

# CRESTWOOD VILLAGE

CO-OP FOUR

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

**October 2025**



### **2025 BOARD OF TRUSTEE ELECTION DEADLINES**

In November, We, the Certificate Holders, must elect four (4) Trustees for a two (2) year term available for the 2026-2028 period. Those whose terms are expiring are:

Janet Barnosky  
Carolyn LaBerta  
Karen Reuther  
Kathy Roe

Any person interested in becoming a candidate for Trustee may do so by submitting a resume addressed to the Election Committee and placing it in the Ballot Box in the Lobby of Independence Hall no later than 3:00pm September 12, 2025 to be included in the October newsletter. The last day to submit a resume is October 6, 2025. Candidates interested in running for the Board must drop their resume in the lobby box no later than October 6, 2025.

**The resume must be legible and shall be no longer than one (1) page and provide the following information:**

- At the top of the page, the word **RESUME**
- The candidate's name and address and personal information (i.e., how long lived in Village, civic activities, club affiliations, volunteer activities, etc.)
- Education and Business Experience (explain how your experience will benefit being on the Board of Trustees)
- The goals you wish to accomplish if you are elected to the Board of Trustees

The information should permit a proper evaluation of the candidate's ability to serve in this important capacity. Please give serious thought to volunteering your time and service to our/your Village.

### **2025 TRUSTEE ELECTION TIMELINES**

**September 2, 2025 - Ballot box in Lobby**

**September 12, 2025 - Last day to submit resume for inclusion in the October Newsletter**

**October 6, 2025 - Last day to submit resume (30 days prior to election day of November 6, 2025)**

**October 16, 2025—Meet the Candidates - Independence Hall - 6:30pm - 7:30pm**

**November 5, 2025 - Evening Vote - 6pm-8pm**

**November 6, 2025 - ELECTION DAY 10:00 am—2:00 pm**

*According to the By-Laws of Crestwood Village Co-Op Four, Inc., Article V. entitled Trustees, Section 1., Number and Qualifications: "A certificate holder or his/her spouse shall not be eligible for election to the Board of Trustees if the Book or Management Account of the Co-Op indicates the certificate holder to be more than thirty (30) days delinquent in payment to the Co-Op."*

*-Crestwood Village Co-Op Four, Inc.  
Election Committee-*



## RESUME

Janet Barnosky

20A Valley Forge Drive

Whiting, New Jersey 08759

### Education

Brookdale Community College- associate's degree in criminal justice

### Work Career

American Vitamin Inc/IVC Industries, Inc (1978-2001) Manufacturer and Packaging of vitamin supplements

- Assembly
- Production Supervisor
- Quality Assurance
- Planning/Purchasing
- Sales Coordinator

Hampton Forge Inc (2002-2004) Importer of flatware and other tabletop products

- Sales Coordinator

Alco Industries, Inc (2004-2008) Importer of home décor and houseware products

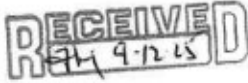
- International Purchasing
- Production and artwork approvals
- Quality Assurance

APlus Products, Inc (2009-2023) Importer of steel, plastic, and aluminum parts

- International Sourcing
- Quality Assurance
- Warehouse Facilitator

I moved to Crestwood Village 4 on December 7, 2022, retiring in the spring of 2023. I was appointed to the Board of Trustees in September of 2024. I found working for the residents of this village very rewarding. I am hoping to continue my time with this board.

Jb2025



## Resume

### Carolyn LaBerta

I have resided in Crestwood Village 4 since November, 2018.

I previously resided in Union Beach for 31 years.

#### Work History

Employed by N.J. Blue Cross for 7 years.

Retired from Jersey Central Power & Light after 23 years of employment.

#### Qualifications

Served on the Union Beach Borough Council for 3 years.

I was a member & also the Board President of the Union Beach Board of Education for over 20 years.

I was a Chairperson and Commissioner of Bayshore Regional Sewer Authority for 8 years.

I have been a Trustee for Crestwood Village 4 since January, 2024.

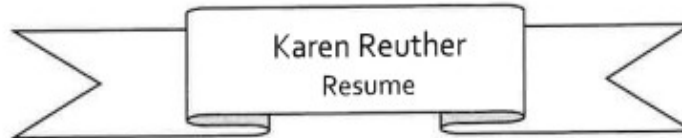
#### Goals

I would like to continue with the transparency of this Board. Financial reports for the Village are now available in the Library.

I would like to have more Membership meetings.

I would like to continue encouraging the residents to get involved with the Community.

RECEIVED  
✓ 11/9/25



Seeking Re-Election for Trustee

Village Four Resident 15 years

Trustee 2020-2022; 2024-2025

Have served as Vice-President, Treasurer, and Secretary at different times.

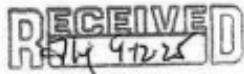
My goal in being a Trustee is to make Village Four a great place to retire to, to have fun, and to make sure processes are in place to handle the day-to-day operations efficiently and intelligently. I feel I am an advocate for the Residents and handle whatever comes my way with fairness and integrity.

I am available whenever the office is open to lend a helpful hand, clarify a procedure, or get answers to Resident's issues. Whenever anyone needs assistance, be it office staff, maintenance, custodians, the Township, realtors, unit owners, prospective buyers, contractors, you name it I have helped them all to the best of my ability and will gladly continue to do so should I be re-elected.

