938.01            | 458.33                | 479.68            | 40545   | FLEA MARKET INCOME           | 3,297.67            | 2,291.65            | 1,006.02        | 5,900.00            |
| .00               | 833.33                | (833.33)          | 40546   | BINGO INCOME                 | .00                 | 4,166.65            | (4,166.65)      | 10,000.00           |
| .00               | 83.33                 | (83.33)           | 40547   | EVENT INCOME                 | 720.00              | 416.65              | 303.35          | 1,000.00            |
| 775.00            | 6,866.67              | (5,891.67)        | 40580   | MISC. INCOME                 | 1,882.54            | 33,333.35           | (31,450.81)     | 80,000.00           |
| .00               | 833.33                | (833.33)          | 40582   | TWP. REIMB. - STR LGHT PR YR | .00                 | 4,166.65            | (4,166.65)      | 10,000.00           |
| 2,100.00          | 1,250.00              | 850.00            | 40595   | INCOME FROM CREDIT APPLICA   | 10,100.00           | 6,250.00            | 3,850.00        | 15,000.00           |
| <b>388,145.75</b> | <b>392,582.16</b>     | <b>(4,436.41)</b> |         | <b>Subtotal Income</b>       | <b>1,972,441.37</b> | <b>1,962,910.80</b> | <b>9,530.57</b> | <b>4,710,988.00</b> |

**EXPENSES**

**Maintenance**

|           |           |            |       |                            |            |            |             |            |
|-----------|-----------|------------|-------|----------------------------|------------|------------|-------------|------------|
| 25,160.50 | 28,480.42 | 3,319.92   | 60110 | MAINTENANCE SALARIES       | 132,198.40 | 142,402.10 | 10,203.70   | 341,765.00 |
| 6,365.00  | .00       | (6,365.00) | 60128 | ELECTRICAL PANEL REPLACEME | 12,730.00  | .00        | (12,730.00) | .00        |
| .00       | 416.67    | 416.67     | 60130 | TREE REMOVAL EXPENSES      | .00        | 2,083.35   | 2,083.35    | 5,000.00   |
| 45.32     | 7,916.67  | 7,871.35   | 60140 | POWER WASHING/PAINTIN      | 59,794.77  | 39,583.35  | (20,211.42) | 85,000.00  |
| 4,322.40  | 3,000.00  | (1,322.40) | 60150 | MAINTENANCE SUPPLIES       | 27,486.84  | 15,000.00  | (12,486.84) | 38,000.00  |
| 370.88    | 416.67    | 45.79      | 60155 | MAINT. EQUIPMENT           | 2,206.82   | 2,083.35   | (123.27)    | 5,000.00   |
| .00       | 41.67     | 41.67      | 60156 | CLUBHOUSE COVID-19 SUPPLIE | .00        | 208.35     | 208.35      | 500.00     |
| .00       | 833.33    | 833.33     | 60160 | P/U TRUCK MAINTENANCE      | 5,667.27   | 4,166.65   | (1,500.62)  | 10,000.00  |

|          |          |          |       |                             |          |          |          |           |
|----------|----------|----------|-------|-----------------------------|----------|----------|----------|-----------|
| .00      | 50.00    | 50.00    | 60161 | MTC PICKUP TRK REG/LIC FEES | .00      | 250.00   | 250.00   | 600.00    |
| 1,694.63 | 1,041.57 | (652.06) | 60165 | MAINTENANCE GAS EXP.        | 3,902.36 | 9,208.35 | 1,306.00 | 12,800.00 |
| .00      | 416.67   | 416.67   | 60168 | REIMBURSABLE W/O MATERIALS  | 1,526.61 | 2,083.35 | 558.74   | 5,000.00  |
| 19.02    | 20.83    | 1.81     | 60178 | ELECTRIC - BINGO SIGN       | 77.33    | 104.15   | 26.82    | 250.00    |
| 4.85     | 16.67    | 11.82    | 60180 | PUMP STAT ELECT WAYNE CT    | 19.07    | 83.35    | 64.28    | 200.00    |
| .00      | 250.00   | 250.00   | 60195 | MISC. EXPENSE               | 1,100.54 | 1,250.00 | 149.46   | 3,000.00  |
| .00      | 250.00   | 250.00   | 60196 | MAINTENANCE UNIFORMS        | .00      | 1,250.00 | 1,250.00 | 3,000.00  |
| 309.05   | 291.67   | (17.38)  | 60197 | VOICE MAIL CELLPHONE        | 1,618.74 | 1,458.35 | (160.39) | 3,500.00  |

