

CRESTWOOD VILLAGE

CO-OP FOUR

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

www.crestwoodvillagefour.com

September 2025



The reassessment of all properties in Manchester Township has been completed. This reassessment was approved by the Ocean County Board of Taxation. Based on the information we received, they have determined the total market value for our property to be \$42,270,000.

The following chart reflects the property value of each model.:

MODELS	LAST AS- SESSED VALUE 2019	ASSESSED VALUE 2025-2026
CAM- BRIDGE	68,000	150,000
DEVON	43,000	70,000
ESSEX	27,500	65,000
GEORGE- TOWN	47,000	110,000
HAMPSHIRE	31,000	84,000
LEXINGTON	75,000	160,000
MADISON	22,500	50,000
OXFORD 1	51,000	98,000
STRATFORD	54,000	120,000
WINDSOR	34,000	74,000
YORK- TOWNE	95,000	170,000
YARDLEY	95,000	170,000
OXFORD 2	48,000	112,000

UPCOMING TRUSTEE ELECTION: Brush up those resumes! Why not consider running for Trustee? It is a two (2) year term that will give you the opportunity to make your voice heard and work for the betterment of the entire community. Yes, it's work (unpaid)! However, participation is needed to ensure our Village continues to move forward and works for the good of the entire community. We must be progressive - new people=new ideas! Some things to consider before submitting your resume:

Do I have the time? Meetings are necessary as well as participation in activities outside of scheduled meetings.

Can I make constructive decisions? Decisions are necessary for the good of the **ENTIRE** community - not just a specific group. Some decisions are tougher than others, but they are necessary to meet the goals of our Village.

Am I open minded with regard to future planning? Future planning, as well as every day planning, and participation in many functions can be very rewarding even if frustrating at times.

Can I take constructive criticism as well as complaints? Working in a group can be frustrating and disagreements happen. Do you work well with others, and when disagreements occur, focus on the issue at hand to resolve the problem, not cause further disruption? Complaints are abundant but positive thinking is more rewarding.

Do I have new ideas that will work for the entire community? The responsibility of a Trustee is to conduct the business of the Co-Op, devise and enforce policies for the needs of the WHOLE community above your needs or feelings.

Can I work with the other members on the Board? Putting aside your own differences and work to maintain, protect, preserve and enhance the common areas and the unit values of the TOTAL community. Each Board Member brings something unique to the table, are you willing to listen and respect other Board Members.

Trustees work to develop annual budgets, and also make decisions that are necessary for the good of the entire community. The position requires, but is not limited to, attending weekly closed Trustee meetings, Special and Certificate Holder meetings and interviewing potential applicants. Also, each Trustee is assigned responsibilities that require his/her time and expertise. You must be willing to devote as much time as necessary to complete your assigned duties and Board responsibilities.

TRUSTEE ELECTION THOUGHTS

Come forward, run for Trustee and make your opinions count. We need people with new ideas, expertise and time to take our community into the future.

Candidates must:

- 1) Be Members in good standing (up-to-date on maintenance and work order payments)
- 2) Certificate Holders with at least one (1) year of residency
- 3) Have time to devote to Trustee duties. It is very important we have well qualified and available candidates. Therefore, we request no one submit a resume unless he/she intends to be in residence in Crestwood Village Four for at least ten (10) months of the year.
- 4) Have some business experience or other qualifications to offer in the running of the Co-Op.
- 5) Be able to make decisions for the good of the entire community, not just specific groups.

It is very important that we obtain, as candidates, those most qualified, available, and in good Co-Op financial standing. Again, please give this matter serious thought, as being a Board Member requires a lot of time and effort on your part to attend meetings, research and complete assignments and work with residents and staff on a variety of community issues.

The next page provides more information on deadlines for submitting resumes, the date for Candidates Night and what to include on your resume.

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 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-

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
	TOTAL ALL ACCOUNTS		\$ 4,106,057
	Total Income MTD		\$ 384,454
	Total Income YTD		\$ 2,740,507
	Total Expense MTD		\$ 495,787
	Total Expense YTD		\$ 2,563,359
	Profit YTD		\$ 177,148

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

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.

