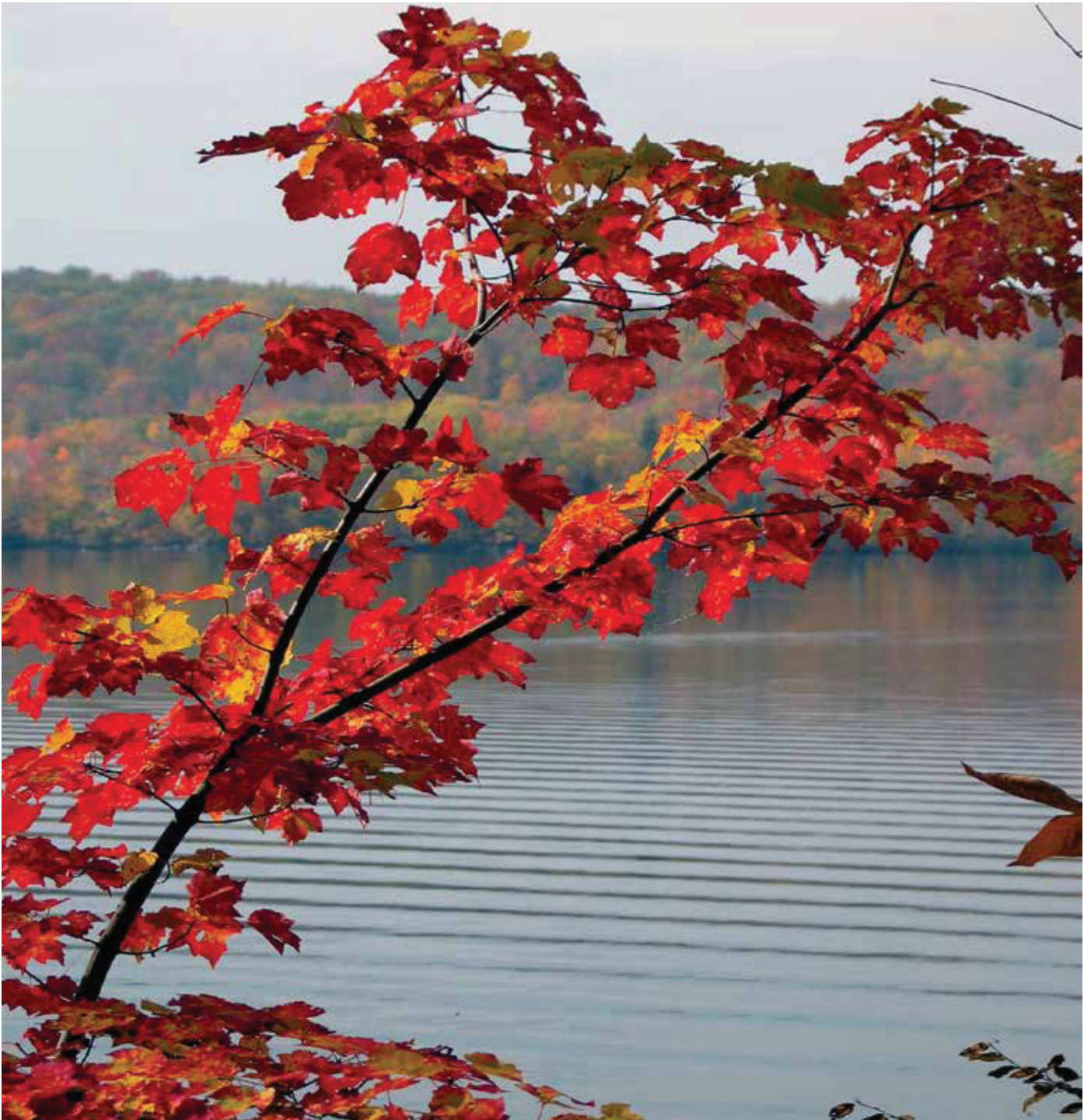


CRESTWOOD VILLAGE

CO-OP FOUR

Phone (732) 350-0230 Fax (732) 350-6930 www.crestwoodvillagefour.com

September 2026





Remembering and reflecting



9.11.2001



NEVER FORGET

- **2,977:** Total people killed in the attacks
- **2,753:** Deaths at the World Trade Center in New York.
- **184:** Deaths at the Pentagon
- **40:** Deaths on United Flight 93 in Shanksville, Pennsylvania
- **343:** New York City firefighters and paramedics lost.
- **71:** Law enforcement officers killed.
- **8:46 AM:** American Flight 11 struck the North Tower of the World Trade Center
- **9:03 AM:** United Flight 175 struck the South Tower.
- **9:37 AM:** American Flight 77 struck the Pentagon.
- **10:03 AM:** United Flight 93 crashed in Pennsylvania.
- **.9:59 AM:** South Tower collapsed **10:28 AM:** North Tower collapsed

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.

