

# CRESTWOOD VILLAGE

CO-OP FOUR

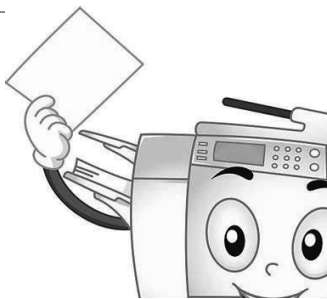
Phone (732) 350-0230 Fax (732) 350-6930 [www.crestwoodvillagefour.com](http://www.crestwoodvillagefour.com)

**March 2026**



**Crestwood Village IV  
Treasurer's Report  
12/31/2025**

GL	Acct name	Acct #	12/31/2025
	10112 CD Investments		-
	10116 Operating	x0870	78,670
	10117 Escrow	x1084	77,812
	10130 Santander Oper	x7103	39,074
	10132 Santander Inv	x7812	250,000
	10134 Santander MM	x5992	145,079
	10136 Reserve Operating	x1435	97
	10136 Reserve Investment	x1014	-
	10156 Tax Account	x1450	392,603
	10311 Replacement Reserve	x1443	1,036,877
	10137 Replacement Reserve-Inv		509,260
	10311 Replacement Reserve Investment	x2014	-
	10120 Anniversary acct	x8100	-
	10121 Fire acct	x8142	-
	10122 Citizens	x1111	187,241
	<b>TOTAL ALL ACCOUNTS</b>		<b>\$ 2,716,713</b>
	<b>Total Income MTD</b>		<b>\$ 397,994</b>
	<b>Total Income YTD</b>		<b>\$ 4,695,307</b>
	<b>Total Expense MTD</b>		<b>\$ 539,835</b>
	<b>Total Expense YTD</b>		<b>\$ 4,938,729</b>
	<b>Profit YTD</b>		<b>\$ (243,422)</b>



# MAKING COPIES

Please note the front office is only permitted to make copies of documents that have been requested by or are required by Crestwood Village Four. There is a coin operated copy machine that makes black & white copies in the library that accepts quarters, dimes and nickels and costs \$.25 for black & white copies. Please DO NOT ask the office staff to make copies of any documents not required or requested by Crestwood Village Four, or ask the office for change. They do not have change. Thank you for your cooperation.

-Crestwood Village Co-op Four Office-



Funded in part by a grant from the Ocean County

# SENIOR SUCCESS PROGRAM

## UPCOMING EVENTS

### MARCH 2026 EVENTS

📍 WISE at Cedar Glen Lakes (Virtual Available)

Thursday, March 12, 2026

🕒 12:00 PM – 2:00 PM

📍 Cedar Glen Lakes

100 Michigan Avenue, Whiting, NJ 08759

📍 WISE SENIOR SCAMS with The Toms River Police Department (Virtual Available)

Monday, March 16, 2026

🕒 12:00 PM – 2:00 PM

📍 The Oaks at Toms River

965 Oak Ave, Toms River, NJ 08753

📍 Celebrating Women's Health & Resilience

Wednesday, March 25, 2026

🕒 11:00 AM – 2:00 PM

📍 MHANJ Manahawkin Office

691 Mill Creek Rd, Unit 13

Manahawkin, NJ 08050

📞 732-703-7706



### 2025 TAXES

Models	TAXES 2025
Madison	\$727.50
Essex	\$945.75
Hampshire	\$1222.20
Windsor	\$1076.70
Devon	\$1018.50
Georgetowne	\$1600.50
Oxford II	\$1629.60
Oxford I	\$1425.90
Stratford	\$1746.00
Cambridge	\$2182.50
Lexington	\$2328.00
Yardley	\$2473.50
Yorktowne	\$2473.50