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

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

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LIC#13VH00147400



Toms River Multigenerational Orchestra (TRMO)

Monday November 24th - 7 PM

Crestwood Village IV 15E Moccasin Dr. Whiting NJ 08759

Admission \$5.00

Ticket Sales

Monday 10AM – 12PM Monday 6PM – 7PM Wednesday 1PM - 3 PM

CV4 WOMEN'S CLUB - Thursday, September 4th 1pm-3pm

We would like to welcome everyone to our new year of the Women's Club. This meeting will mainly be to find volunteers to step up and become board members. Due to health issues, I am stepping down as your President.

Unfortunately, I am no longer able to fulfill my obligations. I want to thank you all for the past 3 years and hope we will be able to find ladies willing to take on the roles of President and Vice President.

If not, the Women's Club will have to be put on hold.

It is with a heavy heart, Kate Planz

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. 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 knitting, crocheting, embroidery or other hand craft an interest of yours? Sit in or join our congenial group with similar interests. We welcome newbies to seasoned crafters. We meet every other Tuesday in the Betsy Ross Room at Independence Hall from 10AM to 12PM. In September the dates are the 2nd, 16th and 30th.

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-

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 is an Advisory Board meeting on the 2nd Thursday of every month (September 11th) at 1pm in the Betsy Ross Room.

-Merrilee Burd, Chairperson, Advisory Board-

Everyone has seen an increase in their electric bill. Crestwood Village Four is urging its residents to make a complaint with the Board of Public Utilities (BPU) as well as the Rate Counsel. In order to file a complaint with the BPU, follow the procedures below:

- **Online:** Use the BPU's Complaint/Inquiry Form.
- **Mail:** Send a written complaint to:

New Jersey Board of Public Utilities
Division of Customer Assistance
44 South Clinton Ave, 1st Floor
PO Box 350
Trenton, NJ 08625-0350

- **Call:** Division of Customer Assistance at (609) 292-1599 or (800) 624-0241 (toll-free).

Include the Following in your Complaint:

- Your name, address, and phone number
- The name of the utility company and your account number (if applicable).
- A detailed description of the issue

You can also consider sending your complaint to the Rate Counsel. The Rate Counsel is a separate state agency that represents utility consumers in cases before the BPU.

Please note, if there is a power outage and the clubhouse is open, residents can come to the clubhouse to warm up, cool down, charge their phones, etc.

CV4 FLEA MARKET IS BACK - SATURDAY, SEPTEMBER 6TH - 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

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



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 wellness issues.



Introductory meeting is free. Come check us out at Crestwood Village 6



SEPTEMBER 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
**MANCHESTER
TOWN HALL - CIVIC
CENTER**
**1 Colonial Dr.
Manchester**
**Classes start at
10:30AM**
Friday, September 5th
Friday, September 19th
Friday, September 26th
**CALL 732-849-8305
TO REGISTER.**

CANVAS PAINTING
**MANCHESTER TOWN
HALL – CIVIC CENTER**
**1 Colonial Dr.
Manchester**
Friday, September 5th
1:00PM
**CALL 732-849-8305
TO REGISTER.**

GAME DAY!
WHITING ANNEX.
82 Lacey Rd. Whiting
Monday,
September 8th 1:00PM
**CALL 732-849-8305
TO REGISTER.**

CHAIR YOGA
WHITING ANNEX
82 Lacey Rd.
**Classes start at
10:30AM**
Monday, September 8th
Monday, September 15th
Monday, September 22nd
Monday, September 29th
**CALL 732-849-8305
TO REGISTER.**

Learn to Make a Comfy Cozy Chunky Blanket
WHITING ANNEX.
82 Lacey Rd. Whiting
Friday, September 26th at 12PM
**CALL 732-849-8305
TO REGISTER.**



Funded in part by a grant
from the Ocean County
Board of Commissioners

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 1PM-2PM

15E MOCCASIN DRIVE WHITING NJ

WE SUPPLY SNACKS SODA WATER COFFEE

TEA & DESSERT

DOORS OPEN AT 5:30PM

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

Back By Popular Demand!



