

CRESTWOOD VILLAGE

CO-OP FOUR

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

www.crestwoodvillagefour.com

August 2026



MANDATORY INSPECTIONS by NJDCA

The State of NJ, Dept. of Consumer Affairs was in the Village in May, many home were not accessible for them to come in and inspect your fire/co alarm or failed for non working alarms, loose railings, gas grills against the house or sidewalk in disarray.

The state will be making a reinspection in September and have given us the dates for each property. They will begin their inspection between 9 - 9:30 am and go until they finish, which is usually around lunch.

This is MANDATORY. If your unit is not allowed to be inspected, the state will levy a fine and it will be assessed to your account. Also, if your home fails again and you did not let our Maintenance Dept come in to do repairs, you will incur the fine.

E-mails and letters will be sent to each unit with their reinspection date (Sept 8—10, 14—17 and 22—24. There will be an extra date of September 25th for anyone on the list who cannot make their scheduled date, but this needs to be relayed to the office a.s.a.p.

If your smoke alarm has not been updated or checked in accordance to our records, we will reach out to have Maintenance come check and replace the alarms (free) for anyone who needs it before the inspection.

Please contact the office with any questions or concerns.

The Thankless Second Career: Inside the Unpaid World of 55+ Co-Op Trustees

When people move into a 55+ co-op community, the dream is clear: downsized responsibilities, a vibrant social calendar, and a relaxed, maintenance-free lifestyle. But for a select few who step up to serve on the Board of Trustees, retirement is abruptly replaced by a demanding, high-stakes, text-heavy second career.

The most staggering part? They do it entirely for free.

While residents enjoy the amenities, the volunteer trustees are quietly burning midnight oil to run what is essentially a multi-million-dollar non-profit corporation. It is a grueling, often thankless job where the hours are long, the pay is zero, and the only guarantee is that a neighbor will complain about something by Tuesday.

Running a Corporation in Your Spare Time

A 55+ co-op is not just a collection of homes; it is a complex business entity. The Board of Trustees is legally bound by a fiduciary duty—a strict obligation to act in the absolute best financial interest of the community.

On any given week, an unpaid trustee might spend 20 to 30 hours tackling corporate-level responsibilities:

***Massive Financial Oversight:** *Managing annual budgets that frequently run into the millions, balancing reserve funds for future infrastructure, and trying to stave off unpopular fee increases amidst inflation.

****Vendor and Infrastructure Management:** Negotiating complex contracts with roofing companies, landscapers, snow removal crews, and legal counsel.

*****Legal Compliance:** Navigating a labyrinth of local housing laws, environmental regulations, and age-restriction guidelines.

When a major event occurs at 2:00 AM or a historic storm wrecks the common area, it isn't a highly paid CEO who gets out of bed to coordinate the emergency response—it is the volunteer trustee from down the hall.

The Social Cost: Dictators vs. Neighbors

In a standard business, if an executive makes an unpopular corporate decision, they leave it at the office at 5:00 PM. Co-Op trustees do not have that luxury. They live in their office.

Because they are managing the homes and finances of their immediate peers, the emotional toll is immense. Trustees frequently find themselves stuck in the middle of highly sensitive situations:

Enforcing the Rules: No one likes being the "bad guy," but trustees must consistently enforce community bylaws—whether it's parking violations, architectural restrictions, or pet rules—to avoid lawsuits based on selective enforcement.

Neighbor Disputes: They are routinely called upon to play amateur diplomat, mediating intense arguments between neighbors over noise levels, property boundaries, or clubhouse etiquette.

Because of this, a simple trip to the mailbox or a walk can easily turn into an impromptu, aggressive grievance session. The boundaries between personal retirement time and volunteer work disappear entirely.

Why Do They Do It?

With no financial compensation, immense liability, and a steady stream of criticism, one must wonder why anyone signs up for the job.

The answer is simple: because if they don't, the community crumbles.

Without a functioning, elected board, a co-op can fall into receivership—a costly legal state where a court-appointed outsider steps in to make all community decisions. This outsider charges hefty fees (paid for by a spike in resident assessments) and has zero personal stake in the neighborhood's well-being.

The unpaid trustees of 55+ co-ops are the invisible backbone of their communities. They sacrifice their own hard-earned retirement leisure to protect their neighbors' property values, safety, and peace of mind. The next time you see a board member in the hallway, skip the complaint about the clubhouse thermostat—and offer a simple "thank you" instead.

-Diane Marchinetti-

Office Manager/Closing Supervisor

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.

Obligations of Occupancy

The Member expressly agrees that all occupants of the dwelling unit referred to aforesaid shall be subject to all of the terms and conditions of this Agreement, the By-Laws and such rules and regulations as the Board of Trustees may adopt, which are applicable to occupancy. The Member agrees that he shall be responsible for the adherence to all rules, regulations, and By-Laws by the occupants of the Member's dwelling unit. Any violation of this Section by any occupant shall be deemed to be default by the Member.

ARTICLE III. SUBLETTING

Member shall not assign or transfer the Membership and/or the Proprietary Lease and shall not lease or sublet the dwelling and shall not rent any rooms of the dwelling unit. Violation of any provisions of this Article shall constitute a default.

ARTICLE IV. TRANSFERS

The member shall not transfer, assign, or sell his rights and interest in this Agreement except as provided in the By-Laws of the Co-op.