### 2026 MONTHLY CARRYING CHARGES:

				2026 FEES			
# OF UNITS	SQ FT	MODEL TYPE	ASSESSED VALUE	MODEL	MAINTENANCE FEE		
64	537	6/8 PLEX	\$50,000	MADISON	\$217		
68	782	QUAD	\$65,000	ESSEX	\$248		
26	787	DUPLEX	\$84,000	HAMPSHIRE	\$287		
76	797	QUAD	\$74,000	WINDSOR	\$266		
64	1040	QUAD	\$70,000	DEVON	\$258		
152	908	QUAD	\$110,000	GEORGETOWNE	\$340		
140	1216	DUPLEX	\$112,000	OXFORD II	\$344		
82	1216	DUPLEX	\$98,000	OXFORD I	\$315		
120	1346	DUPLEX	\$120,000	STRATFORD	\$360		
109	1300	SINGLE	\$150,000	CAMBRIDGE I	\$422		
	1389	SINGLE	\$150,000	CAMBRIDGE II	\$422		
206	1558	DUPLEX	\$160,000	LEXINGTON	\$443		
1	1383	SINGLE	\$170,000	YARDLEY	\$463		
82	1383	SINGLE	\$170,000	YORKTOWNE	\$463		

**SOMEBODY CARES**  
**48 Schoolhouse Rd, Manchester Township, NJ 08759**  
**(732) 350-1400**  
HELPING YOU ACHIEVE FINANCIAL HEALTH  
Lynda Koch, Financial Professional  
908-578-8589 lkochwfg@gmail.com  
<https://agents.worldfinancialgroup.com/lynda-koch>  
NJ License 1384357  
43 West Front St. Suite 10 Red Bank, NJ 07701

**SERVICES OFFERED**

- RETIREMENT REVIEW
- 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.

# Ks kitten rescue at ks catnip corner

40 Main St., Downtown Toms River, NJ



## Upcoming Events



**MARCH**  
**5**  
6 PM - 7:30 PM  
*"Bingo for Young Adults with Special Needs"*

**MARCH**  
**7**  
12 PM - 5 PM  
*"Tardi Gras"*

**MARCH**  
**9**  
6PM  
*"Cat Tails-Adult Storytime"*

**MARCH**  
**11**  
4-5 AND 5:30-6:30  
*"Kitten Paint and Play"*

**MARCH**  
**12**  
11AM-12PM  
*"Preschool Storytime"*

**MARCH**  
**13**  
6PM-8PM  
*"Saint Patrick's Kitten Wooden Paint Craft"*

**MARCH**  
**14**  
11AM-12PM  
*"Storytime"*

**MARCH**  
**14**  
6PM-8PM  
*"Newspaper Kittens"*

**LATER...**  
*"Rock Painting"*  
*"Plastic Bottle Planters"*  
*"Cats, Coffee, and Conversation"*



# KIRMS PHOTOGRAPHY Indoor Sports



This month, I'd like to talk about indoor sports photography. It's much the same as outdoor photography, but the lighting can be very difficult.

Knowledge of the sport will greatly increase your chances of capturing an action shot. Since many sports are fast-moving, try to anticipate the action and click the shutter button just before the moment you want to capture.

Using a zoom lens will allow you to get closer to the action. You will need to increase the ISO (speed setting) on your camera to get a fast enough shutter speed to stop the action. If your camera has icons for different shooting situations, put it on the sports icon. It generally looks like a runner (see green icon above). I recommend a shutter speed of 1/400 second or faster if the lighting allows.

Keep shooting after the peak of the action, and you may capture some great expressions on the athletes' faces. Always set your camera to burst mode to capture multiple consecutive images.

That's it for this month. As always, you can email me with any photographic questions or problems at my new email address, [bill@kirmsphotography.com](mailto:bill@kirmsphotography.com). If you'd like to see some of my work, visit my new website at [www.kirmsphotography.com](http://www.kirmsphotography.com). Keep shooting and trying to improve your images, but most importantly, have fun with your camera.