|           |           |          |  |             |            |            |             |            |
|-----------|-----------|----------|--|-------------|------------|------------|-------------|------------|
| 38,291.65 | 43,442.94 | 5,151.29 |  | Maintenance | 248,328.54 | 217,214.70 | (31,113.84) | 521,315.00 |
|-----------|-----------|----------|--|-------------|------------|------------|-------------|------------|

Garbage Dept

|          |        |          |       |                           |          |          |        |          |
|----------|--------|----------|-------|---------------------------|----------|----------|--------|----------|
| .00      | 20.83  | 20.83    | 60250 | GARBAGE SUPPLIES          | .00      | 104.15   | 104.15 | 250.00   |
| .00      | 250.00 | 250.00   | 60260 | GARBAGE TRUCK MAINT.      | 757.01   | 1,250.00 | 492.99 | 3,000.00 |
| 1,177.62 | 583.34 | (594.28) | 60265 | GARBAGE GAS EXPENSE       | 2,712.63 | 2,918.70 | 204.07 | 7,000.00 |
| 122.69   | 208.34 | 85.65    | 60270 | LANDFILL DUMPING FEES     | 911.98   | 1,041.70 | 129.72 | 2,500.00 |
| .00      | 250.00 | 250.00   | 60280 | PERMITS/GARB REG/LIC FEES | 1,124.50 | 1,250.00 | 125.50 | 3,000.00 |

|          |          |       |  |              |          |          |          |           |
|----------|----------|-------|--|--------------|----------|----------|----------|-----------|
| 1,300.31 | 1,312.51 | 12.20 |  | Garbage Dept | 5,506.12 | 6,562.55 | 1,056.43 | 15,750.00 |
|----------|----------|-------|--|--------------|----------|----------|----------|-----------|

Office & Administrative

|           |           |            |       |                            |           |           |             |            |
|-----------|-----------|------------|-------|----------------------------|-----------|-----------|-------------|------------|
| 18,198.50 | 13,942.50 | (1,256.00) | 60410 | OFFICE SALARIES            | 71,474.70 | 69,712.80 | (1,762.20)  | 167,310.00 |
| .00       | 333.33    | 333.33     | 60432 | CO-OP LUNCHEON/DINNER EX   | 404.40    | 1,666.65  | 1,262.25    | 4,000.00   |
| 846.81    | 500.00    | (346.81)   | 60434 | OCEAN OPER ACCT BANK FEES  | 4,362.07  | 2,500.00  | (1,862.07)  | 6,000.00   |
| 148.32    | 1,220.83  | 1,072.51   | 60435 | FIDUCIARY FEES             | 4,329.59  | 6,104.15  | 1,774.56    | 14,850.00  |
| .00       | 20.83     | 20.83      | 60440 | ADVERTISING                | .00       | 104.15    | 104.15      | 250.00     |
| 695.34    | 666.66    | (28.68)    | 60450 | OFFICE SUPPLIES            | 5,605.91  | 3,333.30  | (2,272.61)  | 8,000.00   |
| 5,365.54  | 416.67    | (4,948.87) | 60460 | COMPUTER SERV. TECH SUPPOI | 18,589.92 | 2,083.35  | (16,506.57) | 5,000.00   |
| 354.95    | 1,166.67  | 811.72     | 60461 | COMPUTER/ PROGRAM TECH - T | 1,419.80  | 5,833.35  | 4,413.55    | 14,000.00  |
| 1,900.00  | .00       | (1,900.00) | 60462 | Computer Website           | 4,090.27  | .00       | (4,090.27)  | .00        |
| 585.07    | 666.67    | 81.60      | 60470 | OFFICE PHONE               | 3,877.82  | 3,333.35  | (544.47)    | 8,000.00   |
| 345.39    | 416.67    | 71.28      | 60475 | OFFICE INTERNET CONNECTION | 1,735.29  | 2,083.35  | 348.06      | 5,000.00   |
| 654.09    | 500.00    | (154.09)   | 60486 | PRINTER MAINT. AGREEM      | 3,789.94  | 2,500.00  | (1,289.94)  | 6,000.00   |
| 102.36    | 416.67    | 314.31     | 60494 | POSTAGE EXPENSE            | 1,674.31  | 2,083.35  | 409.04      | 5,000.00   |
| 460.67    | 250.00    | (210.67)   | 60495 | OFFICE MISC. EXPENSE       | 2,275.65  | 1,250.00  | (1,025.65)  | 3,000.00   |
| .00       | 333.33    | 333.33     | 60496 | CHRISTMAS BONUS            | .00       | 1,666.65  | 1,666.65    | 4,000.00   |
| 1,361.85  | 686.66    | (695.19)   | 60497 | ADMIN FEES - PAYROLL/401K  | 6,573.54  | 3,333.30  | (3,240.24)  | 8,000.00   |