MUSIC BY:
"DJ MARE HAZE"

BYO
EVERYTHING
FREE EVENT

DANCE



RAIN DATE
THURSDAY
SEPTEMBER 25TH

Come Join The Crowd
15E MOCCASIN DRIVE WHITING NJ

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

REMINDER

You Must Call Shannon Thompson, Receptionist/Administrative Assistant at (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.

Due to the Labor Day holiday, the reservations for the Wednesday, September 3rd ride had to have been made by Friday, August 29th.



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!!!!



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

SEPTEMBER 2025 EVENTS CALENDAR

SUN	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SAT
14	15 GARBAGE PICKUP Fit & Trim 8 AM—9 AM Oktoberfest Tix Sale 10 AM—12 PM Canasta 1 PM Poker 4 PM	16 CV4 Crafters 10 AM-12 PM BINGO Food 4 PM—Game 6 PM We have Pull Tabs!	17 Ceramics—9 AM—12 PM Oktoberfest Tix Sale 1 PM—3 PM 7 Card Poker —12 PM— 4 PM (Open to all) Billiards 12:30 PM Shuffleboard 6 PM	18 GARBAGE PICKUP Helping Hands Food Pantry 10 AM— 2 PM Bocce 6 PM (5:30 Warm-up) CV4 Tailgate Party— BYOE—5:30 PM—8 PM	19 Fit & Trim 8 AM—9 AM	20
21	22 GARBAGE PICKUP Fit & Trim 8 AM—9 AM Oktoberfest Tix Sale 10 AM—12 PM Canasta 1 PM Poker 4 PM	23 CV4 Crafters 10 AM-12 PM BINGO Food 4 PM—Game 6 PM We have Pull Tabs!	24 Ceramics—9 AM—12 PM Oktoberfest Tix Sales 1 PM—3 PM 7 Card Poker —12 PM— 4 PM (Open to all) Billiards 12:30 PM Shuffleboard 6 PM	25 GARBAGE PICKUP Helping Hands Food Pantry 10 AM— 2 PM Bocce 6 PM (5:30 Warm-up) Games 6 PM	26 RECYCLING Fit & Trim 8 AM—9 AM	27 VILLAGE WIDE GARAGE SALE 8 AM—5 PM RAIN OR SHINE
28	29 GARBAGE PICKUP Fit & Trim 8 AM—9 AM Oktoberfest Tix Sale 10 AM—12 PM Canasta 1 PM Poker 4 PM	30 CV4 Crafters 10 AM-12 PM BINGO Food 4 PM—Game 6 PM We have Pull Tabs!				