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# BINGO

## LUNCH

AMBASSADOR ADULT DAY CARE  
— INVITES YOU! —

APRIL 30TH @ 11:00 AM

AT CRESTWOOD VILLAGE 4



RSVP in person at 15E Moccasin Drive every Wed  
1-3pm, call (732) 350-0230 or email [reception@crestwoodvilagefour.com](mailto:reception@crestwoodvilagefour.com)



## Neighbor to Neighbor: Helping Hands Pantry Faces Critical Shortage

In the heart of Crestwood Village Four, the Helping Hands Food Pantry has been a lifeline for residents facing food insecurity. However, the pantry is currently facing a "perfect storm": a significant increase in neighbors seeking assistance paired with a sharp decline in incoming supplies.

The shelves are thinning, and the need for support from our community has never been more urgent.

### What We Need Most

To ensure everyone in our village can put a nutritious meal on the table, we are calling for donations of **non-perishable food items**.

While all healthy staples are appreciated, we have an abundance of certain items.

High-priority items include:

- \* Proteins: Canned tuna, chicken, salmon, and peanut butter.
- \* Canned Meals: Hearty soups, stews, chili, and canned pasta (like Ravioli).
- \* Vegetables & Fruit: Canned green beans, corn, peas, peaches, and pears (in juice).
- \* Grains: White and brown rice, oatmeal and dry pasta (no mac and cheese please),
- \* Sides: Instant mashed potatoes, stuffing mix, and canned beans.
- \* Pet foods (Dry dog and Cat Food)
- \* Paper goods: Paper towels, toilet paper, etc.

### How You Can Help

Helping Hands is more than just a pantry; it is a testament to the spirit of Crestwood Village Four. Every can of soup or jar of peanut butter stays right here in our community to help a neighbor in need.

\* Where to Drop Off: Donations can be brought directly to the pantry located at the Clubhouse, every Thursday between 10am and 2pm.

No donation is too small. A single bag of groceries can make the difference between a neighbor going hungry or feeling the warmth of a community that cares.

## **AN IMPORTANT REMINDER ABOUT SNOW REMOVAL & THE PRIORITY REMOVAL LIST**

First, if you are currently undergoing *life sustaining medical care*, such as dialysis or oxygen NOT JUST NUMEROUS MEDICAL ISSUES, you do not qualify for the priority snow removal list. The list is *specifically* for those who need life sustaining medical care. However, being on this list does not mean that you will automatically have your driveway and/or sidewalk cleared right away, it means that our contractor has been notified that snow removal to your unit/driveway, is a priority. This also does NOT mean that our maintenance staff or our contractor cleans your car. That is solely your responsibility.

Second, neither the maintenance staff nor The General are responsible for removing snow from your car. Once they have cleaned your driveway, if you clean your car, you are responsible for removing that snow. They will not come back after they have cleaned your driveway or walkway.

**BE PREPARED:** If you hear a storm is coming, stock up on fresh water, batteries, flash lights, food that does not need to be cooked in the event of a blackout, warm clothing and blankets, salt and ice melt, and stay tuned to your local emergency news. If you are experiencing a MEDICAL EMERGENCY, CALL 911. On behalf of me, your office/maintenance and custodial staff and your CV4 Board of Trustees, we all want you to

## **STAY NJ PAYMENTS FOR TAX YEAR 2024**

New Jersey residents who are eligible for the Stay NJ program should keep an eye on their mailboxes in the coming days.

Stay NJ is a tax relief program introduced in 2025 to help senior citizens with tax relief, with the purpose of encouraging them to stay in New Jersey upon retiring.

The program reimburses applicants for 50 percent of their property tax bills, up to a maximum of \$13,000, with a 2024 benefit cap of \$6,500.

Starting on Monday 2/9/26, checks will begin being mailed out to eligible New Jersey residents, according to the New Jersey Department of the Treasury.

However, not everyone can expect their checks immediately, as they're being sent out on a rolling basis, meaning some residents may not see their property tax relief until as late as November, according to the Division of Taxation.

If you didn't receive a letter or are unsure if your tax relief application was approved, the New Jersey Department of Taxation has created an online portal to check your relief status.