2026 BOARD OF TRUSTEE ELECTION DEADLINES

In November, We, the Certificate Holders, must elect three (3) Trustees for a two (2) year term available for the 2027-2029 period. Those whose terms are expiring are:

Donna Golding

Frank Skettini

Vacant

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 11, 2026 to be included in the October newsletter. The last day to submit a resume if a Candidate is interested in running for the Board is October 5, 2026.

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.

2026 TRUSTEE ELECTION TIMELINES

September 1, 2026 - Ballot box in Lobby

September 11, 2026 - Last day to submit resume for inclusion in the October Newsletter

October 5, 2026 - Last day to submit resume (30 days prior to election day of November 5, 2026)

October 15, 2026—Meet the Candidates - Independence Hall - 6:30pm - 7:30pm

November 4, 2026 - Evening Vote - 6pm-8pm

November 5, 2026 - 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."

WARNING FOR OUR RESIDENTS

Recently the office has been made aware of several businesses that are looking to take advantage of residents for work such as window replacements and central air conditioning installs. These are some of the high ticket items in home improvement and can set residents back hundreds or thousands of dollars. These companies come in, give you the quotes and then tell you they will finance it through a loan with "the bank" and they will handle the paperwork. You then get locked in a high interest "loan" with an unknown creditor for terms you had no say in creating and no paperwork to be able to get information on the lender.

If any contractor comes out, even if you requested them and they want to do the work with one of these loans so it's "all paid off", PLEASE do not let them sign you up at that time. Get paperwork or information on the bank. Get a proposal (not a Contract) from the company with clear names and information on the work, costs and payment arrangements. DO NOT SIGN ANYTHING, and you should never pay in full for any work before it is done.

Call a relative or friend and have someone read it over and check it all out before you sign ANY papers. If a contractor tries to rush you and will not agree to give you time to think about it, or won't give you the information you are asking for then they are not worth your time. Do not be bullied into signing away YOUR money to have work done. There are plenty of reputable companies out there who will not do this and will work with you until you are comfortable. Protect yourself and your future monies.

CONSEQUENCES TO FEEDING THE DEER

Sure Bambi is cute, but there are real consequences to feeding the local wildlife that can impact yourself and your neighbors.

DEER TICK ILLNESSES

- **Lyme disease:** Causes fever, headache, fatigue, and a characteristic "bullseye" skin rash.
- **Babesiosis:** A microscopic parasite that infects red blood cells.
- **Powassan virus:** A rare, severe virus that can infect the central nervous system.
- **Anaplasmosis:** A bacterial illness causing flu-like symptoms

HEALTH DANGERS FOR DEER

- **Digestive failure:** A deer's stomach cannot quickly adjust to rich foods like corn or livestock feed. They can starve to death with a full stomach because their gut microbes fail to process it.
- **Toxic shock:** Grains create a massive buildup of acid in the stomach, leading to severe dehydration, organ failure, and death within days.

COMMUNITY & ENVIROMENTAL RISKS

- **Spreading disease:** Artificially gathering animals in one place speeds up the transmission of ticks, parasites, and fatal prions.
- **Loss of natural fear:** Deer lose their fear of humans and roads, leading to more vehicle accidents and aggressive behavior.
- **Attracting predators:** Concentrated groups of deer pull coyotes, bears, and other large predators into neighborhoods.

KIRMS PHOTOGRAPHY

Travel Photography

This month I'd like to talk a little about travel photography. I ran this column a few years ago, but, with COVID restrictions lifting, we're starting to travel again, so I thought it was a good time to run again.

It's great to bring back wonderful images of the trip and a camera that is easy to carry, and takes quality images, is important. Carrying a bulky camera bag or heavy camera will not make your vacation more pleasurable.

Photographing the buildings, scenery, and people is nice, but images that capture mood or culture are the best. It's good to include yourself, family, and friends in some of the images, but photographing the local people in their environment will add culture and flavor. I've included some of my Bermuda images.