We have experienced a good deal of challenges in our village over the last 5 years. Many have been overcome, but there are a few that still need to be addressed. This board works very hard as a whole to meet these challenges head-on. It would be to our advantage in the next 2 years at least to keep the current board in place.

Each of us brings expertise to the board, including myself. I remain a referral real estate salesperson through Better Homes and Gardens in Lacey. Although I don't do business in any of the villages right now, I do bring my knowledge of real estate functions to the table, as well as 11 years of property management experience as Director of Operations of a commercial real estate company. I personally handled the day-to-day operations of 22 shopping centers, with a combined 1.5 million square feet of retail space in 7 different states. I also worked as an Enterprise Tech Support Specialist for Morgan Stanley in NYC for 8 years.

In short, I am still a very hands-on Trustee who loves this village, has much more I want to accomplish, and respectfully ask that you allow me to continue what I've started. Thank you for your consideration.



## RESUME

**Kathleen M. Roe**

**8B Carteret Lane**

**Whiting, New Jersey**

### **EDUCATION:**

The Katharine Gibbs School, New York, New York

- 1971 Associate Degree in Secretarial Studies

### **BUSINESS EXPERIENCE:**

My early business experience included Sales Coordinator and Career Development Administrator at CBS Inc., New York. Additionally, I worked in the Corporate Affairs Department of CBS and handled the Annual Report and Meeting events for the Chairman.

Following CBS I was employed as a Legal Secretary handling estate law and remained with that firm until my move to the Jersey Shore.

In the early 1980's I was employed at EAI Associates in West Long Branch and worked with the team responsible for the SIMSTAR Program for NASA. Upon the shutdown of EAI, I became an interior decorator for a local company – Towne Custom Decorating. We serviced the "new" Crestwood Villages at that time with in-home services and consultations.

In 1990 I was recruited to join Clayton Concrete, Block and Sand as the Marketing Director/Sales Coordinator. My department included 26 sales representatives. In addition to handling all of the internal sales functions, I became an architectural representative for the block division and instituted the Clayton Edu-Tech Program – reaching out to over 800 architects in the Tri-State area. In addition, I was the event planner for many large functions including the Company's 50<sup>th</sup> Anniversary and honoring Bill Clayton, Sr, founder, as Boy Scout Man of the Year. My time at Clayton ended in 2013 when I retired to care for my first grand-child.

### **PUBLICATIONS:**

Quality Circle Magazine – July 1984 – "Secretaries in Quality Circles." It was the first article in this publication to address the power of the secretarial force within a company. The article was written during my time with Sel-Rex, a Division of Occidental Petroleum.

### **PREVIOUS BOARD AFFILIATIONS:**

Secretary of the Board of Directors of The Carlisle Condominium in Lake Worth, Florida. Being a board member in Florida comes with various challenges, including balancing diverse opinions, handling disputes, managing finances and, of course, weather-related incidents. As a board member in Florida, some of the projects I assisted with included the installation of new elevators, new roof and structural repairs and the engineering reviews.

### **CRESTWOOD VILLAGE IV:**

I moved from Florida back to New Jersey in 2023 and immediately began to get involved in the Community events. In the Fall of 2024, I joined the Board as Secretary. I am proud of the work this Board has

accomplished: new banking relations, community food bank, the handling of two major fires, implementation of guidelines for office, residents and Board members.

**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**

**50/50\$**

**MON 10AM-12PM**

**WED 1 PM - 3 PM**

**15E MOCCASIN DRIVE WHITING NJ**

**WE SUPPLY SNACKS SODA WATER COFFEE  
TEA & DESSERT**

**DOORS OPEN AT 5:30PM**

**NO REFUNDS UNLESS CANCELED**

**NOW HEAR THIS, NOW HEAR THIS**

**WEDNESDAY NOVEMBER 12, 2025 AT 1:00 PM**

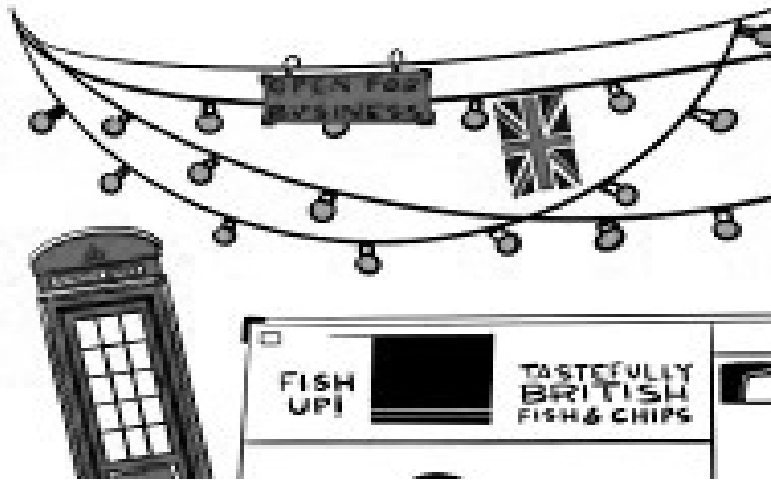
**VETERAN'S DAY CEREMONY TO HONOR AND CELEBRATE OUR  
CRESTWOOD VILLAGE FOUR VETERANS**

Come celebrate with us and say thank you to ALL our Veterans and also help celebrate the 250th Birthdays of the US Navy (10/13/1775) and US Marine Corps (11/10/1775)

**This event is open to all residents**

ANY Veteran who wants to submit a photo of themselves in uniform are welcome to submit to the Office no later than Nov 3, 2025.