[Property Tax Relief Benefit Status - NJ Taxation](#)

[HTTPS://WWW1.STATE.NJ.US/TYTR\\_SAVER/JSP/COMMON/HRINQUIRY.JSP](https://www1.state.nj.us/tytr_saver/jsp/common/hrinquiry.jsp)

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**2025 PAS-1 BOOKLETS ARE BEING MAILED OUT IN FEBRUARY. THEY ARE DUE BY NOVEMBER 2, 2026. IF YOU DO NOT RECEIVE YOU CAN GO TO THE WEBSITE AND PRINT OUT FROM THERE**

## **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 a one-time payment of \$10 for the year and \$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

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

CV4 Crafters meet every other Tuesday from 10AM to Noon in the Betsy Ross Room at CV4's Independence Hall (15E Moccasin Dr). In March we'll meet on the 3rd, 17th and 31st.

Current projects range from crocheting & knitting to embroidery & cross stitch to Diamond Art. All crafters (not just CV4 residents) are welcome: Wanna-be's, New-be's and Expert-be's.

Have questions? Contact Sheila at [sheilaps5843@gmail.com](mailto:sheilaps5843@gmail.com)

## **ART CLUB**

**COME AND JOIN OUR NEW ART CLUB, HOLDING CLASSES EVERY OTHER MONDAY, FEBRUARY 9TH 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!**

## **TOPS Weight- Loss Support Group**

'Take Off Pounds Sensibly' (TOPS) is a weight loss support group that meets every Wednesday from 10:30am - 12pm at Crestwood Village 4. 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 4 Clubhouse, 15E Moccasin Dr., Whiting. Come join us!!!



## What is HOPA?

### HOPA - Ensuring our community's future

The Housing for Older People Act\* (HOPA) was approved by the Senate and House of Representatives and signed into law in 1995. This federal legislation was designed to protect residents of 55+ communities, ensuring those communities are exempt from the Fair Housing Act\*\* which allows people of any age to purchase property within a planned retirement residential common interest community.

This federal law states that it is legal for communities to market themselves as "55+" or "age-restricted" provided they maintain that 80% of the residential units are occupied by at least one person who is 55 years of age or older. However, if the number of persons age 55+ in a given community falls below the 80% threshold, the community could lose its age-restricted status (and loss of such status would be permanent).

### What does this mean for Crestwood Village Four?

Without HOPA, for those who bought homes here in CV4 with intentions of enjoying your retirement among peers, losing our 55+ status could change everything that you enjoy socially and economically.

### What can You do to ensure CV4 remains a 55+ community status?

- Every two years, the State of New Jersey mandates all age restricted communities HOA's collect a HOPA Survey from every living unit.
- The collection of data requests provisioning of the names of all residential occupants, ages and dates of birth.
- CV4 has 1,190 units and our mandatory survey year begins in January 2026.
- CV4 requires each household to complete the HOPA survey, sign and return to our Clubhouse as soon as possible.
- HOPA Surveys are available in our monthly Newsletter, in the Clubhouse or on our website

### What else can You do to help?

- Don't be left out of having a voice in your community
- In 2024 the CV4 HOPA survey yielded only 47.2% participation. Despite starting in 2025, we are currently only at 50% for 2026
- With 100% community participation we can prove that 80% of CV4 meets the necessary age requirement under the HOPA law.
- Your participation is essential to ensure our community maintains its HOPA status.

PLEASE CUT OUT THE SURVEY FORM BELOW AND RETURN IT TO THE FRONT OFFICE BY OCTOBER 25, 2026. If you have already completed one you do not have to resubmit one.

**HOPA - 2026 Age Verification Survey Form**

The HOPA (Housing for Older People Act) provides housing for older persons and is intended for occupancy by at least one person 55 years of age or older per unit. It requires that bi-annual information be collected and verified with the age of all residents. To be qualified for HOPA, at least 80% of households in the community must be occupied by one resident that is over the age of 55. If a survey is not completed, the senior housing community could lose its status as 55 or older housing.

It is mandatory that this survey be fully completed and filed with the Co-Op office, no later than **10/15/2026**. It only needs to be filled out and sent in once in 2026.