ARTICLE V. MANAGEMENT, TAXES, AND INSURANCE

The Co-op, through the Board of Trustees, shall provide for all necessary management operation and administration of the Co-op, provide for the payment of all taxes or assessments levied against the Co-op, and procure fire insurance, extended insurance coverage, personal and property liability insurance and such other insurance as the Board of Trustees may deem advisable. The Co-op shall not, however, provide insurance as to the Member's interest in a dwelling unit, his personal property therein or the appliances contained therein.

It shall be the responsibility of the lessee herein, at the time of the execution of the lease, to provide liability insurance coverage for the interior of the leased premises and furnish to the lessor herein a copy of the policy.

ARTICLE VI. UTILITIES

The Co-Op shall provide water and sewer facilities to the dwelling units in accordance with the standards set by the Department of Public Utilities. The cost of these services and the cost of heating, cooking, and lighting services as registered on individual meters of each Member shall be borne by each Member.

ARTICLES VII. REPAIRS

The Co-Op shall provide for and bear the cost of all necessary repairs, maintenance and replacements of all common facilities, common grounds, and exteriors of all dwelling units, excluding windows, exterior doors, garage doors, patio, patio enclosures, attic fans, tubular skylights or any other addition or alteration and aluminum siding of the building damaged by shrubs and bushes which the tenant failed to keep trimmed. In the event such repairs, maintenance or replacements shall be necessitated due to the negligence or misuse of a Member, such Member shall be liable for the cost of such repair, maintenance, or replacement.

Each Member shall be responsible for all repairs, maintenance, replacements, or decorations in the interior of the apartment unit.

The Member agrees to maintain the interior of the premises in a state of proper repair and agrees to permit any duly authorized representative or designee of the Co-Op to inspect the premises upon reasonable notice.

In the event the Member shall fail to affect all necessary repairs, maintenance, or replacements as set forth in this ARTICLE, in a manner satisfactory to the Co-Op, then and in such event the Co-op may provide for such repairs, maintenance, or replacements, and add the cost thereof to the Member's carrying charges for the succeeding month. The failure of the Member to reimburse the Co-op for such expenditure pursuant to this ARTICLE shall constitute default.

CONT..



HUNTERS MOON DANCE

SATURDAY OCTOBER 24TH—INDEPENDENCE HALL

CRESTWOOD VILLAGE FOUR—15E MOCCASIN DR

7:00 PM—10:00 PM

LIVE MUSIC BY DYSFUNKTIONAL MELODY 4

\$12 PER PERSON IN ADVANCE OR \$15 AT THE DOOR

REFRESHMENTS SERVED—PIZZA, DRINKS, SNACKS

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Obligations of Occupancy (CONT)

ARTICLE VIII. ALTERATIONS

The Member, without the written consent of the Board of Trustees, shall not make any structural alterations in the premises, in the water pipes, electrical conduits, plumbing, walls, or other facilities connected therewith nor shall the Member remove any additions, improvements or fixtures from the premises.

In the event this Agreement shall be terminated for any reason whatsoever, then and in such event, alterations and additions and improvements shall become the property of and be surrendered to the Co-Op.

The Member shall not install or use any air-conditioning equipment, electrical heaters, heavy power tools, or any other electrical appliance in the dwelling unit, without the prior written consent of the Board of Trustees. The Member agrees that the Co-Op shall have the right to request removal of any such equipment at any time, and that failure of the Member to remove such equipment upon request shall constitute a default.

PARKING RULES & REGULATIONS

1.3 At no time is “overnight” street parking permitted. Vehicles remaining on the street between 12:00 a.m. and 6:00 a.m. are considered to have been parked “overnight”. Violation \$100.00, plus, vehicle will be towed at owner’s expense.

1.4 No parking is permitted on the common area grass. Parking that blocks access to parking areas, parking within ten (10) feet of fire hydrants, parking in turnarounds or blocking driveways is prohibited. Preventing or hindering mail delivery is not permitted. All buildings MUST be kept accessible to police, fire, ambulance and all other emergency vehicles. Violation \$100.00, plus, vehicle will be towed at owner’s expense.

1.4(a) No vehicle at any time is to be parked in a driveway with any portion of it extending into the street. Violation \$100.00 plus, vehicle will be towed at owner’s expense.

1.7 Each Certificate Owner in a multi-unit building with no garage (Madison, Essex & Windsor), is entitled to one (1) designated parking space. Each of those parking areas is equipped with two (2) guest spots. Certificate Holders with more than one vehicle may apply for permission to park in the clubhouse parking lot. Guests, if no guest spot is available, may park their vehicle(s) overnight at the clubhouse. A visible note should be left in the windshield of the vehicle listing the owner’s name, address where staying and phone number. Certificate Holders may not use the guest spaces for their second vehicles. Violation \$100.00, plus, Vehicle Towed at the owner’s expense.

1.7(a) Guest Parking Spaces are to be used for Guests of that building only. If you have someone visiting they can use guest parking for one night. If they will be here any longer than one night, the Member’s guest must park in the Clubhouse parking lot with the unit address and a contact phone number placed conspicuously on the dashboard of the vehicle.