If you're familiar with your camera try some shots on aperture priority and shoot at F8 or F11 to add depth and sharpness. Make certain you don't center your subjects and try to fill the frame.

That's it for this month. As always you can send me an email at bill@kirmsphotography.com. Visit my web site at www.kirmsphotography.com if you'd like to see more of my images. Keep shooting and trying to improve your images, but always have fun with your camera.



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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

TICKETS ON SALE @ THE CLUBHOUSE BETSY ROSS ROOM -

WEDNESDAYS 9 - 12

GENERAL LANDSCAPING, INC.

1214 Route 70, Whiting, NJ 08759

732-350-1776

generallandscaping.office@gmail.com

CRESTWOOD VILLAGE 4

FALL 2026 CORE AERATION & OVERSEEDING SPECIAL

General Landscaping, Inc. is offering Crestwood Village 4 residents special discounted pricing for fall core aeration and overseeding.

SERVICE INCLUDES

- Core aeration of the existing lawn
- Overseeding with a premium cool-season grass-seed blend
- Treatment of the established lawn area based on the property category listed below

SPECIAL RESIDENT PRICING

Quads and Duplexes — Up to 3,000 Square Feet

Regular Price: \$325.00

Village 4 Discount: \$100.00

Special Price: \$225.00 plus tax

Standard Single-Family Homes on Larger Parcels

Special Price: \$375.00 plus tax

Oversized Single-Family Properties

Properties will be measured and priced individually on a per-house basis using the **special Crestwood Village 4 discounted pricing rate**.

OPTIONAL ADDITIONAL SERVICES

Starter fertilizer, topsoil, additional seed, soil preparation, grading, and repairs to bare or damaged lawn areas are not included but may be provided at an additional cost upon request.

IMPORTANT SPRINKLER NOTICE

Residents are responsible for clearly locating and marking all sprinkler heads, valve boxes, shallow irrigation lines, invisible fencing, landscape-lighting wires, drainage components, and other privately installed underground items before aeration.

General Landscaping, Inc. will not be responsible for damage to underground components that have not been properly marked.

WATERING AND SEED ESTABLISHMENT

Residents are responsible for properly watering the newly seeded lawn and keeping the soil consistently moist during germination. Results depend on weather, watering, soil conditions, existing turf conditions, homeowner care, insects, disease, wildlife activity, and other conditions outside our control.

No warranty or guarantee is expressed or implied regarding seed germination, coverage, density, color, or successful lawn establishment. Follow-up seeding, additional treatments, fertilizer, and topsoil are not included unless separately requested and approved.

RESERVE YOUR FALL 2026 SERVICE

Call **732-350-1776** to schedule your property.

GIFT BUNDLE WORKSHOP

1 CERAMIC PLATE & 5 BAGS

1:00-3:30pm
FRIDAY
October
9



*instructor Guidance for All
examples for inspiration will be available*

\$35
all supplies included
to complete
5 bags and 1 unglazed plate

LOCATION:

Village 4 Betsy Ross Room; 15 Mocassin Dr; Manchester Twp, NJ 08759

**TO
REGISTER**

**Contact Maddy Dempsey at 609-433-0989
or in Betsy Ross Room on Wednesdays 9am-12pm**

ARTIST: Jennifer Dempsey, The Balanced Brush LLC
609-379-ARTY (2789) | TheBalancedBrush@outlook.com
TheBalancedBrush.com
[Facebook.com/groups/TheBalancedBrush](https://www.facebook.com/groups/TheBalancedBrush)

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UNIQUE PERSONALITY AND CREATE LASTING MEMORIES!

"Curating calm inspired by balance, painted with heart."