Certificate Holders Name(s) \_\_\_\_\_

Address in Crestwood Four \_\_\_\_\_

Phone \_\_\_\_\_ Email Address \_\_\_\_\_

To be completed by Certificate Holder. Include ALL people living at this address:

	Name(s)	Cert. Holder	Occupant (Not Cert Holder)	Date of Birth
Resident 1				
Resident 2				
Resident 3				

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

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

*Filing of this document is required by Federal Law. Failure to file is an offense & subject to a fine.*

- =====
- 1). I, the undersigned, understand that it would be in violation of the By-Laws of Crestwood Village Co-op Four, Inc. if more than three (3) people live in this unit of which I am the Certificate Holder. It is also understood that the youngest person living in the unit must be at least 19 years old.
  - 2). I also understand there is no renting or subletting allowed for my unit and that no one may occupy the unit in my absence.
  - 3). I also understand that if the above is not adhered to, I will be subject to a revocation of my Certificate and lose all rights of membership in the Co-op.

\_\_\_\_\_  
Certificate Holders Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Certificate Holders Signature

\_\_\_\_\_  
Date

## A Fresh Face for Village 4: Spring Painting Updates

We are thrilled to announce that Crestwood Village Four will begin its annual spring painting and exterior refresh program starting mid-May.

This year is particularly exciting as we move forward with our community color upgrades. The Board has carefully selected a refreshed palette designed to modernize our curb appeal while maintaining the classic, serene charm that makes Village Four feel like home. These updated tones are intended to harmonize with our natural surroundings and bring a cohesive, high-end look to our streets.

### What to Expect

- \* **Timeline:** Crews will begin their work in mid-May, weather permitting.
  - \* **The New Palette:** Look out for a sophisticated selection of upgraded trim and siding colors that offer a crisp, clean aesthetic.
  - \* **Preparation:** Residents in the scheduled zones will receive specific notices regarding any items that need to be cleared from exterior walls or porches.
- Our goal is to ensure Crestwood Village Four remains one of the most beautiful and well-maintained 55+ communities in Whiting. We appreciate your cooperation as we work to keep our village looking its absolute best!



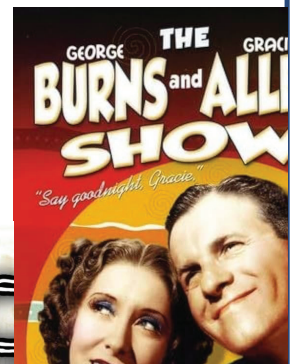
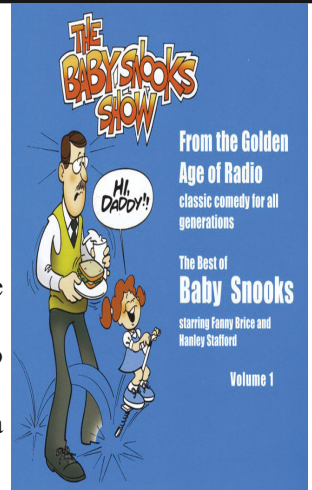
*Voices of History*

## MARCH 10, 2026 1pm-3pm (FREE) INDEPENDENCE HALL

Ivy Radio is happy to announce Number three in its Old-Time Radio "concert" series to be presented March 10, 2026 1-3pm. This "concert" will feature:

- George Burns and Gracie Allen: The quintessential couple that always leaves the audience laughing.
- Baby Snooks: The highest paid Actor on Broadway (Hard to describe, but more laughter. Guaranteed)
- Damon Runyon Theater: Lovable gangsters and always a surprise.

And then there are the Dragnet (based on actual cases from the LA Police Department, Sherlock Holmes, "The Shadow" ( Follow the dark adventures of the man who can cloud people's minds), and so many more.