HELPING HANDS FOOD PANTRY—EVERY THURSDAY 10 AM—2 PM—BETSY ROSS ROOM

ITEMS CURRENTLY NEEDED:

Paper towels

Toilet paper

Cat food

Hand soap

Tooth paste

Tooth brushes

Dish detergent

Clothes detergent

Maintaining Our Community's Financial Health

As members of a cooperative community, we all share a financial responsibility to one another. Our monthly fees aren't optional—they are the lifeblood of our village, funding everything from essential maintenance to the community services we all rely on.

When a member fails to pay their share, it places an unfair financial burden on the neighbors who do. Because the Board of Trustees is legally obligated to protect the financial integrity and long-term stability of our community, we are actively pursuing all outstanding balances. Our latest figures indicate just over \$400k in delinquent carrying charges.

Our current collection efforts include:

* **Rigorous Debt Collection:** We are actively pursuing all legal avenues to recover past-due balances from non-paying members.

* **Revocation of Certificates:** For accounts that remain severely delinquent despite repeated notices, the Board is moving forward with the process to revoke membership certificates. In a co-op, losing your certificate means losing your right to occupy the unit.

We prefer to work with our residents, and legal action is always a last resort. If you are experiencing a temporary financial hardship, please contact the office immediately, ask to speak with the Office Manager, so we can discuss potential payment arrangements before formal action is taken.

Thank you to the overwhelming majority of our residents who pay their dues on time every month. Your commitment ensures our community remains a beautiful, well-maintained, and vibrant place to live.

EFFECTIVE MAY 1, 2026 - THE BOARD OF TRUSTEES HAS DECIDED TO HAVE ALL PURCHASERS PAY A ONE-TIME CAPITAL CONTRIBUTION FEE OF \$1,000. THIS FEE IS IN ADDITION TO THE \$600 ADMINISTRATION FEE AND 3% TRANSFER WE RECEIVE AT CLOSING.

CRESTWOOD VILLAGE CO-OP FOUR
INCOME STATEMENT
Start: 06/01/2026 | End: 06/30/2026
Income

Run Date: 07/15/2026
Run Time: 11:48 AM

Account	Current			Year to Date			Yearly
	Actual	Budget	Variance	Actual	Budget	Variance	Budget
40105 Monthly Carrying Charges	422,234.00	419,481.00	2,753.00	2,518,583.46	2,516,886.00	1,697.46	5,033,772.00
40125 LATE FEE INCOME	(325.00)	0.00	(325.00)	5,258.00	0.00	5,258.00	0.00
40155 REPAIR FEE INCOME	7,386.00	4,166.67	3,219.33	24,907.50	25,000.02	(92.52)	50,000.00
40160 HOME INSPECTION INCOME	0.00	0.00	0.00	15.00	0.00	15.00	0.00
40227 INT INC. OFB-#1611 RRF	2,237.12	2,000.00	237.12	13,745.01	12,000.00	1,745.01	24,000.00
40241 INT INC ESCRW OCEAN F	0.00	0.00	0.00	5.49	0.00	5.49	0.00
40245 INT INC OCEAN FIRST SWEEP	846.89	700.00	146.89	3,156.48	4,200.00	(1,043.52)	8,400.00
40247 RESERVE OPERATING	0.00	200.00	(200.00)	0.00	1,200.00	(1,200.00)	2,400.00
40276 INT INC OCEAN-#1610 TAX	0.00	12.50	(12.50)	0.00	75.00	(75.00)	150.00
40510 ADMIN. FEE INCOME	1,000.00	3,000.00	(2,000.00)	14,103.51	18,000.00	(3,896.49)	36,000.00
40530 HALL RENTAL/SR EXPO INCOME	0.00	0.00	0.00	600.00	0.00	600.00	0.00
40536 INCOME FROM PARKING LEASES	490.00	980.00	(490.00)	5,269.34	5,880.00	(610.66)	11,760.00
40540 DONATIONS	(100.00)	0.00	(100.00)	(100.00)	0.00	(100.00)	0.00
40545 FLEA MARKET INCOME	691.93	416.67	275.26	2,182.27	2,500.02	(317.75)	5,000.00
40546 BINGO INCOME	0.00	625.00	(625.00)	15,000.00	3,750.00	11,250.00	7,500.00
40547 EVENT INCOME	0.00	166.67	(166.67)	250.00	1,000.02	(750.02)	2,000.00
40561 SR & VET CHECKS RETURNED	0.00	166.67	(166.67)	2,250.00	1,000.02	1,249.98	2,000.00
40590 MISC. INCOME	3,495.00	635.58	2,859.42	18,854.66	3,813.48	15,041.18	7,627.00
40592 TWP. REIMB. - STR LGHT PR YR	0.00	888.58	(888.58)	0.00	5,331.48	(5,331.48)	10,663.00
40594 PROFIT FROM UNIT SALE	0.00	0.00	0.00	44,489.27	0.00	44,489.27	0.00
40595 INCOME FROM CREDIT APPLICATION	1,725.00	1,875.00	(150.00)	8,025.00	11,250.00	(3,225.00)	22,500.00
Total	439,680.94	435,314.34	4,366.60	2,676,594.99	2,611,886.04	64,708.95	5,223,772.00