CRESTWOOD VILLAGE CO-OP FOUR

INCOME STATEMENT

Start: 07/01/2026 | End: 07/31/2026

Income

Run Date: 08/13/2026
Run Time: 04:26 PM

Account	Current			Year to Date			Yearly
	Actual	Budget	Variance	Actual	Budget	Variance	Budget
40105 Monthly Carrying Charges	413,437.25	419,481.00	(6,043.75)	2,932,020.71	2,936,367.00	(4,346.29)	5,033,772.00
40125 LATE FEE INCOME	(1,417.49)	0.00	(1,417.49)	3,840.51	0.00	3,840.51	0.00
40140 Buy In Fee	2,000.00	0.00	2,000.00	2,000.00	0.00	2,000.00	0.00
40155 REPAIR FEE INCOME	2,498.00	4,166.67	(1,668.67)	27,405.50	29,166.69	(1,761.19)	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	2,485.19	2,000.00	485.19	16,230.20	14,000.00	2,230.20	24,000.00
40241 INT INC ESCRW OCEAN F	2.64	0.00	2.64	8.13	0.00	8.13	0.00
40245 INT INC OCEAN FIRST SWEEP	4,695.95	700.00	3,995.95	7,852.43	4,900.00	2,952.43	8,400.00
40247 RESERVE OPERATING	0.00	200.00	(200.00)	0.00	1,400.00	(1,400.00)	2,400.00
40276 INT INC OCEAN-#1610 TAX	0.00	12.50	(12.50)	0.00	87.50	(87.50)	150.00
40510 ADMIN. FEE INCOME	3,600.00	3,000.00	600.00	17,703.51	21,000.00	(3,296.49)	36,000.00
40530 HALL RENTAL/SR EXPO INCOME	300.00	0.00	300.00	900.00	0.00	900.00	0.00
40536 INCOME FROM PARKING LEASES	595.00	980.00	(385.00)	5,864.34	6,860.00	(995.66)	11,760.00
40545 FLEA MARKET INCOME	0.00	416.67	(416.67)	2,182.27	2,916.69	(734.42)	5,000.00
40546 BINGO INCOME	0.00	625.00	(625.00)	15,000.00	4,375.00	10,625.00	7,500.00
40547 EVENT INCOME	1,750.00	166.67	1,583.33	2,000.00	1,166.69	833.31	2,000.00
40561 SR & VET CHECKS RETURNED	0.00	166.67	(166.67)	2,250.00	1,166.69	1,083.31	2,000.00
40590 MISC. INCOME	33,520.00	635.58	32,884.42	52,374.66	4,449.06	47,925.60	7,627.00
40592 TWP. REIMB. - STR LGHT PR YR	0.00	888.58	(888.58)	0.00	6,220.06	(6,220.06)	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	1,500.00	1,875.00	(375.00)	9,525.00	13,125.00	(3,600.00)	22,500.00
Total	464,966.54	435,314.34	29,652.20	3,141,661.53	3,047,200.38	94,461.15	5,223,772.00

Expense

Account	Current			Year to Date			Yearly
	Actual	Budget	Variance	Actual	Budget	Variance	Budget
60110 MAINTENANCE SALARIES	46,777.52	32,727.08	(14,050.44)	238,351.96	229,089.56	(9,262.40)	392,725.00
60130 TREE REMOVAL EXPENSES	0.00	416.67	416.67	2,665.63	2,916.69	251.06	5,000.00
60140 POWER WASHING/PAINTIN	12,575.32	5,000.00	(7,575.32)	40,640.09	35,000.00	(5,640.09)	60,000.00
60150 MAINTENANCE SUPPLIES	2,051.26	5,166.67	3,115.41	30,384.67	36,166.69	5,782.02	62,000.00
60155 MAINT. EQUIPMENT	159.48	2,500.00	2,340.52	8,589.86	17,500.00	8,910.14	30,000.00
60160 P/U TRUCK MAINTENANCE	619.41	416.67	(202.74)	9,388.38	2,916.69	(6,471.69)	5,000.00
60161 MTC PICKUP TRK REG/LIC	0.00	58.33	58.33	1,638.88	408.31	(1,230.57)	700.00