## **WEDNESDAY, OCTOBER 29<sup>th</sup> - 4-6:30 PM**

Back by popular demand, Tastefully British is bringing their fish and chips and chicken fingers and chips (French fries) to Crestwood Village 4 Independence Hall on Wednesday, October 29<sup>th</sup> from 4 PM – 6:30 PM.

For just \$10 per person (sorry NO seconds or NO orders/tickets at the door), you can savor the taste of perfectly battered and fried fish served with golden, chunky chips. If fish doesn't suit your fancy, they'll also be offering an equally satisfying option of classic chicken fingers and chips.

As we experienced earlier this year, this is a delicious opportunity to enjoy a tasty meal without the fuss of cooking. **BE SURE TO PURCHASE TICKETS IN ADVANCE** to secure your spot! Don't miss out on this chance to treat yourself to this Tastefully British experience at Crestwood Village 4!

**TICKETS ON SALE: MONDAY, SEPT 15 THROUGH WEDNESDAY, OCT 22**

**MONDAYS: 10 AM-12 PM OR 5 PM–7 PM**

**WEDNESDAYS: 1 PM-3 PM**

**\*\*\*\*MUST INDICATE FISH OR CHICKEN AT TIME OF PURCHASE.**

**NO REFUNDS OR CANCELLATIONS**

**EVENT WILL BE HELD RAIN OR SHINE!!!**





## Energy Assistance Days are Coming to a Community Near You!

Your home should always feel warm — let us connect you to programs and resources to help pay your energy bills. Attend an upcoming Energy Assistance Day where we will guide you through the eligibility and application process.

| Monthly Income Guidelines |                  |                                |                    |
|---------------------------|------------------|--------------------------------|--------------------|
| Household Size            | LIHEAP and USF** | NJ SHARES SMART and PAGE Max** | NJ SHARES**        |
| 1                         | \$4,167          | \$6,652                        | \$3,992 - \$6,652  |
| 2                         | \$5,449          | \$8,699                        | \$5,220 - \$8,699  |
| 3                         | \$6,732          | \$10,746                       | \$6,449 - \$10,746 |
| 4                         | \$8,014          | \$12,793                       | \$7,677 - \$12,793 |

**Manchester**  
 Friday, October 24  
 9 a.m. to 4 p.m.  
 Manchester Township Town Hall  
 1 Colonial Drive

**\*Please Bring Current Documents Including:**

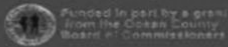
- Social Security cards for all household members
- **Households where no members have Social Security may apply for USF\*\* ONLY**
- Proof of income for all household members ages 18 and older. Proof includes, but is not limited to: Employment/pay stubs, unemployment, SSI, pension, self-employment federal tax income, rental income, TANF
- Proof of residence: mortgage/tax bill or lease from landlord

*\*Terms and Conditions apply. \*\*This program is independent of New Jersey Natural Gas.*





# SUPPORTING SENIORS, ONE STEP AT A TIME



**THE SENIOR SUCCESS PROGRAM  
IS HERE TO HELP SENIORS 60+  
IN OCEAN COUNTY WITH:**

- ✓ **SOCIAL CONNECTION**
- ✓ **ACCESS TO  
COMMUNITY RESOURCES**
- ✓ **EMOTIONAL  
WELLNESS & SUPPORT**
- ✓ **INFORMATION & REFERRALS**



**SSP@MHANJ.ORG**



**732-244-0940**



**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**

## **CV4 WOMEN'S CLUB - Thursday, October 2nd 1pm-3pm**

The Women's Club meets the 1st Thursday of every month in Independence Hall from 1pm-3pm.

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### **CERAMICS CLASS - EVERY WEDNESDAY 9-1 PM 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-1 PM. The cost is \$5 per week. 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-1 PM!

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

Crafter's interested in crochet, cross stitch, knitting, and embroidery are welcome to visit or join our lively group? Newbie's to seasoned crafter's, all are welcome. We meet every other Tuesday **from 10AM to 12PM** in the Betsy Ross Room at Independence Hall. October meetings will be held on the 7th and 21st. Please email Sheila with any questions: [sheilaps5843@gmail.com](mailto:sheilaps5843@gmail.com). Hope to see you there!

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### **NEW ART CLUB STARTING OCTOBER 13TH**

**COME AND JOIN OUR NEW ART CLUB, HOLDING CLASSES EVERY OTHER MONDAY, STARTING OCTOBER 13TH FROM 9:30 AM—12:00 PM IN THE BETSY ROSS ROOM @ THE CLUBHOUSE  
YOU NEED TO BRING YOUR OWN SUPPLIES. CLASS WILL BE RUN BY DCARA.  
COME LET YOUR ARTISTIC SIDE SHINE**

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

While the weather is still warm, come 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!

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### **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.