Expense

Account	Current			Year to Date			Yearly
	Actual	Budget	Variance	Actual	Budget	Variance	Budget
60110 MAINTENANCE SALARIES	31,328.00	32,727.08	1,399.08	191,574.44	196,362.48	4,788.04	392,725.00
60130 TREE REMOVAL EXPENSES	0.00	416.67	416.67	2,665.63	2,500.02	(165.61)	5,000.00
60140 POWER WASHING/PAINTIN	0.00	5,000.00	5,000.00	28,064.77	30,000.00	1,935.23	60,000.00
60150 MAINTENANCE SUPPLIES	9,333.45	5,166.67	(4,166.78)	28,333.41	31,000.02	2,666.61	62,000.00
60155 MAINT. EQUIPMENT	0.00	2,500.00	2,500.00	8,430.38	15,000.00	6,569.62	30,000.00
60160 P/U TRUCK MAINTENANCE	0.00	416.67	416.67	8,768.97	2,500.02	(6,268.95)	5,000.00
60161 MTC PICKUP TRK REG/LIC	0.00	58.33	58.33	1,638.88	349.98	(1,288.90)	700.00

1 of 3

Account	Current			Year to Date			Yearly
	Actual	Budget	Variance	Actual	Budget	Variance	Budget
FEES							
60165 MAINTENANCE GAS EXP.	1,249.61	833.33	(416.28)	7,288.76	4,999.98	(2,288.78)	10,000.00
60166 REIMBURSABLE WO	0.00	333.33	333.33	811.11	1,999.98	1,188.87	4,000.00
MATERIALS							
60176 ELECTRIC - BINGO SIGN	22.71	20.83	(1.88)	132.16	124.98	(7.18)	250.00
60190 PUMP STAT ELECT	4.88	8.33	3.45	23.98	49.98	26.00	100.00
WAYNE CT							
60195 MISC. EXPENSE	2,650.53	125.00	(2,525.53)	2,650.53	750.00	(1,900.53)	1,500.00
60196 MAINTENANCE	0.00	300.00	300.00	1,847.33	1,800.00	(47.33)	3,600.00
UNIFORMS							
60197 VOICE MAIL CELLPHONE	299.07	291.67	(7.40)	1,887.17	1,750.02	(137.15)	3,500.00
60260 GARBAGE TRUCK MAINT.	0.00	166.67	166.67	0.00	1,000.02	1,000.02	2,000.00
60265 GARBAGE GAS EXPENSE	868.37	541.67	(326.70)	5,068.07	3,250.02	(1,818.05)	6,500.00
60270 LANDFILL DUMPING FEES	205.85	183.33	(22.52)	1,210.52	1,099.98	(110.54)	2,200.00
60280 PERMITS/GARB REG/LIC	60.00	208.33	148.33	1,184.50	1,249.98	65.48	2,500.00
FEES							
60295 GARBAGE MISC. EXPENSE	0.00	16.67	16.67	0.00	100.02	100.02	200.00
60410 OFFICE SALARIES	13,443.50	17,194.67	3,751.17	88,588.75	103,168.02	14,579.27	206,336.00
60432 CO-OP	0.00	333.33	333.33	0.00	1,999.98	1,999.98	4,000.00
LUNCHEON/DINNER EX							
60434 OCEAN OPER ACCT BANK	973.00	916.67	(56.33)	6,117.64	5,500.02	(617.62)	11,000.00
FEES							
60435 FIDUCIARY FEES	0.00	625.00	625.00	396.24	3,750.00	3,353.76	7,500.00
60440 ADVERTISING	0.00	20.83	20.83	100.00	124.98	24.98	250.00
60450 OFFICE SUPPLIES	127.61	1,000.00	872.39	794.72	6,000.00	5,205.28	12,000.00
60460 COMPUTER SERV. TECH	5,578.70	300.00	(5,278.70)	8,116.45	1,800.00	(6,316.45)	3,600.00
SUPPORT							
60461 COMPUTER/ PROGRAM	1,486.69	1,375.00	(111.69)	8,574.61	8,250.00	(324.61)	16,500.00
TECH - TOPS/Enumerate							
60462 Computer Website	0.00	0.00	0.00	290.27	0.00	(290.27)	0.00
60470 OFFICE PHONE	617.66	583.33	(34.33)	3,082.83	3,499.98	417.15	7,000.00
60475 OFFICE INTERNET	506.63	500.00	(6.63)	3,040.28	3,000.00	(40.28)	6,000.00
CONNECTION FEE							
60486 PRINTER MAINT.	654.09	500.00	(154.09)	5,619.02	3,000.00	(2,619.02)	6,000.00
AGREEM							
60494 POSTAGE EXPENSE	1,231.95	500.00	(731.95)	2,450.67	3,000.00	549.33	6,000.00
60495 OFFICE MISC. EXPENSE	1,222.61	8.33	(1,214.28)	7,224.52	49.98	(7,174.54)	100.00
60496 CHRISTMAS BONUS	0.00	416.67	416.67	0.00	2,500.02	2,500.02	5,000.00
60497 ADMIN FEES -	1,092.21	1,250.00	157.79	7,563.48	7,500.00	(63.48)	15,000.00
PAYROLL/401K							
60510 CUSTODIAN SALARIES	3,413.50	4,558.17	1,144.67	25,775.75	27,349.02	1,573.27	54,698.00
60520 CLUBHOUSE ELECTRICITY	2,416.98	2,666.67	249.69	21,598.68	16,000.02	(5,598.66)	32,000.00
60530 WATER & SEWER	0.00	416.67	416.67	424.67	2,500.02	2,075.35	5,000.00
60535 CLUBHOUSE OIL	0.00	1,750.00	1,750.00	13,359.06	10,500.00	(2,859.06)	21,000.00
60540 CLUBHOUSE ALARM	0.00	83.33	83.33	332.35	499.98	167.63	1,000.00
60550 CLUBHOUSE SUPPLIES	0.00	500.00	500.00	5,027.55	3,000.00	(2,027.55)	6,000.00
60560 CLUBHOUSE EQUIPMENT	0.00	16.67	16.67	958.56	100.02	(858.54)	200.00
60575 CLUB HOUSE COPIER	0.00	4.17	4.17	0.00	25.02	25.02	50.00
EXP-LIBRARY							
60576 EVENT EXPENSES	1,000.00	83.33	(916.67)	1,394.28	499.98	(894.30)	1,000.00
60580 C/H REPAIRS-IMPROV'MT	0.00	166.67	166.67	3,122.16	1,000.02	(2,122.14)	2,000.00
60585 C/H GROUNDS MISC. EXP	0.00	125.00	125.00	818.97	750.00	(68.97)	1,500.00