|           |           |            |  |                         |            |            |             |            |
|-----------|-----------|------------|--|-------------------------|------------|------------|-------------|------------|
| 28,018.89 | 21,517.49 | (6,501.40) |  | Office & Administrative | 130,203.21 | 107,587.45 | (22,615.76) | 258,210.00 |
|-----------|-----------|------------|--|-------------------------|------------|------------|-------------|------------|


Clubhouse

|          |          |          |       |                             |           |           |            |           |
|----------|----------|----------|-------|-----------------------------|-----------|-----------|------------|-----------|
| 3,979.00 | 4,314.50 | 335.50   | 60510 | CUSTODIAN SALARIES          | 22,176.84 | 21,572.50 | (604.34)   | 51,774.00 |
| 1,969.21 | 2,666.67 | 697.46   | 60520 | CLUBHOUSE ELECTRICITY       | 12,593.24 | 13,333.35 | 740.11     | 32,000.00 |
| .00      | 208.33   | 208.33   | 60530 | WATER & SEWER               | 2,339.32  | 1,041.65  | (1,297.67) | 2,500.00  |
| .00      | 1,666.67 | 1,666.67 | 60535 | CLUBHOUSE OIL               | 12,658.86 | 8,333.35  | (4,325.51) | 20,000.00 |
| .00      | 125.00   | 125.00   | 60540 | CLUBHOUSE ALARM             | 332.35    | 625.00    | 292.65     | 1,500.00  |
| (77.60)  | 500.00   | 577.60   | 60550 | CLUBHOUSE SUPPLIES          | 1,896.20  | 2,500.00  | 603.80     | 6,000.00  |
| .00      | 41.67    | 41.67    | 60560 | CLUBHOUSE EQUIPMENT         | 81.02     | 208.35    | 127.33     | 500.00    |
| .00      | 8.33     | 8.33     | 60575 | CLUB HOUSE COPIER EXP-LIBRA | .00       | 41.65     | 41.65      | 100.00    |
| .00      | 208.33   | 208.33   | 60576 | EVENT EXPENSES              | 820.58    | 1,041.65  | 221.07     | 2,500.00  |
| 21.31    | 125.00   | 103.69   | 60580 | C/H REPAIRS-IMPROVMT        | 9,442.20  | 625.00    | (8,817.20) | 1,500.00  |
| .00      | 41.67    | 41.67    | 60585 | C/H GROUNDS MISC. EXP       | 169.21    | 208.35    | 39.14      | 500.00    |
| .00      | 1,000.00 | 1,000.00 | 60590 | C/H MAINT. CONTRACTS        | 784.64    | 5,000.00  | 4,215.36   | 12,000.00 |
| .00      | .00      | .00      | 60594 | FLEA MARKET EXPENSES        | 498.21    | .00       | (498.21)   | .00       |
| .00      | 83.33    | 83.33    | 60595 | C/H MISC. (TRRV,AD,GUTT,GR) | 686.30    | 416.65    | (269.65)   | 1,000.00  |

|          |           |          |  |           |           |           |            |            |
|----------|-----------|----------|--|-----------|-----------|-----------|------------|------------|
| 5,891.92 | 10,989.50 | 5,097.58 |  | Clubhouse | 64,478.97 | 54,947.50 | (9,531.47) | 131,874.00 |
|----------|-----------|----------|--|-----------|-----------|-----------|------------|------------|