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YOU NEED TO BRING YOUR OWN SUPPLIES. CLASS WILL BE RUN BY DCARA.  
COME LET YOUR ARTISTIC SIDE SHINE**

### **Tops Weight-loss Support Group**

“Take Off Pounds Sensibly’ (TOPS) is a weight loss support group that meets every Wednesday from 10:30 am—12pm at Crestwood Village 6. We emphasize healthy and sensible eating through the exchange of recipes, meal plans, and the health and experiences of our members. We also have presentations on a variety of subjects concerning health and mental wellness issues. Introductory meeting is free. Come check us out at Crestwood Village 6



**Crestwood Village IV  
Treasurer's Report  
7/31/2025**

| GL                        | Acct name                      | Acct # | 7/31/2025           |
|---------------------------|--------------------------------|--------|---------------------|
| 10112                     | CD Investments                 |        | -                   |
| 10116                     | Operating                      | x0870  | 937,184             |
| 10117                     | Escrow                         | x1084  | 107,083             |
| 10134                     | Santander MM                   | x5992  | 145,018             |
| 10136                     | Reserve Operating              | x1435  | 372                 |
| 10136                     | Reserve Investment             | x1014  | -                   |
| 10156                     | Tax Account                    | x1450  | 468,787             |
| 10311                     | Replacement Reserve            | x1443  | 2,129,404           |
| 10311                     | Replacement Reserve Investment | x2014  | -                   |
| 10120                     | Anniversary acct               | x8100  | 2,425               |
| 10121                     | Fire acct                      | x8142  | 11,641              |
| 10122                     | Citizens                       | x1111  | 304,143             |
| <b>TOTAL ALL ACCOUNTS</b> |                                |        | <b>\$ 4,106,057</b> |
| <b>Total Income MTD</b>   |                                |        | <b>\$ 384,454</b>   |
| <b>Total Income YTD</b>   |                                |        | <b>\$ 2,740,507</b> |
| <b>Total Expense MTD</b>  |                                |        | <b>\$ 495,787</b>   |
| <b>Total Expense YTD</b>  |                                |        | <b>\$ 2,563,359</b> |
| <b>Profit YTD</b>         |                                |        | <b>\$ 177,148</b>   |

**ATTENTION!!!!**

GAMES HELD IN  
INDEPENDENCE  
HALL ON THURSDAY  
NIGHTS WILL BE  
MOVED TO  
MONDAY NIGHTS  
EFFECTIVE  
NOVEMBER 3, 2025

**BI-ANNUAL OPEN MEMBERSHIP MEETING**

**WHAT:** Open Membership Meeting—Present 2026 Budget  
**When:** Thursday, October 9, 2025—6:00-7:00pm *\*If a QUORUM is reached -*  
**RESCHEDULED TO:** Thursday, October 9, 2025—6:30-7:30pm *\*If NO QUORUM is reached*  
**Where:** Independence Hall

ARTICLE IV, SECTION 6 of the By-Laws states, "The presence in person or by proxy, of a minimum of 119 certificate holders of the Co-Op shall constitute a quorum..." ARTICLE IV, SECTION 7 states, "In the event any membership meeting cannot be convened because a quorum has not been obtained, the Board of Trustees shall postpone such meeting to a later date not more than one (1) week from the date of the originally scheduled meeting. Notice thereof shall be forwarded in accordance with the provisions of Section 4 hereinabove, except that the said notice shall be effected not less than two (2) days prior to the date for such meeting. At such rescheduled meeting, the certificate holders present either in person or by proxy, shall constitute a quorum irrespective of their number.

**CRESTWOOD VILLAGE FOUR 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.

Merilee Burd - Advisory Board Chairperson—call 848-223-4409 if you would like to become a Volunteer

**Members:**

Merilee Burd—848-223-4409

Caroline Statile -- 732-350-0701

Gene Faulkner—609-676-0663

# OCTOBER 2025 EVENTS CALENDAR

| SUN      | MONDAY  | TUESDAY   | WEDNESDAY   | THURSDAY  | SAT   |   |
|----------|---|---|---|---|---|---|
|          |   |   | <p>1<br/>CV4 Brush Pick Up</p> <p>Ceramics 9 AM—1 PM</p> <p>Tix Sale 1 PM—3 PM</p> <p>Billiards 12:30 PM</p> <p>Shuffleboard 6 PM</p> | <p>2<br/>GARBAGE PICKUP</p> <p>Food Pantry 10 AM— 2 PM</p> <p>7 Card Poker 12 PM—4 PM</p> <p>Open to all</p> <p>Women's Club Mtg 1 PM</p> <p>Bocce 6 PM</p>   | <p>3<br/>Fit &amp; Trim<br/>8 AM—9 AM</p>                   | <p>4<br/>CV4<br/>Flea Market<br/>8:00 AM—<br/>1:00 PM</p> |
| <p>5</p> | <p>6<br/>GARBAGE PICKUP</p> <p>Fit &amp; Trim 8 AM-9 AM</p> <p>Tix Sale 10 AM—12 PM<br/>5PM—7PM</p> <p>Canasta 1 PM</p> <p>Poker 4 PM</p> <p>Cards 6 PM</p> | <p>7<br/>BINGO<br/>Food 4 PM—Game 6 PM<br/>We have Pull Tabs!</p> | <p>8<br/>Ceramics 9 AM—1 PM</p> <p>Tix Sale 1 PM—3 PM</p> <p>Billiards 12:30 PM</p> <p>Shuffleboard 6 PM</p>                          | <p>9<br/>GARBAGE PICKUP</p> <p>Food Pantry 10 AM— 2 PM</p> <p>7 Card Poker 12 PM— 4 PM</p> <p>Open to all</p> <p>BUDGET MEETING 6 PM (w/<br/>quorum; 6:30 PM w/out<br/>quorum)</p> <p>Bocce 6 PM</p> <p>GAMES CANCELLED</p> | <p>10<br/>RECYCLING</p> <p>Fit &amp; Trim<br/>8 AM—9 AM</p> | <p>11</p>   |