Account	Current			Year to Date			Yearly
	Actual	Budget	Variance	Actual	Budget	Variance	Budget
60590 C/H MAINT. CONTRACTS	0.00	1,000.00	1,000.00	784.64	6,000.00	5,215.36	12,000.00
60595 C/H MISC. (TRRV,AD,GUTT,GR)	0.00	83.33	83.33	488.88	499.98	11.10	1,000.00
60610 LEGAL FEES	1,420.00	6,250.00	4,830.00	(8,073.81)	37,500.00	45,573.81	75,000.00
60630 OTHER PROFESSIONAL FE	10,875.00	9,583.33	(1,291.67)	58,125.00	57,499.98	(625.02)	115,000.00
60645 AUDIT FEES	2,652.00	2,083.33	(568.67)	25,258.91	12,499.98	(12,758.93)	25,000.00
60710 GENERAL INSURANCE	75,637.00	77,019.58	1,382.58	453,822.00	462,117.48	8,295.48	924,235.00
60715 AUTO INSURANCE	1,475.00	1,500.00	25.00	8,850.00	9,000.00	150.00	18,000.00
60720 WORKMAN'S COMPENSATION	1,342.00	1,341.83	(0.17)	8,052.00	8,050.98	(1.02)	16,102.00
60750 EMPLOYEE HEALTH INSURANCE	14,996.20	12,083.33	(2,912.87)	90,821.60	72,499.98	(18,321.62)	145,000.00
60751 EMPLOYEE DENTAL INSURANCE	401.27	195.00	(206.27)	2,479.90	1,170.00	(1,309.90)	2,340.00
60752 EMPLOYEE GROUP LIFE INSURANCE	120.15	91.67	(28.48)	929.77	550.02	(379.75)	1,100.00
60753 EMPLOYEE VISION INSURANCE	85.25	50.00	(35.25)	531.59	300.00	(231.59)	600.00
70150 BUS SERVICE EXPENSE	2,781.00	2,916.67	135.67	16,811.25	17,500.02	688.77	35,000.00
70250 LAWN SERVICE EXPENSE	59,595.42	38,187.00	(21,408.42)	192,586.74	190,935.00	(1,651.74)	381,877.00
70350 SNOW REMOVAL EXPENSE	0.00	0.00	0.00	79,959.62	49,875.00	(30,084.62)	66,500.00
70450 EXTERMINATING EXPENSE	10,688.80	5,286.83	(5,401.97)	32,129.30	31,720.98	(408.32)	63,442.00
70520 STREET LIGHTING EXP.	1,927.90	1,666.67	(261.23)	11,831.94	10,000.02	(1,831.92)	20,000.00
70720 REAL ESTATE TAX EXP.	166,263.72	183,333.33	17,069.61	968,955.52	1,099,999.98	131,044.46	2,200,000.00
70750 R/E TAX -SR.& VET DED	71,526.72	0.00	(71,526.72)	72,795.72	0.00	(72,795.72)	0.00
70850 PAYROLL TAX EXPENSE	5,265.06	5,177.08	(87.98)	33,867.17	31,062.48	(2,804.69)	62,125.00
70860 EMPLOYER 401K CONTRB	198.98	250.00	51.02	1,370.78	1,500.00	129.22	3,000.00
70950 RPLCMNT FUND ASSESSMT	50,917.00	22,916.67	(28,000.33)	305,500.00	137,500.02	(167,999.98)	275,000.00
Total	557,956.07	456,224.74	(101,731.33)	2,864,230.64	2,749,036.44	(115,194.20)	5,464,830.00
Net Income	(118,275.13)	(20,910.40)	(97,364.73)	(187,635.65)	(137,150.40)	(50,485.25)	(241,058.00)