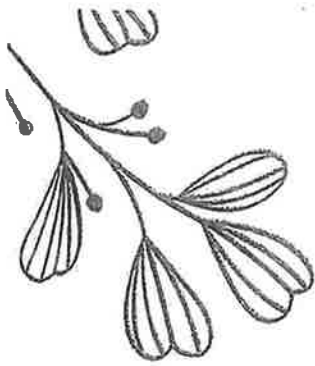
|                            |            |            |       |                              |              |              |            |              |
|----------------------------|------------|------------|-------|------------------------------|--------------|--------------|------------|--------------|
| .00                        | 2,083.33   | 2,083.33   | 60610 | LEGAL FEES                   | 17,294.08    | 10,416.65    | (6,877.43) | 25,000.00    |
| 7,500.00                   | 10,166.67  | 2,666.67   | 60630 | OTHER PROFESSIONAL FE        | 42,500.00    | 50,833.35    | 8,333.35   | 122,000.00   |
| .00                        | 83.33      | 83.33      | 60640 | GENL. ACCOUNTING FEES        | .00          | 416.65       | 416.65     | 1,000.00     |
| .00                        | 2,083.33   | 2,083.33   | 60645 | AUDIT FEES                   | 15,925.43    | 10,416.65    | (5,508.78) | 25,000.00    |
| 7,500.00                   | 14,416.66  | 6,916.66   |       | Professional Fee             | 75,719.51    | 72,083.30    | (3,636.21) | 173,000.00   |
| <b>Insurance</b>           |            |            |       |                              |              |              |            |              |
| 59,788.00                  | 59,626.33  | (161.67)   | 60710 | GENERAL INSURANCE            | 298,940.00   | 298,131.65   | (808.35)   | 715,516.00   |
| 1,185.00                   | 1,000.00   | (185.00)   | 60715 | AUTO INSURANCE               | 5,925.00     | 5,000.00     | (925.00)   | 12,000.00    |
| 1,395.00                   | 1,416.67   | 21.67      | 60720 | WORKMAN'S COMPENSATION       | 6,975.00     | 7,083.35     | 108.35     | 17,000.00    |
| 14,059.66                  | 12,083.33  | (1,976.33) | 60750 | EMPLOYEE HEALTH INSURANCE    | 63,541.39    | 60,416.65    | (3,124.74) | 145,000.00   |
| 195.59                     | 195.00     | (.59)      | 60751 | EMPLOYEE DENTAL INSURANCE    | 1,358.84     | 975.00       | (383.84)   | 2,340.00     |
| 80.10                      | 91.67      | 11.57      | 60752 | EMPLOYEE GROUP LIFE INSURA   | 400.50       | 458.35       | 57.85      | 1,100.00     |
| 46.79                      | 50.00      | 3.21       | 60753 | EMPLOYEE VISION INSURANCE    | 233.95       | 250.00       | 16.05      | 600.00       |
| 76,750.14                  | 74,463.00  | (2,287.14) |       | Insurance                    | 377,374.68   | 372,315.00   | (5,059.68) | 893,556.00   |
| <b>Bus Service</b>         |            |            |       |                              |              |              |            |              |
| 5,525.00                   | 5,583.33   | 58.33      | 70150 | BUS SERVICE EXPENSE          | 27,625.00    | 27,916.65    | 291.65     | 67,000.00    |
| 5,525.00                   | 5,583.33   | 58.33      |       | Bus Service                  | 27,625.00    | 27,916.65    | 291.65     | 67,000.00    |
| <b>Lawn Maintenance</b>    |            |            |       |                              |              |              |            |              |
| 36,252.50                  | 27,250.00  | (9,002.50) | 70250 | LAWN SERVICE EXPENSE         | 108,292.50   | 136,250.00   | 27,957.50  | 327,000.00   |
| 36,252.50                  | 27,250.00  | (9,002.50) |       | Lawn Maintenance             | 108,292.50   | 136,250.00   | 27,957.50  | 327,000.00   |
| <b>Snow Removal</b>        |            |            |       |                              |              |              |            |              |