| SU | MONDAY   | TUESDAY  | WEDNESDAY   | THURSDAY  | FRIDAY                                     | SAT   |
|----|--|--|---|---|--|---|
| 12 | 13<br>GARBAGE PICKUP<br>Fit & Trim 8 AM—9 AM<br>Art class 9:30 am—12 PM<br>(Bring own Supplies)<br>Tix Sale 10 AM—12 PM<br>5PM—7PM<br>Canasta 1 PM<br>Poker 4 PM | 14<br>CV4 Crafters 10 AM-12 PM<br>BINGO<br>Food 4 PM—Game 6 PM<br>We have Pull Tabs!               | 15<br>Ceramics 9 AM—1 PM<br>Billiards 12:30 PM<br>Tix Sale 1 PM—3 PM<br>Shuffleboard 6 PM   | 16<br>GARBAGE PICKUP<br>Food Pantry 10 AM— 2 PM<br>7 Card Poker 12 PM— 4 PM<br>Open to all<br>Bocce 6 PM<br>Meet the Candidates—<br>Independence Hall 6:30 PM | 17<br>Fit & Trim<br>8 AM—9 AM              | 18<br>Oktoberfest<br>Dance<br>6pm—10pm  |
| 19 | 20<br>GARBAGE PICKUP<br>Fit & Trim 8 AM—9 AM<br>Tix Sale 10 AM—12 PM<br>5PM—7PM<br>Canasta 1 PM<br>Poker 4 PM  | 21<br>BINGO<br>Food 4 PM—Game 6 PM<br>We have Pull Tabs!<br>MANCHESTER TWP LEAF<br>& BRUSH PICK UP | 22<br>Ceramics 9 AM—1 PM<br>Billiards 12:30 PM<br>Tix Sale 1 PM—3 PM<br>Shuffleboard 6 PM   | 23<br>GARBAGE PICKUP<br>Food Pantry 10 AM— 2 PM<br>7 Card Poker 12 PM— 4 PM<br>Open to all<br>Bocce 6 PM<br>Games 6 PM  | 24<br>RECYCLING<br>Fit & Trim<br>8 AM—9 AM | 25<br>VILLAGE<br>WIDE<br>GARAGE<br>SALE<br>8 AM — 5<br>PM<br>RAIN OR<br>SHINE |
| 26 | 27<br>GARBAGE PICKUP<br>Fit & Trim 8 AM—9 AM<br>Art class 9:30 AM—12 PM<br>(Bring own Supplies)<br>Canasta 1 PM<br>Poker 4 PM                                    | 28<br>CV4 Crafters 10 AM-12 PM<br>BINGO<br>Food 4 PM—Game 6 PM<br>We have Pull Tabs!               | 29<br>Ceramics 9 AM—1 PM<br>Billiards 12:30 PM<br>Shuffleboard 6 PM<br>Fish & Chips Food<br>Truck 4 PM—6:30 PM<br>Independence Hall | 30<br>GARBAGE PICKUP<br>Food Pantry 10 AM— 2 PM<br>7 Card Poker 12 PM— 4 PM<br>Open to all<br>Bocce 6 PM  | 31<br>Fit & Trim<br>8 AM—9 AM<br>HALLOWEEN |   |

# OCTOBER BUS SCHEDULE

| SUNDAY                                     | MONDAY  | TUES   | WEDNESDAY   | THUR  | FRIDAY  | SAT               |
|--|---|--|---|---|---|-------------------|
| CALL BY<br>WEDNESDAY 2:30                  | CALL BY<br>WEDNESDAY 2:30                     | CALL BY FRIDAY<br>2:30                       | CALL BY MONDAY<br>2:30                                    | CALL BY MONDAY<br>2:30  | CALL BY<br>WEDNESDAY 2:30                     |                   |
| 9 AM—12:30 PM<br>VARIOUS<br>CHURCHES       | 6<br>10 AM—2 PM<br>SHOPRITE OF<br>MANCHESTER  | 7<br>9:30 AM—2:30 PM<br>OCEAN COUNTY<br>MALL | 1<br>10 AM—3 PM<br>LACEY MALL/WALMART/<br>GERMAN BUTCHER  | 2<br>NO TRIPS   | 3<br>10 AM—1 PM<br>STOP & SHOP<br>MANCHESTER  | 4<br>NO<br>TRIPS  |
| 5<br>9 AM—12:30 PM<br>VARIOUS<br>CHURCHES  | 6<br>10 AM—2 PM<br>SHOPRITE OF<br>MANCHESTER  | 7<br>9:30 AM—2:30 PM<br>OCEAN COUNTY<br>MALL | 8<br>10 AM—3 PM<br>LACEY MALL/WALMART/<br>GERMAN BUTCHER  | 9<br>10 AM—3 PM<br>BATTLEVIEW<br>ORCHARDS &<br>FREEHOLD MALL<br>P/U @ CLUBHOUSE | 10<br>10 AM—1 PM<br>STOP & SHOP<br>MANCHESTER | 11<br>NO<br>TRIPS |
| 12<br>9 AM—12:30 PM<br>VARIOUS<br>CHURCHES | 13<br>10 AM—2 PM<br>SHOPRITE OF<br>MANCHESTER | 14   | 15<br>10 AM—3 PM<br>LACEY MALL/WALMART/<br>GERMAN BUTCHER | 16<br>NO TRIPS  | 17<br>10 AM—1 PM<br>STOP & SHOP<br>MANCHESTER | 18<br>NO<br>TRIPS |
| 19<br>9 AM—12:30 PM<br>VARIOUS<br>CHURCHES | 20<br>10 AM—2 PM<br>SHOPRITE OF<br>MANCHESTER | 21<br>9:30 AM—2:30 PM<br>BRICK PLAZA         | 22<br>10 AM—3 PM<br>LACEY MALL/WALMART/<br>GERMAN BUTCHER | 23<br>NO TRIPS  | 24<br>10 AM—1 PM<br>STOP & SHOP<br>MANCHESTER | 25<br>NO<br>TRIPS |
| 26<br>9 AM—12:30 PM<br>VARIOUS<br>CHURCHES | 27<br>10 AM—2 PM<br>SHOPRITE OF<br>MANCHESTER | 28   | 29<br>10 AM—3 PM<br>LACEY MALL/WALMART/<br>GERMAN BUTCHER | 30<br>NO TRIPS  | 31<br>10 AM—1 PM<br>STOP & SHOP<br>MANCHESTER |                   |