# WISE: WELLNESS INITIATIVE FOR SENIOR EDUCATION

EMPOWERING OLDER ADULTS WITH TOOLS FOR A HEALTHY, CONNECTED LIFE

The WISE Program is a dynamic and engaging educational series created to support seniors in navigating the unique challenges and opportunities of older adulthood. Through fun, interactive, and informal two-hour seminars, participants gain valuable information, build confidence, and connect with others. Each seminar focuses on real-life issues that matter most to seniors today. To date, we offer seven unique modules, which can be presented individually or as part of a series:

## **RESILIENCE – I AM, I CAN**

BUILD CONFIDENCE AND LEARN PRACTICAL STRATEGIES FOR BOUNCING BACK FROM LIFE'S CHALLENGES WITH STRENGTH AND PURPOSE.

## **THE IMPORTANCE OF SOCIALIZATION**

EXPLORE HOW SOCIAL CONNECTION SUPPORTS EMOTIONAL AND PHYSICAL WELL-BEING, AND HOW TO BUILD AND MAINTAIN SUPPORTIVE NETWORKS.

## **ANXIETY AND STRESS IN THE GOLDEN YEARS**

UNDERSTAND HOW STRESS AND ANXIETY AFFECT SENIORS, AND DISCOVER EFFECTIVE TOOLS FOR MANAGING EMOTIONS AND FINDING CALM.

## **CREATING A GROWTH MINDSET IN A FIXED MINDSET WORLD**

LEARN HOW TO REFRAME CHALLENGES, BREAK THROUGH LIMITATIONS, AND EMBRACE LIFELONG LEARNING AND ADAPTABILITY.

## **NAVIGATING OTC DRUGS, PRESCRIPTION AND ALCOHOL USE**

EMPOWER YOURSELF WITH KNOWLEDGE ON MEDICATION SAFETY, RISKS OF MISUSE, AND HOW TO COMMUNICATE EFFECTIVELY WITH HEALTHCARE PROVIDERS.

## **UNDERSTANDING GRIEF – A JOURNEY OF HEALING**

RECOGNIZE THE MANY FACES OF GRIEF, VALIDATE YOUR OWN JOURNEY, AND EXPLORE WAYS TO FIND MEANING AND HEALING.

## **MEDICARE, MEDICAID, AND INSURANCE**

GET CLEAR, HELPFUL GUIDANCE ON NAVIGATING COMPLEX SYSTEMS OF CARE - FROM ELIGIBILITY TO ENROLLMENT AND EVERYTHING IN BETWEEN.

## **RECOGNIZING AND AVOIDING SCAMS**

STAY PROTECTED WITH TIPS TO IDENTIFY AND AVOID FINANCIAL, PERSONAL, AROMANTIC SCAMS TARGETING OLDER ADULTS.

# MARCH 2026 EVENTS CALENDAR

SUN	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	SAT	
1	2 GARBAGE PICKUP  Fit & Trim 8 AM-9 AM  Canasta 1 PM  Poker 4 PM  Cards & Games 6 PM	3 CV4 Crafters 10 AM-12 PM  BINGO Food 4 PM—Game 6 PM We have Pull Tabs!	4 Ceramics 9 AM—1 PM  Billiards 12:30 PM	5 GARBAGE PICKUP  Helping Hands Food Pantry 10 AM— 2 PM  7 Card Poker 12 PM— 4 PM (Open to All)	6 Fit & Trim 8 AM—9 AM	7 CV4 FLEA MARKET 8 AM—1 PM
8 Daylight Savings Clocks ahead 1 hour	9 GARBAGE PICKUP  Fit & Trim 8 AM-9 AM  Art Class 9:30 AM—12 PM (Bring own Supplies)  Canasta 1 PM  Poker 4 PM  Cards & Games 6 PM	10 OLD TIME RADIO “CONCERT” 1PM-3PM (FREE) INDEPENDENCE HALL  BINGO Food 4 PM—Game 6 PM We have Pull Tabs! -	11 Ceramics 9 AM—1 PM  Billiards 12:30 PM	12 GARBAGE PICKUP  Helping Hands Food Pantry 10 AM— 2 PM  7 Card Poker 12 PM— 4 PM (Open to All)	13 RECYCLING  Fit & Trim 8 AM—9 AM	14