| .00                        | 5,833.33   | 5,833.33   | 70350 | SNOW REMOVAL EXPENSE         | 17,556.27    | 29,166.65    | 11,610.38  | 70,000.00    |
| .00                        | 5,833.33   | 5,833.33   |       | Snow Removal                 | 17,556.27    | 29,166.65    | 11,610.38  | 70,000.00    |
| <b>Exterminating</b>       |            |            |       |                              |              |              |            |              |
| 6,978.61                   | 7,333.33   | 354.72     | 70450 | EXTERMINATING EXPENSE        | 42,164.88    | 36,666.65    | (5,498.23) | 88,000.00    |
| 6,978.61                   | 7,333.33   | 354.72     |       | Exterminating                | 42,164.88    | 36,666.65    | (5,498.23) | 88,000.00    |
| <b>Street Lighting</b>     |            |            |       |                              |              |              |            |              |
| 1,882.97                   | 1,666.67   | (216.30)   | 70520 | STREET LIGHTING EXP.         | 9,604.74     | 8,333.35     | (1,271.39) | 20,000.00    |
| 1,882.97                   | 1,666.67   | (216.30)   |       | Street Lighting              | 9,604.74     | 8,333.35     | (1,271.39) | 20,000.00    |
| <b>Real Estate Taxes</b>   |            |            |       |                              |              |              |            |              |
| 125,228.00                 | 137,540.67 | 12,312.67  | 70720 | REAL ESTATE TAX EXP.         | 627,269.07   | 687,703.35   | 60,434.28  | 1,650,488.00 |
| 250.00                     | .00        | (250.00)   | 70750 | R/E TAX -SR. & VET DED       | 250.00       | .00          | (250.00)   | .00          |
| 125,478.00                 | 137,540.67 | 12,062.67  |       | Real Estate Taxes            | 627,519.07   | 687,703.35   | 60,184.28  | 1,650,488.00 |
| <b>Payroll Taxes</b>       |            |            |       |                              |              |              |            |              |
| 4,977.33                   | 4,666.67   | (310.66)   | 70850 | PAYROLL TAX EXPENSE          | 25,705.98    | 23,333.35    | (2,372.63) | 56,000.00    |
| 162.73                     | 291.67     | 128.94     | 70860 | EMPLOYER 401K CONTRB         | 1,105.63     | 1,458.35     | 352.72     | 3,500.00     |
| 5,140.06                   | 4,958.34   | (181.72)   |       | Payroll Taxes                | 26,811.61    | 24,791.70    | (2,019.91) | 59,500.00    |
| <b>Replacement Reserve</b> |            |            |       |                              |              |              |            |              |
| 45,833.33                  | 45,833.33  | .00        | 70950 | RPLCMNT FUND ASSESSMT        | 229,166.65   | 229,166.65   | .00        | 550,000.00   |
| .00                        | .00        | .00        | 87001 | INSURANCE PROCEEDS 137 HUC   | (379,173.80) | .00          | 379,173.80 | .00          |
| .00                        | .00        | .00        | 90500 | PROV. FED. INC. TAXES        | 5,216.00     | .00          | (5,216.00) | .00          |
| 45,833.33                  | 45,833.33  | .00        |       | Replacement Reserve          | (144,791.15) | 229,166.65   | 373,957.80 | 550,000.00   |
| 304,643.38                 | 402,141.10 | 17,297.72  |       | TOTAL EXPENSES               | 1,616,393.95 | 2,010,705.50 | 394,311.55 | 4,825,693.00 |
| 3,302.37                   | (9,558.94) | 12,861.31  |       | Current Year Net Income/(los | 356,047.42   | (47,794.70)  | 403,842.12 | (114,707.00) |