## FROM THE BOARD OF TRUSTEES

The Board of Trustees is actively addressing community concerns, demonstrating a commitment to transparency and direct engagement. Recently, members of the Board dedicated time to visit several sites where residents had reported issues. This proactive approach underscores their dedication to understanding problems firsthand rather than relying solely on reports.

### **On-Site Visits Lead to Action**

During these visits, trustees examined a range of issues, from infrastructure and maintenance challenges to community safety concerns. By observing the situations on the ground, they were able to gain a clearer perspective on the scope and impact of each problem. These site visits are not just symbolic; they are a critical step in the problem-solving process. They allow the Board to collect accurate information, hear directly from affected individuals, and prioritize the most pressing matters.

### **A Collaborative Approach to Solutions**

Following the visits, the Board of Trustees have already begun working on potential solutions. This process involves collaborating with relevant departments, experts, and community stakeholders to develop effective and sustainable plans. Their goal is not just to provide quick fixes but to implement comprehensive strategies that will prevent similar issues from arising in the future. The Board of Trustees takes all matters seriously, and their recent actions reflect a diligent and responsible effort to serve the community's best interests.

Examples of the above include the following issues brought up at the meeting on August 28, 2025:

- (1) 2 Pioneer Ct - Gutters as a concern. Maintenance informed the Board that new gutters have been installed.
- (2) 4B Hale Lane - Stated Landscape company chipped walkway while edging. Board went to location, took photos, and noticed evidence of chipping on walkway. Landscape company was contacted and the matter is being discussed between the Landscape company and the Board.
- (3) 151B Constitution - Stated Landscape company left divots on property. Board went to location and saw evidence of several large divots. Landscape company was onsite last week to review the situation. The manager did advise there were "turf spots" and are giving it 7-10 days to fill itself in. If it does not, they will soil and seed the areas. The resident also noted a large tree on property that was a cause of concern. Our Maintenance department trimmed branches, removed broken branches, and indicated the tree cannot be cut down.
- (4) 9C Monticello Drive - Broken storm door window (damaged by mowers and witnessed by neighbor) - Landscape company is working with local glass company to replace the broken glass.

## FROM THE BOARD OF TRUSTEES (cont.)

At our last meeting, a question was asked if, when the Co-Op purchases units, our not-for-profit status would be affected, the Board forwarded this question to our accountants and auditors and received the following response:

Based on both federal IRS rules and New Jersey state law, the practice you described—where the cooperative exercises its right of first refusal to purchase units below market, refurbishes them, and resells at a gain—does not, by itself, violate any tax or cooperative law.

### **Federal IRS Rules:**

- The IRS does not prohibit a cooperative from purchasing, refurbishing, and reselling units at a gain, provided the cooperative continues to operate on a cooperative basis (democratic control, subordination of capital, and allocation of net earnings in proportion to patronage).
- The tax treatment of the gain depends on whether the activity is directly related to the cooperative's business with its members (patrons). If so, the gain may be treated as patronage-sourced income and could be deductible if distributed as patronage dividends. If not, it is taxable to the cooperative and, if distributed, also taxable to the recipients (double taxation).

This practice does not inherently jeopardize the cooperative's tax status or violate IRS rules, as long as the cooperative's core principles are maintained.

### **New Jersey State Law:**

- New Jersey law does not generally prohibit a cooperative from exercising a right of first refusal, purchasing units below market, refurbishing, and reselling them at a gain.
- Any gain realized on resale would be recognized for New Jersey corporate income tax purposes, using federal taxable income as the starting point.
- There are no special restrictions on the use of proceeds from such sales, unless the cooperative is subject to specific regulatory or affordable housing programs that impose additional requirements.

The resale of real property is not subject to New Jersey sales and use tax.

### **Caveat:**

If your cooperative is subject to specific regulatory or affordable housing restrictions, additional requirements or limitations may apply. Otherwise, the described practice is permissible under both federal and New Jersey law.

## ATTENTION RESIDENTS OF MANCHESTER TOWNSHIP

**The Manchester Township Department of Utilities Eastern & Western Service Area** will be systematically flushing fire hydrants between the end of September through October 2025. Each community will be notified when flushing begins in their area. Flushing will occur both day & night, hours will vary.

During this time, you may experience a difference in pressure and discoloration. Run your cold-water tap only until it runs clear.