SEPTEMBER 2025 EVENTS CALENDAR

SUN	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SAT
	<p>1</p> <p>LABOR DAY CLUBHOUSE CLOSED</p>	<p>2</p> <p>GARBAGE PICKUP</p> <p>CV4 Crafters 10 AM-12 PM</p> <p>BINGO</p> <p>Food 4 PM—Game 6 PM</p> <p>We have Pull Tabs!</p>	<p>3</p> <p>CV4 Brush Pick Up</p> <p>Ceramics—9 AM—12 PM</p> <p>Oktoberfest Tix Sale 1 PM—3 PM</p> <p>7 Card Poker —12 PM— 4 PM</p> <p>(Open to all)</p> <p>Billiards 12:30 PM</p> <p>Shuffleboard 6 PM</p>	<p>4</p> <p>GARBAGE PICKUP</p> <p>Helping Hands Food Pantry 10 AM— 2 PM</p> <p>Women's Club Mtg 1:00 PM</p> <p>Bocce 6 PM</p> <p>(5:30 Warm-up)</p> <p>Games 6 PM</p>	<p>5</p> <p>Fit & Trim 8 AM—9 AM</p>	<p>6</p> <p>CV4</p> <p>Flea Market 8:00 AM— 1:00 PM</p>
7	<p>8</p> <p>GARBAGE PICKUP</p> <p>Fit & Trim 8 AM-9 AM</p> <p>Oktoberfest Tix Sale 10 AM—12 PM</p> <p>Canasta 1 PM</p> <p>Poker 4 PM</p> <p>Cards 6 PM</p>	<p>9</p> <p>BINGO</p> <p>Food 4 PM—Game 6 PM</p> <p>We have Pull Tabs!</p>	<p>10</p> <p>Ceramics—9 AM—12 PM</p> <p>Oktoberfest Tix Sale 1 PM—3 PM</p> <p>7 Card Poker —12 PM— 4 PM</p> <p>(Open to all)</p> <p>Billiards 12:30 PM</p> <p>Shuffleboard 6 PM</p>	<p>11</p> <p>GARBAGE PICKUP</p> <p>Helping Hands Food Pantry 10 AM— 2 PM</p> <p>Advisory Board Mtg 1:00 PM</p> <p>Bocce 6 PM</p> <p>(5:30 Warm-up)</p> <p>Games 6 PM</p>	<p>12</p> <p>RECYCLING</p> <p>Fit & Trim 8 AM—9 AM</p>	<p>13</p>

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To rectify this, simply press the shutter as softly as possible and make certain you do not flex your wrists. For added stability, you may brace your elbows against your body.

As always you can send me an email at bill@kirmsphotography.com. If you'd like to see more of my images, visit my web site at www.kirmsphotography.com. Keep shooting and trying to improve your images, but most importantly, have fun with your camera.



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SEPTEMBER 2025 BUS SCHEDULE

SUNDAY	MONDAY	TUES	WEDNESDAY	THUR	FRIDAY	SAT
CALL BY THURSDAY 2:30 PM	CALL BY THURSDAY 2:30 PM	CALL BY FRIDAY 2:30 PM	CALL BY MONDAY 2:30 PM		CALL BY WEDNESDAY 2:30	
	1 LABOR DAY—NO RIDES	2	3 10:00AM—3:00 PM LACEY MALL/WALMART/ GERMAN BUTCHER	4 NO TRIPS	5 10:00 AM—1:00 PM STOP & SHOP MANCHESTER (LIBRARY)	6 NO TRIPS
7 9:00 AM—12:30 PM VARIOUS CHURCHES	8 10:00 AM—2:00 PM SHOPRITE OF MANCHESTER	9 9:30 AM—2:30 PM OCEAN COUNTY MALL	10 10:00AM—3:00 PM LACEY MALL/WALMART/ GERMAN BUTCHER	11 NO TRIPS	12 10:00 AM—1:00 PM STOP & SHOP MANCHESTER (LIBRARY)	13 NO TRIPS
14 9:00 AM—12:30 PM VARIOUS CHURCHES	15 10:00 AM—2:00 PM SHOPRITE OF MANCHESTER	16	17 10:00AM—3:00 PM LACEY MALL/WALMART/ GERMAN BUTCHER	18 NO TRIPS	19 10:00 AM—1:00 PM STOP & SHOP MANCHESTER (LIBRARY)	20 NO TRIPS
21 9:00 AM—12:30 PM VARIOUS CHURCHES	22 10:00 AM—2:00 PM SHOPRITE OF MANCHESTER	23 9:30 AM—2:30 PM BRICK PLAZA	24 10:00AM—3:00 PM LACEY MALL/WALMART/ GERMAN BUTCHER	25 NO TRIPS	26 10:00 AM—1:00 PM STOP & SHOP MANCHESTER (LIBRARY)	27 NO TRIPS
28 9:00 AM—12:30 PM VARIOUS CHURCHES	29 10:00 AM—2:00 PM SHOPRITE OF MANCHESTER	30	PLEASE REMEMBER TO OFFICE—732-350-0230— BEFORE THE DEADLINE			