# JULY 2025 EVENTS CALENDAR

| SUN       | MONDAY  | TUESDAY   | WEDNESDAY   | THURSDAY  | FRIDAY  | SAT   |
|-----------|---|---|---|---|---|---|
|           |   | <b>1</b><br><b>BINGO</b><br>Food 4 PM—Game 6 PM<br>We have Pull Tabs!                             | <b>2</b><br>BRUSH PICK UP @<br>CURB<br>Ceramics—9 AM—12 PM<br>7 Card Poker —12 PM—<br>4 PM (Open to all)<br>Billiards 12:30 PM<br>Shuffleboard 6 PM | <b>3</b><br>GARBAGE PICK UP<br>Helping Hands Food<br>Pantry 10 AM— 2 PM<br>Bocce 6 PM<br>(5:30 Warm-up)<br>GAMES 6 PM                           | <b>4</b><br>4th of July<br>OFFICES<br>CLOSED<br> | <b>5</b><br>RECYCLING<br>NO CV4<br>Flea Market<br>In July |
| <b>6</b>  | <b>7</b><br>GARBAGE PICKUP<br>Fit & Trim 8 AM-9 AM<br>Canasta 1 PM<br>Poker 4 PM<br>Cards 6 PM  | <b>8</b><br>CV4 Crafters 10 AM-12 PM<br><b>BINGO</b><br>Food 4 PM—Game 6 PM<br>We have Pull Tabs! | <b>9</b><br>Ceramics—9 AM—12 PM<br>7 Card Poker —12 PM—<br>4 PM (Open to all)<br>Billiards 12:30 PM<br>Shuffleboard 6 PM                            | <b>10</b><br>GARBAGE PICKUP<br>Advisory Board Mtg 1PM<br>Helping Hands Food<br>Pantry 10 AM— 2 PM<br>Bocce 6 PM<br>(5:30 Warm-up)<br>Games 6 PM | <b>11</b><br>Fit & Trim<br>8 AM—9 AM  | <b>12</b>   |
| <b>13</b> | <b>14</b><br>GARBAGE PICKUP<br>Fit & Trim 8 AM-9 AM<br>Canasta 1 PM<br>Poker 4 PM<br>Cards 6 PM | <b>15</b><br><b>BINGO</b><br>Food 4 PM—Game 6 PM<br>We have Pull Tabs!                            | <b>16</b><br>Ceramics—9 AM—12 PM<br>7 Card Poker —12 PM—<br>4 PM (Open to all)<br>Billiards 12:30 PM<br>Shuffleboard 6 PM                           | <b>17</b><br>GARBAGE PICKUP<br>Helping Hands Food<br>Pantry 10 AM— 2 PM<br>Bocce 6 PM<br>(5:30 Warm-up)<br>Games 6 PM                           | <b>18</b><br>RECYCLING<br>Fit & Trim<br>8 AM—9 AM   | <b>19</b>   |

# JULY 2025 EVENTS CALENDAR

| SUN | MONDAY   | TUESDAY  | WEDNESDAY  | THURSDAY   | FRIDAY                        | SAT  |
|-----|--|--|--|--|-------------------------------|--|
| 20  | 21<br>GARBAGE PICKUP<br>Fit & Trim 8 AM-9 AM<br>Canasta 1 PM<br>Poker 4 PM<br>Cards 6 PM | 22<br>CV4 Crafters 10 AM-12 PM<br>BINGO<br>Food 4 PM—Game 6 PM<br>We have Pull Tabs! | 23<br>Ceramics—9 AM—12 PM<br>7 Card Poker —12 PM—<br>4 PM (Open to all)<br>Billiards 12:30 PM<br>Shuffleboard 6 PM | 24<br>GARBAGE PICKUP<br>Helping Hands Food<br>Pantry 10 AM— 2 PM<br>Bocce 6 PM<br>(5:30 Warm-up)<br>Games 6 PM | 25<br>Fit & Trim<br>8 AM—9 AM | 26<br>Village<br>Wide<br>Garage<br>Sale<br>8 AM-5 PM |
| 27  | 28<br>GARBAGE PICKUP<br>Fit & Trim 8 AM-9 AM<br>Canasta 1 PM<br>Poker 4 PM<br>Cards 6 PM | 29<br>BINGO<br>Food 4 PM—Game 6 PM<br>We have Pull Tabs!                             | 30<br>Ceramics—9 AM—12 PM<br>7 Card Poker 12 PM—<br>4 PM (Open to all)<br>Billiards 12:30 PM<br>Shuffleboard 6 PM  | 31<br>GARBAGE PICKUP<br>Helping Hands Food<br>Pantry 10 AM— 2 PM<br>Bocce 6 PM<br>(5:30 Warm-up)<br>Games 6 PM |                               |  |