We apologize for any inconvenience this may cause.

Any questions or concerns, please call the Manchester Twp. Utilities Water Plant at 732-914-1200.

**Bus Schedule Effective September 2, 2025 ALL times include PICK UP to DROP OFF**

**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 Wednesday, 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 Wednesday before trip by 2:30 PM

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(732) 350-1400

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- LIFE & HEALTH INSURANCE
  - \* DOES YOUR POLICY HAVE LIVING BENEFITS?
- LONG TERM CARE INSURANCE
- FINAL EXPENSES
- ANNUITIES
  - \* KNOW HOW TO CREATE INCOME FOR LIFE
- DEBT ELIMINATION
- TAX SAVINGS
- LEGACY PLANNING
- COLLEGE PLANNING
  - \* INFORMATION FOR GRANDPARENTS
- BUSINESS STRATEGIES
- BUILDING ENTREPRENEURS
- SENIOR SERVICE HELP
- WHICH MEDICARE PLANS ARE BEST FOR YOU

Lynda is available every Tuesday from 10:00 am—2:00 pm at Somebody Cares or you can call her to schedule a COMPLIMENTARY FINANCIAL ANALYSIS, no obligation.

### ATTENTION—FLEA MARKET DONATIONS

RECENTLY DONATIONS BEING LEFT ON THE STAGE IN INDEPENDENCE HALL FOR USE BY CV4 FOR THE MONTHLY FLEA MARKET HAVE BEEN ITEMS THAT CANNOT BE USED AND CAN ONLY BE CONSIDERED TRASH, I.E. RUSTED TOOLS, BROKEN PENCILS, PRE WRITTEN POSTCARDS, BEDROOM SLIPPERS THAT HAVE BEEN WORN AND ARE BLACK INSIDE, ETC. THIS IS UNACCEPTABLE. WHILE WE RELY ON DONATIONS FROM RESIDENTS FOR OUR CV4 TABLE, THE ITEMS DONATED NEED TO BE IN REASONABLE AND SELLABLE CONDITION. IF WE FIND DONATIONS ARE BEING DUMPED THAT ARE IN OBVIOUS UNSELLABLE CONDITION, YOU WILL BE CHARGED THE \$75 FOR BULK PICK UP CHARGED BY MAINTENANCE TO REMOVE AND DISPOSE OF AT THE DUMP. REMEMBER, WE HAVE CAMERAS ALL THRU THE BUILDING. IF YOU ARE UNSURE OF YOUR ITEMS, PLEASE CALL THE OFFICE AND WE CAN ARRANGE FOR A MEMBER OF THE COMMITTEE WHO SELLS TO MEET AND REVIEW THE ITEMS.



SOMEBODY CARES

48 SCHOOLHOUSE RD, WHITING, NJ 08759

732-350-1400

UPCOMING EVENTS

FRIDAY OCTOBER 10TH—12:00 PM—2:00 PM REPRESENTATIVE TO HELP FILL OUT INFORMATION TO APPLY TO MEDICARE

THANKSGIVING DINNER FOR THOSE WHO CAN'T GET OUT

SOMEBODY CARES WILL BE DELIVERING FULL DINNER TO THOSE WHO ARE NOT ABLE TO GET OUT OF THEIR HOMES FOR THE HOLIDAY. DINNERS WILL BE DELIVERED ON WEDNESDAY, NOVEMBER 26TH.

IF YOU INTERESTED OR KNOW OF A NEIGHBOR THAT COULD USE THE DINNER, PLEASE CALL OUR REPRESENTATIVE MADDY DEMPSEY—609-433-0989 OR THE OFFICE 732-350-0230 AND GIVE THE NAME AND ADDRESS.

IF YOU ARE INTERESTED IN DONATING THANKSGIVING TYPE FOODS TO SOMEBODY CARES PLEASE CALL MADDY SO SHE CAN ARRANGE PICK UPS



## PANCAKE BREAKFAST WITH SANTA

**SATURDAY, DECEMBER 13, 2025**

**8AM - 10AM**

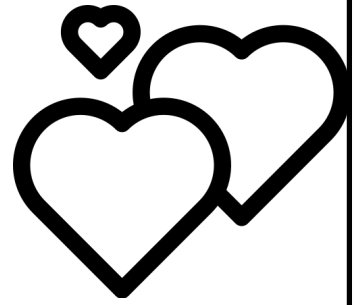
**INDEPENDENCE HALL**

**15E MOCCASIN DRIVE, WHITING**

**COST: \$10 IN ADVANCE/\$12 AT THE DOOR  
INCLUDES PANCAKES, SAUSAGE, COFFEE/TEA**

**TICKETS ON SALE STARTING OCTOBER 6, 2025  
MONDAYS 10 AM - 12 PM AND 5 PM - 7 PM  
WEDNESDAYS 1 PM - 3 PM**

## BLANCHE DORAN



It is with heavy hearts that we announce the peaceful passing of Blanche M. Doran, on Tuesday, September 9, 2025, at the age of 88. Born on September 4, 1937 in Brooklyn, NY, she was the daughter of John J Kelly and Elizabeth Stroud Kelly.