# MARCH 2026 EVENTS CALENDAR

15	16	17	18	19	20	21
	<p>GARBAGE PICKUP</p> <p>Fit &amp; Trim 8 AM-9 AM</p> <p>Canasta 1 PM</p> <p>Poker 4 PM</p> <p>Cards &amp; Games 6 PM</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>ST. PATRICKS DAY</p>	<p>Ceramics 9 AM—1 PM</p> <p>Billiards 12:30 PM</p> <p>1 PM—3 PM</p>	<p>GARBAGE PICKUP</p> <p>Helping Hands Food Pantry</p> <p>10 AM— 2 PM</p> <p>7 Card Poker 12 PM— 4 PM</p> <p>(Open to All)</p>	<p>Fit &amp; Trim 8 AM—9 AM</p> <p>FIRST DAY OF SPRING</p>	
22	23	24	25	26	27	28
	<p>GARBAGE PICKUP</p> <p>Fit &amp; Trim 8 AM-9 AM</p> <p>Canasta 1 PM</p> <p>Poker 4 PM</p>	<p>BINGO</p> <p>Food 4 PM—Game 6 PM</p> <p>We have Pull Tabs!</p>	<p>Ceramics 9 AM—12 PM</p> <p>Billiards 12:30 PM</p> <p>1 PM—3 PM</p>	<p>GARBAGE PICKUP</p> <p>Helping Hands Food Pantry</p> <p>10 AM— 2 PM</p> <p>7 Card Poker 12 PM— 4 PM</p> <p>(Open to All)</p>	<p>RECYCLING</p> <p>Fit &amp; Trim 8 AM—9 AM</p>	<p>Village Wide Garage Sale</p> <p>8am—5pm</p> <p>Rain or Shine</p>
29	30	31				
	<p>GARBAGE PICKUP</p> <p>Fit &amp; Trim 8 AM-9 AM</p> <p>Canasta 1 PM</p> <p>Poker 4 PM</p> <p>Cards &amp; Games 6 PM</p>	<p>BINGO</p> <p>Food 4 PM—Game 6 PM</p> <p>We have Pull Tabs!</p>				

# MARCH BUS SCHEDULE

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

Churches drivers can go to: St Stephen's Episcopal, Whiting Bible Church, Whiting Assembly of God, Christ Evangelical Church, Whiting United Methodist, Community Reformed Church, St Elizabeth Ann Seton Church

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

**Sunday:**

Whiting Churches – 9 AM: St Stephen’s Episcopal, Whiting Bible Church, Whiting Assembly of God, Christ Evangelical Church, Whiting United Methodist, Community Reformed Church, St Elizabeth Ann Seton Church

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

**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.

**CRESTWOOD VILLAGE CO-OP FOUR, INC. HAS NEW RULES & REGULATIONS.**

Please go to [www.crestwoodvillagefour.com](http://www.crestwoodvillagefour.com) to obtain a copy or a copy can be picked up in the lobby. These rules and regulations are effective as of January 1, 2026.

Every five (5) years the NJ Department of Community Affairs, Division of Codes and Standards does conducts an inspection of all multi-unit dwellings (duplexes are exempt). They typically inspect for smoke and carbon monoxide detectors. We have about 430 multi-dwelling units that will be inspected this year. Our Facilities Manager is currently working with the inspector in creating a schedule so residents can be notified of when access to their units will be required. This is a mandatory inspection and access must be obtained by the Co-op in order to permit the inspection. Failure to permit access will result in fines. We look forward to your

PLEASE REMEMBER THERE WILL NOT BE ANY COUPON BOOKS SENT OUT FOR 2026. IF YOU ARE UNSURE OF THE AMOUNT OF YOUR MONTHLY CARRYING CHARGES, PLEASE CONTACT THE OFFICE. IF YOU SEND IN A CHECK EVERY MONTH, PLEASE MAKE SURE YOU HAVE YOUR CV4 ADDRESS ON THE CHECK...AGAIN, THERE WILL NOT BE ANY COUPON BOOKS IN 2026. THANK YOU FOR YOUR ATTENTION AND COOPERATION.