Reserve Replacement Budget

6/30/2026

GL	Acct name	BUDGET	YTD Spend
30901	SITEWORK-PAVED SURFACES	89,000.00	9,700.00
30902	SITEWORK-STORMWATER MANAGEMENT		
30903	SITEWORK-ILLUMINATION		
30904	SITEWORK-RETAINING WALL/BULKHEAD		
30905	SITEWORK-IRRIGATION		
30906	SITEWORK-MISCELLANEOUS		
30907	SITEWORK-ADMINISTRATIVE		
30908	SITEWORK-RECREATIONAL AREAS		
30911	STRUCTURES-CLUBHOUSE-EXTERIOR	1,000.00	
30912	STRUCTURES-CLUBHOUSE-INTERIOR	5,000.00	
30913	STRUCTURES-CLUBHOUSE-MECHANICAL	50,000.00	4,955.00
30920	MAINTENANCE-BUILDING EXTERIOR		
30921	MAINTENANCE-BUILDING INTERIOR		
30922	MAINTENANCE-SHED		
30923	MAINTENANCE-SHOP EXTERIOR		
30930	RESIDENTIAL-BUILDING EXTERIORS	130,000.00	20,935.00
30931	RESIDENTIAL-BUILDING INTERIOR	300,000.00	210,222.00
30625	Plumbing & Water Mains	36,000	28,058.00
	2026 Budget Amount	611,000	273,870

Crestwood Village IV

Treasurer's Report

6/30/2026

GL	Acct name	Acct #	6/30/2026
	10116 Operating	x0870	39,304
	10117 Escrow	x1084	75,813
	10130 Santander Oper	x7103	105,678
	10131 Santander Tax	x5941	607,485
	10132 Santander Rep Res	x7812	1,232,632
	10134 Santander MM	x5992	145,151
	10137 Replacement Reserve-Inv -Aspidia		523,005
	TOTAL ALL ACCOUNTS	\$	2,729,068
	Total Income MTD		439,681
	Total Income YTD		2,676,595
	Total Expense MTD		557,956
	Total Expense YTD		2,864,231
	Profit YTD	\$	(187,636)

CRESTWOOD VILLAGE CO-OP FOUR

Run Date: 07/15/2026
Run Time: 11:41 AM

BALANCE SHEET As of: 06/30/2026

Assets

Account #	Account Name	Total
10116	OCEAN FIRST BANK	\$39,303.86
10117	OCEAN FIRST ESCROW AC	\$75,812.56
10130	SANTANDER OPER X7103	\$105,677.55
10131	SANTANDER TAX X5941	\$607,484.91
10132	SANTANDER RES REP X7812	\$1,232,632.07
10134	SANTANDER MM X5992	\$145,151.04
10137	ASPIDA-R/P RESERV ACC	\$523,004.79
10510	A/R MEMBERS MAINT.FEE	\$155,357.04
10520	A/R REPAIR FEES	\$11,216.50
10525	A/R - OTHER	\$50,696.03
10530	A/R MEMBERS ASSESSM'T	\$8,853.00
10540	ALLOWANCE FOR DOUBT ACCTS	(\$76,859.08)
10610	PREPAID INSURANCE	\$247,440.82
10635	PREPAID OTHER	\$16,526.50
10720	IMPROVM'T / DWELLING UNITS	\$7,806,925.28
10730	ROADS, DRIVEWAYS, PKG LOT, CO	\$3,057,936.52
10750	LAND & BUILDING BALNC	\$37,022,651.00
10755	CLUBHOUSE EXPANSION	\$168,300.00
10760	ACCUMUL. DEPRECIATION	(\$40,444,209.00)
10765	CLUBHOUSE IMPROVEMENTS	\$294,695.04
10770	C/H REMODELING FUND	\$79,303.20
10810	EQPMNT & IMPROVEMENTS	\$691,557.36
10820	ACCUMUL. DEPRECIATION	(\$794,569.45)
10870	MAINTENANCE BUILDING	\$56,316.86
10900	POLE BUILDING	\$235,198.82
10950	SHED	\$4,100.00
	TOTAL ASSETS	\$11,320,503.22

Liabilities

Account #	Account Name	Total
20176	EMPLOYEE 401K CONTRB.	\$466.83
20400	PRE-PAID MEMBER MTC. CHARGES	\$126,980.06
20600	ACCOUNTS PAYABLE	(\$42,463.90)
20700	MONEY HELD IN ESCROW	\$104,214.49
25100	DUE FROM RF (OPER)	\$121,017.28
25300	DUE TO OPERATING (RF)	(\$121,017.28)
30110	MEMBER'S EQUITY	\$37,032,651.00
30125	PLANT FUND BALANCE	(\$29,108,607.46)
30150	OPERATING FUND BAL.	\$2,213,066.53
30200	REPLACEMENT FUND BAL.	\$1,420,696.05
30300	REPLCNT FUND ASSESSMT	\$305,500.00
	TOTAL LIABILITIES	\$12,052,503.60

Equity

CRESTWOOD VILLAGE CO-OP FOUR
As of: 06/30/2026

BALANCE SHEET

Account #	Account Name	Total
30427	REVOKE-33 A MOLLY PITCHER BLVD	(\$8,772.10)
30450	3% CAPITAL DEPR. FEE	\$95,456.00
30452	55 A YORKTOWNE PARKWAY	\$29,032.54
30453	157C HUDSON PKWY	(\$32,954.55)
30456	114A Hudson Pky	(\$64,958.51)
30459	137A Hudson	(\$192,523.79)
30462	57A YORKTOWNE PKWY	(\$1,050.00)
30463	19A LEXINGTON DRIVE	(\$16,449.77)
30464	5A BUCKSKIN COURT	(\$20,426.16)
30469	12A Moccasin Drive	(\$16,089.16)
30500	15D MOLLY PITCHER BLVD	(\$41,759.51)
30625	R/F PLUMBING & WATER MAINS	(\$28,057.89)
30901	SITWORK-PAVED SURFACES	(\$9,700.00)
30913	STRUCTURES-CLUBHOUSE-MECHANICAL	(\$4,955.00)
30930	RESIDENTIAL-BUILDING EXTERIORS	(\$20,934.75)
30931	RESIDENTIAL-BUILDING INTERIOR	(\$210,222.08)
	Current Year Net Income/(Loss)	(\$187,635.65)
	TOTAL EQUITY	(\$732,000.38)
	TOTAL LIABILITIES AND EQUITY	\$11,320,503.22