Blanche excelled in administrative roles and concluded her professional career as a Travel Consultant at JAB Travel in Goshen, NY. Following her retirement, she continued her dedicated service as the Executive Director of CARES volunteer organizations. She was deeply involved in the Crestwood Village Four community, holding positions such as President of the Women's Club and the Residence Club, as well as actively participating in the Manchester Coordinating Council. Renowned for her expertise, she served as the facilitator and subject matter expert of the ADR Committee, was a member of the Election Committee, and managed the finances for a local food pantry. Blanche's generous and kind spirit touched many lives.

She is survived by her 5 loving children: James D. Doran, Jr., John C. Doran & wife Susan, Ann E. Doran, Daniel P. Doran & wife Colleen, Timothy W. Doran & wife Judy as well as grandchildren: Heather, John Jr., Brittany and Hunter. She also leaves behind numerous friends, including Chris Wenz, whom she affectionately called son #5. Blanche was pre-deceased by her beloved husband, James D. Doran and beloved daughter in law Delfina.



### **CV4 FOOD PANTRY**

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. 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.

Crestwood Village Co-Op Four, Board of Trustees

Board of Trustees

**CV4 FLEA MARKET IS BACK - SATURDAY, OCTOBER 4TH** - 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!

PARKING IS ALWAYS FREE! INDEPENDENCE HALL, 15E MOCCASIN DRIVE, WHITING, NJ 08759

**CV4 IS LOOKING FOR SOMEONE TO RUN THE FLEA MARKET. PLEASE CONTACT DIANE MARCHINETTI, OFFICE MANAGER AT 732-350-0230 OR [diane@crestwoodvillagefour.com](mailto:diane@crestwoodvillagefour.com) IF YOU ARE INTERESTED. THANK YOU.**



**OCTOBER 2025**

**MANCHESTER SENIOR SOCIAL**

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

732-849-8305  
OUTREACH@MANCHESTERTWP.COM

**CHAIR YOGA**

**WHITING ANNEX**

**82 Lacey Rd.**

**Classes start at  
10:30AM**

**Monday, October 6<sup>th</sup>  
Monday, October 20<sup>th</sup>  
Monday, October 27<sup>th</sup>  
CALL 732-849-8305  
TO REGISTER.**

**EPOXY RESIN ART  
CLASS**

**Hosted by Jersey Shore  
Paint Party**

**WHITING ANNEX.**

**82 Lacey Rd. Whiting  
Monday,  
October 6<sup>th</sup> at  
1:00PM**

**CALL 732-849-8305  
TO REGISTER.**

**CHAIR YOGA**

**MANCHESTER  
TOWN HALL - CIVIC  
CENTER**

**1 Colonial Dr.  
Manchester**

**Classes start at  
10:30AM**

**Friday, October 3<sup>rd</sup>  
Friday, October 10<sup>th</sup>  
Friday, October 17<sup>th</sup>  
Friday, October 31<sup>st</sup>  
CALL 732-849-8305  
TO REGISTER.**

**CANDY BAR BINGO!**

**WHITING ANNEX.**

**82 Lacey Rd. Whiting  
Monday,**

**October 20<sup>th</sup> at 1:00PM**

**CALL 732-849-8305  
TO REGISTER.**

**EPOXY RESIN ART  
CLASS**

**Hosted by Jersey  
Shore Paint Party  
MANCHESTER TOWN  
HALL - CIVIC CENTER**

**1 Colonial Dr.  
Manchester**

**Thursday, October 16<sup>th</sup>  
at 1:00PM**

**CALL 732-849-8305 TO  
REGISTER.**

**CANDY BAR BINGO!**

**Manchester Town Hall-  
Civic Center 1 Colonial  
Dr. Manchester**

**Thursday, October 30<sup>th</sup>  
at 1:00PM**

**CALL 732-849-8305  
TO REGISTER.**



Funded in part by a grant  
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Board of Commissioners

**TUESDAY IS BINGO  
DAY AT CV4**

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



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The Manchester Township Mayor's Veterans Advisory Committee is in the process of compiling a list of veterans' groups and organizations within our township. If you are a member of such a group, or know of any active veterans' organizations operating locally, we would greatly appreciate your assistance.

Please contact Tracey Lynch at **732-657-8121 ext. 5102** to share your group's name and any relevant contact information.

Thank you for your service and for helping us strengthen our connection to the veteran community.



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### **B-I-N-G-O FARWELL**

IT WAS A MONTH OF FAREWELLS: ON TUESDAY SEPTEMBER 2ND, THE VOLUNTEERS AND ALL ATTENDEES CAME TOGETHER TO CELEBRATE AND SAY HAPPY RETIREMENT TO JERRY CARROLL WHO HAS RUN BINGO FOR ALMOST 23 YEARS HERE AT CRESTWOOD VILLAGE FOUR. ON SEPTEMBER 17TH, MEMBERS OF THE BINGO VOLUNTEERS CAME TOGETHER FOR A LUNCH TO CELEBRATE JERRY PRIVATELY.

JERRY HAS THE LOVE AND THANKS OF ALL THE PEOPLE HE HAS TOUCHED OVER THE YEARS WITH HIS KIND AND GENEROUS SPIRIT. BECAUSE OF HIS ACTIONS, CRESTWOOD VILLAGE FOUR HAS RECEIVED UPGRADES TO THE FACILITIES INCLUDING NEW FLOORS IN INDEPENDENCE HALL AND VARIOUS OTHER ITEMS THAT OTHERWISE WOULD NOT BE ABLE TO BE COMPLETED.

JERRY WILL BE STAYING ON UNTIL MID OCTOBER AND WE HOPE HE WILL VISIT OFTEN