1 of 3

Account	Current			Year to Date			Yearly
	Actual	Budget	Variance	Actual	Budget	Variance	Budget
FEES							
60165 MAINTENANCE GAS EXP.	1,157.60	833.33	(324.27)	8,446.36	5,833.31	(2,613.05)	10,000.00
60166 REIMBURSABLE WO	(4,238.33)	333.33	4,571.66	(3,427.22)	2,333.31	5,760.53	4,000.00
MATERIALS							
60170 RADIO EXPENSE	188.73	0.00	(188.73)	188.73	0.00	(188.73)	0.00
60176 ELECTRIC - BINGO SIGN	24.12	20.83	(3.29)	156.28	145.81	(10.47)	250.00
60190 PUMP STAT ELECT	14.25	8.33	(5.92)	38.23	58.31	20.08	100.00
WAYNE CT							
60195 MISC. EXPENSE	0.00	125.00	125.00	2,750.53	875.00	(1,875.53)	1,500.00
60196 MAINTENANCE	0.00	300.00	300.00	1,847.33	2,100.00	252.67	3,600.00
UNIFORMS							
60197 VOICE MAIL CELLPHONE	299.07	291.67	(7.40)	2,186.24	2,041.69	(144.55)	3,500.00
60260 GARBAGE TRUCK MAINT.	408.15	166.67	(241.48)	408.15	1,166.69	758.54	2,000.00
60265 GARBAGE GAS EXPENSE	804.43	541.67	(262.76)	5,872.50	3,791.69	(2,080.81)	6,500.00
60270 LANDFILL DUMPING FEES	204.43	183.33	(21.10)	1,414.95	1,283.31	(131.64)	2,200.00
60280 PERMITS/GARB REG/LIC	351.50	208.33	(143.17)	1,536.00	1,458.31	(77.69)	2,500.00
FEES							
60295 GARBAGE MISC. EXPENSE	0.00	16.67	16.67	0.00	116.69	116.69	200.00
60410 OFFICE SALARIES	22,613.00	17,194.67	(5,418.33)	111,201.75	120,362.69	9,160.94	206,336.00
60432 CO-OP	0.00	333.33	333.33	0.00	2,333.31	2,333.31	4,000.00
LUNCHEON/DINNER EX							
60434 OCEAN OPER ACCT BANK	1,004.41	916.67	(87.74)	7,122.05	6,416.69	(705.36)	11,000.00
FEES							
60435 FIDUCIARY FEES	0.00	625.00	625.00	396.24	4,375.00	3,978.76	7,500.00
60440 ADVERTISING	0.00	20.83	20.83	100.00	145.81	45.81	250.00
60450 OFFICE SUPPLIES	1,160.42	1,000.00	(160.42)	1,955.14	7,000.00	5,044.86	12,000.00
60460 COMPUTER SERV. TECH	2,413.00	300.00	(2,113.00)	10,529.45	2,100.00	(8,429.45)	3,600.00
SUPPORT							
60461 COMPUTER/ PROGRAM	622.45	1,375.00	752.55	9,197.06	9,625.00	427.94	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)	3,700.49	4,083.31	382.82	7,000.00
60475 OFFICE INTERNET	506.63	500.00	(6.63)	3,546.91	3,500.00	(46.91)	6,000.00
CONNECTION FEE							
60486 PRINTER MAINT.	654.09	500.00	(154.09)	6,273.11	3,500.00	(2,773.11)	6,000.00
AGREEM							
60494 POSTAGE EXPENSE	0.00	500.00	500.00	2,450.67	3,500.00	1,049.33	6,000.00
60495 OFFICE MISC. EXPENSE	596.03	8.33	(587.70)	7,820.55	58.31	(7,762.24)	100.00
60496 CHRISTMAS BONUS	0.00	416.67	416.67	0.00	2,916.69	2,916.69	5,000.00
60497 ADMIN FEES -	1,619.11	1,250.00	(369.11)	9,182.59	8,750.00	(432.59)	15,000.00
PAYROLL/401K							
60510 CUSTODIAN SALARIES	7,845.00	4,558.17	(3,286.83)	33,620.75	31,907.19	(1,713.56)	54,698.00
60520 CLUBHOUSE ELECTRICITY	3,187.20	2,666.67	(520.53)	24,785.88	18,666.69	(6,119.19)	32,000.00
60530 WATER & SEWER	327.89	416.67	88.78	752.56	2,916.69	2,164.13	5,000.00
60535 CLUBHOUSE OIL	0.00	1,750.00	1,750.00	13,359.06	12,250.00	(1,109.06)	21,000.00
60540 CLUBHOUSE ALARM	332.35	83.33	(249.02)	664.70	583.31	(81.39)	1,000.00
60550 CLUBHOUSE SUPPLIES	1,477.16	500.00	(977.16)	6,504.71	3,500.00	(3,004.71)	6,000.00
60560 CLUBHOUSE EQUIPMENT	0.00	16.67	16.67	958.56	116.69	(841.87)	200.00
60575 CLUB HOUSE COPIER	0.00	4.17	4.17	0.00	29.19	29.19	50.00
EXP-LIBRARY							
60576 EVENT EXPENSES	321.76	83.33	(238.43)	1,716.04	583.31	(1,132.73)	1,000.00
60580 C/H REPAIRS-IMPROV'MT	191.39	166.67	(24.72)	3,313.55	1,166.69	(2,146.86)	2,000.00