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ads-468

NEW CLUB ALERT

Neighbors...then Friends

This is the place where residents can gather to share their life stories, memories and pictures or just what's currently on their mind. Where talking to your peers becomes a comforting and emotional support group. Where you can not only share and have fun and form friendships, but you can help each other navigate the Senior World with family, health, loss and more.

So join us each Wednesday @ 1:00 – 2:00 in the Betsy Ross room at the Clubhouse for a friendly chat (and much more)!



I've gained some weight, you got that right
Accumulation from all those extra bites
I get mad at myself after all those treats
My clothes are tight and I've got pains in my feet
Tomorrow's the day I start to make the repair
Go back on program and show that I care
My appearance isn't all that bothers me
It's my doctor's voice that's telling me
Eat healthy foods, Lose those extra pounds
So for many more years, you can be around.

- Camille-

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



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CRESTWOOD VILLAGE 4 WEBSITE!

OUR "ONLY" AUTHORIZED & OFFICIAL WEBSITE!

www.crestwoodvillagefour.com

Our website provides:

- ♦ Floor plans of all the CV4 models
- ♦ Forms (Work Order requests that can be submitted online, Modification Forms, Rules & Regulations, By-Laws, etc.)
- ♦ Upcoming Events, Meetings, and Resident Alerts
- ♦ Event Calendar
- ♦ Newsletters
- ♦ Buying/Selling Procedures and Forms
- ♦ Trustee and Staff Information

CV4 FLEA MARKET

Saturday August 1 from 8:00 am to 1:00 pm

Vendors, food, fun

VOLUNTEERS NEEDED FOR BINGO. Please email Donna Golding at donna@crestwoodvillagefour.com

A vibrant graphic for a bingo game. It features several colorful bingo balls (red, orange, yellow, green, blue, purple) with the letters B, I, N, G, O on them. In the background, there are two bingo cards with numbers. The text "WE HAVE PULL TABS!" is in the top right. A box in the bottom left contains the text "FOOD AT 4:00 PM" and "BINGO STARTS AT 6:00 PM". The bottom right text says "EVERY TUESDAY AT VILLAGE FOUR" and "WIN...WIN...WIN!!".

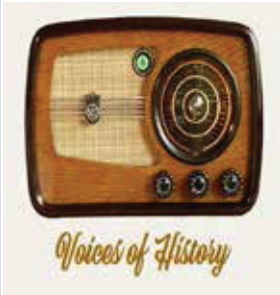
WE HAVE PULL TABS!

FOOD AT 4:00 PM
BINGO STARTS AT 6:00 PM

EVERY TUESDAY AT VILLAGE FOUR
WIN...WIN...WIN!!

GOLDEN AGE OF RADIO SHOW

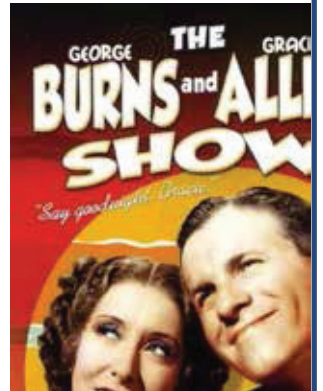
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For 50 years the Golden Age of Radio entertained millions all over the world with radio plays offering Mystery, Drama, Laughter, intrigue, and more.

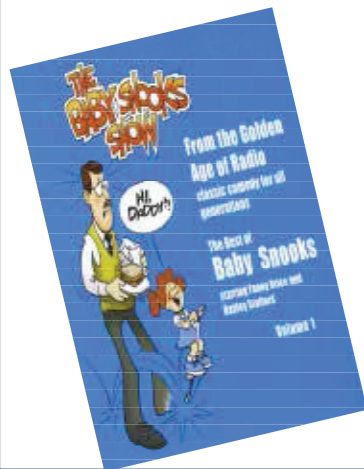
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Every 2nd Tuesday of the month in the
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Moccasin Dr,
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just ask)