## **SOMEBODY C.A.R.E.S. INC.**

**SENIOR ADVOCACY FROM THE "HEART" OF WHITING**

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 to 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 all the programs and services. Call for the schedule.
3. We have a limited medical equipment program. We are happy to give out and receive limited medical equipment and diapers. Please call if interested.
4. We now offer legal services on a weekly basis, please call for the lawyer's schedule.
5. We have a much-needed financial advisor available twice a month. Please call for an appointment.
6. We have forms for utility assistance, PADD, Medicare, Anchor, Senior Freeze, Stay NJ, and S.N.A.P.
7. We can help with nutritious meals. If you are in need, please call the office.
8. If we can't help you directly, one of our many nonprofit partners can! Providing services from home improvements that help you age at home safely to mental health counselling.
9. Notary services.

We have a beautiful conference room where we will hold educational and socialization events and programs. This space will be available to other organizations to bring information regarding their programs and services to the community.

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 also 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. Somebody C.A.R.E.S. is back in a big way – So come visit us, learn about our services, meet our volunteers.

Please contact Crestwood Village Four Liaison – Maddy Dempsey – 609-433-0989  
ALL CALLS ARE CONFIDENTIAL

We hope this letter finds you well. We are writing to remind you of your responsibilities as a unit owner in the event of a fire or similar loss affecting your condominium unit.

In the event of a fire or other incident, the condo association's master policy typically covers common areas and the structural elements of the building. Repairs and replacements inside your unit, however, remain your responsibility.

According to your By-Laws and the Association's Master Insurance Policy, **each unit owner is responsible for the repair and replacement of all interior elements of their unit.** This includes, but is not limited to:

- Flooring, wall coverings, ceilings, and cabinetry
- Final wall and ceiling painting
- Washer, dryer and water heater
- Interior fixtures such as sinks, bathtubs, appliances such as refrigerator, stove, light fixtures
- Interior doors and any improvements or upgrades made to the unit
- Personal belongings and contents within the unit

We strongly encourage all owners to carry individual **HO-6 insurance**, or a policy of your choosing, to cover the interior of your unit, personal property, liability, and loss of use, should your unit become temporarily uninhabitable.

Every year, when your insurance policy is renewed, we will need a copy of your **Homeowner's Declaration page** for our files. You may fax (732-350-6930), mail (15E Moccasin Drive, Whiting, NJ 08759), or have it emailed to us at: [info@crestwoodvillagefour.com](mailto:info@crestwoodvillagefour.com). It is important that our records stay current, and your unit is protected.

The office **must** receive a copy of your current insurance policy by **August 5, 2025**, or your maintenance account will be charged a non-refundable fine of \$100.00 continuing the 5<sup>th</sup> of every month thereafter.

We look forward to your cooperation. If you have any questions, please contact the main office. Thank you.

**BOARD OF TRUSTEES  
CRESTWOOD VILLAGE CO-OP FOUR, INC.**

**CV4 WOMEN'S CLUB - SEPTEMBER 4, 2025 - 1PM**

The CV4 women's club held our year ending luncheon in June. It was nice to get together with friends and neighbors before the summer break. We want to give a special thanks to Kate Planz and her team for making this a enjoyable year.

Our next meeting will be held on September 4, 2025. We meet in Independence Hall at 1pm. This is a good time to come and meet your neighbors. Come alone or bring friends, the more the merrier. This is an informative and entertaining program. We have 50/50 drawings. Beverages and snacks are supplied by our members and shared during the meeting. It is a wonderful way to learn about the community that we live in. Our club also supports Oceans of Love for children with cancer and Destiny's Bridge which supports homeless seniors.

**WE LOOK FORWARD TO SEE YOU IN SEPTEMBER. SEE YOU THEN!**



**SAVE THE DATE: UPCOMING CV4 EVENTS (more information to follow)**

**SEPTEMBER 18TH – TAILGATE AT THE CLUBHOUSE – BYOE(VERYTHING)**

**OCTOBER 18TH – OCTOBERFEST**

**NOVEMBER 24TH – TOMS RIVER MULTIGENERATIONAL ORCHESTRA**

**DECEMBER 13TH – PANCAKE BREAKFAST WITH SANTA**