-BOARD OF TRUSTEES-

**MONTHLY MANCHESTER TOWNSHIP RECYCLING SCHEDULE**

**FRIDAYS**

Jan. 2-16-30

July 3-17-31

Feb. 13-27

Aug. 14-28

Mar. 13-27

Sept. 11-25

Apr. 10-24

Oct. 9-23

May 8-22

Nov. 6-20

June 5-19

Dec. 4-18

**MANCHESTER TWP BULK PICK-UP DATES**

**THURSDAY JAN 15**

**TUESDAY AUGUST 4**

**MANCHESTER TWP LEAF & BRUSH PICK-UP DATES**

**WEDNESDAY APR 1**

**THURSDAY OCT 15**

**FLEA MARKET - MARCH 7, 2026** - OUR DOORS WILL ARE OPEN FOR BUSINESS ON SATURDAY, MARCH 7, 2026. ALL YOUR FAVORITE VENDORS WILL BE FULLY STOCKED AND WAITING FOR YOU WITH 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

**PLEASE NOTE DUE THERE WILL BE NO APRIL FLEA MARKET. THANK YOU.**

**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.

**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

# ST. PATRICK'S DAY WORD SEARCH

P L E P R E C H A U N E P R I C H A M N  
 U S H G R E E N N D S H A P T R E S A U  
 S S E S O L M K Y A E Y L E B C I O R C  
 M A G I C L O S N T S L A H K I S S C R  
 I R A L O E D W E H A A E A S R G A H D  
 S A G R U U L M I S C H I E F R A S H A  
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- |         |            |          |       |          |
|---------|------------|----------|-------|----------|
| Clover  | Leprechaun | Celtic   | Irish | Pinch    |
| Gold    | Rainbow    | Green    | Magic | Blessing |
| Coins   | Shamrock   | Lucky    | March | Kiss     |
| Blarney | Ireland    | Mischief | Bog   | Dance    |

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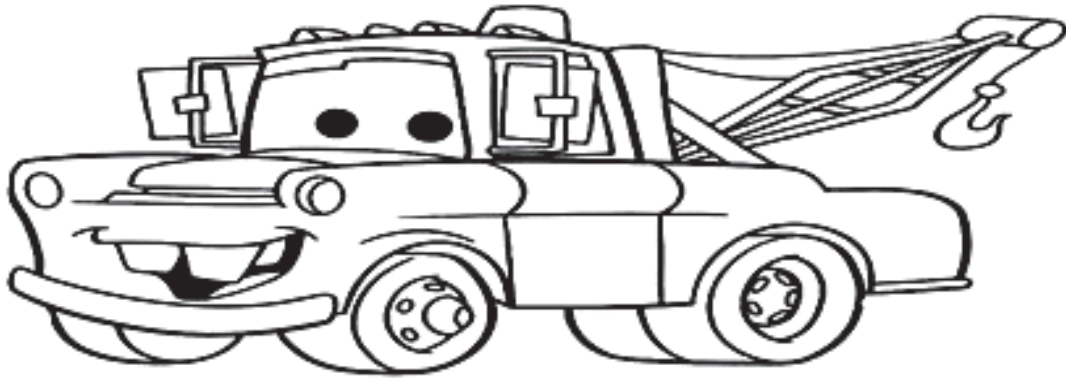
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## **NOTICE: TOWING ENFORCED**

Unauthorized or improperly parked vehicles will be towed at the owner's expense.

If your vehicle has been towed, please contact:

**TNT Recovery**

**732-657-3830**

**2444 Ridgeway Blvd. Ste 350 Manchester, NJ**

**Pick up Mon—Fri 8am—6pm**

**Sat & Sun by Appt**

If you believe your vehicle was not towed for a violation and may be missing for other reasons, please contact:

**Manchester Twp Police - 732-657-6111.**