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— — —

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AUGUST 2026 EVENTS CALENDAR

SUN	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SAT
						1 CV4 FLEA MARKET 8:00 AM— 1:00 PM
2	3 GARBAGE PICKUP Fit & Trim 8 AM-9 AM Canasta 1 PM Poker 4 PM Cards & Games 6 PM	4 MANCHESTER TWP BULK P/U CV4 Crafters 10 AM-12 PM BINGO Food 4 PM—Game 6 PM We have Pull Tabs!	5 Ceramics 9 AM—1 PM TOPS—10:30 AM Billiards 12:30 PM Neighbors Then Friends group 1—2 PM Shuffleboard—6PM	6 GARBAGE PICKUP Food Pantry 10 AM— 2 PM 7 Card Poker 12 PM— 4 PM (Open to All) Bocce—4 PM	7 Fit & Trim 8 AM—9 AM	8
9	10 GARBAGE PICKUP Fit & Trim 8 AM-9 AM Canasta 1 PM Poker 4 PM Cards & Games 6 PM	11 CV4 Crafters 10 AM-12 PM Old Time Radio Program 1 PM—3 PM Independence Hall—Betsy Ross Room BINGO Food 4 PM—Game 6 PM We have Pull Tabs!	12 Ceramics 9 AM—1 PM TOPS—10:30 AM Billiards 12:30 PM Neighbors Then Friends group 1—2 PM Shuffleboard—6PM	13 GARBAGE PICKUP Food Pantry 10 AM— 2 PM 7 Card Poker 12 PM— 4 PM (Open to All) Bocce—4 PM	14 RECYCLING Fit & Trim 8 AM—9 AM	15

AUGUST 2026 EVENTS CALENDAR

SUN	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SAT
16	17 GARBAGE PICKUP Fit & Trim 8 AM-9 AM Canasta 1 PM Poker 4 PM Cards & Games 6 PM	18 CV4 Crafters 10 AM-12 PM BINGO Food 4 PM—Game 6 PM We have Pull Tabs!	19 Ceramics 9 AM—12 PM TOPS—10:30 AM Billiards 12:30 PM 1 PM—3 PM Neighbors Then Friends group 1—2 PM	20 GARBAGE PICKUP Food Pantry 10 AM— 2 PM 7 Card Poker 12 PM— 4 PM (Open to All) Bocce—4 PM	21 Fit & Trim 8 AM—9 AM	22
23	24 GARBAGE PICKUP Fit & Trim 8 AM-9 AM Canasta 1 PM Poker 4 PM Cards & Games 6 PM	25 CV4 Crafters 10 AM-12 PM BINGO Food 4 PM—Game 6 PM We have Pull Tabs!	26 Ceramics 9 AM—12 PM TOPS—10:30 AM Billiards 12:30 PM 1 PM—3 PM Neighbors Then Friends group 1—2 PM	27 GARBAGE PICKUP Food Pantry 10 AM— 2 PM 7 Card Poker 12 PM— 4 PM (Open to All) Bocce—4 PM	28 RECYCLING Fit & Trim 8 AM—9 AM	29 Village Wide Garage Sale 8am—5pm Rain or Shine
30	31 GARBAGE PICKUP Fit & Trim 8 AM-9 AM Canasta 1 PM Poker 4 PM Cards & Games 6 PM					

AUGUST BUS SCHEDULE

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

CV4 WEEKLY CLUBS/GROUPS

FIT & TRIM - EVERY MON & FRI 8 AM—9AM

Join us for a fun time of Walking, Stretching, and Socializing. Bring your sneakers and have some fun.—ALL ARE WELCOME! For more information call Liz @ 732-575-2814

CV4 CRAFTERS—EVERY TUESDAY FROM 10 AM—12 PM

CV4 Crafters meet to share ideas and knowledge of Hand Crafts. Meetings are on Tuesday morning from 10 to Noon in the Betsy Ross room at Independence Hall, 15E Moccasin Dr. All hand crafters are welcome. I can be reached at sheila5843@gmail.com. It may take me a

CERAMICS CLASS - EVERY WEDNESDAY 9 AM-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.

TOPS - (Take Off Pounds Sensibly) EVERY WEDNESDAY 10:30 AM - 12 PM

Weight loss support group that emphasizes 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. Intro-

SHUFFLEBOARD—EVERY WEDNESDAY @ 6 PM

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

BOCCE—EVERY THURSDAY @ 4:00 PM

Come one, come all to play Bocce Ball! Bocce ballers of all skill levels are welcome you play, novices are especially welcome. Even if you have a problem with commitment, don't fret, some of our members form set teams while others "drop in, drop out" and play with

CARD CLUBS—OPEN TO ALL

MONDAYS—1 PM—CANASTA 4 PM—POKER

THURSDAYS—11 AM—7 CARD POKER



MEDICARE HEALTH INSURANCE

Name/Nombre

JOHN L SMITH

Medicare Number/Número de Medicare

1EG4-TE5-MK72

Entitled to/Con derecho a

PART A

PART B

Coverage starts/Cobertura empieza

03-03-2016

03-03-2016

SEPT 21 - 10 AM MEDICARE IN 2027: BIG CHANGES COMING AGAIN

Educational Medicare Seminar

Medicare can be confusing, but it doesn't have to be! As we face every year, there are major changes expected in 2026 for Medicare supplemental monthly premiums, Part D coverage, and Medicare advantage plan offerings. Understanding these changes and new trends will make sure you do not face unexpected outcomes in 2027 without prior knowledge. To address these changes and all Medicare concerns, we will be hosting an educational seminar and Q&A to explain how the system works, the options available to you, and to answer any and all questions you may have. We will also address Medicare basics if you are turning 65 or retiring. For accommodations of persons with special needs at meetings call 848-226-6897 TTY 711.

RSVP Details Coming Soon

Medicare Educational Seminar

Learn About How It
May Not Be Too
Late To Switch

Understand the
Changes That
Have Happened to
Medicare
Advantage

Get Ahead of
Large Supplement
Premium
Increases

Alleviate The
Confusion

**Crestwood Village IV
15 E Moccasin Dr**

**10-11 AM
Food Will Be
Provided**