Account	Current			Year to Date			Yearly
	Actual	Budget	Variance	Actual	Budget	Variance	Budget
60585 C/H GROUNDS MISC. EXP	0.00	125.00	125.00	818.97	875.00	56.03	1,500.00
60590 C/H MAINT. CONTRACTS	0.00	1,000.00	1,000.00	784.64	7,000.00	6,215.36	12,000.00
60595 C/H MISC. (TRRV,AD,GUTT,GR)	0.00	83.33	83.33	488.88	583.31	94.43	1,000.00
60610 LEGAL FEES	9,622.49	6,250.00	(3,372.49)	1,548.68	43,750.00	42,201.32	75,000.00
60630 OTHER PROFESSIONAL FE	10,815.00	9,583.33	(1,231.67)	68,940.00	67,083.31	(1,856.69)	115,000.00
60645 AUDIT FEES	0.00	2,083.33	2,083.33	25,258.91	14,583.31	(10,675.60)	25,000.00
60710 GENERAL INSURANCE	75,637.00	77,019.58	1,382.58	529,459.00	539,137.06	9,678.06	924,235.00
60715 AUTO INSURANCE	1,475.00	1,500.00	25.00	10,325.00	10,500.00	175.00	18,000.00
60720 WORKMAN'S COMPENSATION	1,342.00	1,341.83	(0.17)	9,394.00	9,392.81	(1.19)	16,102.00
60750 EMPLOYEE HEALTH INSURANCE	15,714.15	12,083.33	(3,630.82)	106,535.75	84,583.31	(21,952.44)	145,000.00
60751 EMPLOYEE DENTAL INSURANCE	401.27	195.00	(206.27)	2,881.17	1,365.00	(1,516.17)	2,340.00
60752 EMPLOYEE GROUP LIFE INSURANCE	120.15	91.67	(28.48)	1,049.92	641.69	(408.23)	1,100.00
60753 EMPLOYEE VISION INSURANCE	85.25	50.00	(35.25)	616.84	350.00	(266.84)	600.00
70150 BUS SERVICE EXPENSE	2,864.50	2,916.67	52.17	19,675.75	20,416.69	740.94	35,000.00
70250 LAWN SERVICE EXPENSE	61,621.30	38,187.00	(23,434.30)	254,208.04	229,122.00	(25,086.04)	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	6,647.64	5,286.83	(1,360.81)	38,776.94	37,007.81	(1,769.13)	63,442.00
70520 STREET LIGHTING EXP.	1,922.33	1,666.67	(255.66)	13,754.27	11,666.69	(2,087.58)	20,000.00
70720 REAL ESTATE TAX EXP.	160,538.00	183,333.33	22,795.33	1,129,493.52	1,283,333.31	153,839.79	2,200,000.00
70750 R/E TAX -SR.& VET DED	1,250.00	0.00	(1,250.00)	74,045.72	0.00	(74,045.72)	0.00
70850 PAYROLL TAX EXPENSE	8,271.22	5,177.08	(3,094.14)	42,138.39	36,239.56	(5,898.83)	62,125.00
70860 EMPLOYER 401K CONTRB	295.84	250.00	(45.84)	1,666.62	1,750.00	83.38	3,000.00
70950 RPLCMNT FUND ASSESSMT	50,917.00	22,916.67	(28,000.33)	356,417.00	160,416.69	(196,000.31)	275,000.00
90500 PROV. FED. INC. TAXES	2,042.78	0.00	(2,042.78)	2,042.78	0.00	(2,042.78)	0.00
Total	518,469.41	456,224.74	(62,244.67)	3,382,800.05	3,205,261.18	(177,538.87)	5,464,830.00
Net Income	(53,502.87)	(20,910.40)	(32,592.47)	(241,138.52)	(158,060.80)	(83,077.72)	(241,058.00)

GENERAL ASSOCIATION MEETING NOTICE

THURSDAY SEPTEMBER 3RD

6:00 PM IN INDEPENDENCE HALL

TOPIC—GENERAL DISCUSSION ON 2027 BUDGET ITEMS

3 of 3

Reserve Replacement Budget**7/31/2026**

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	41,681.75
	30931 RESIDENTIAL-BUILDING INTERIOR	300,000.00	258,731.56
	30625 Plumbing & Water Mains	36,000	28,058.00
	2026 Budget Amount	611,000	343,126

Crestwood Village IV**Treasurer's Report****7/31/2026**

GL	Acct name	Acct #	7/31/2026
	10116 Operating	x0870	22,860
	10117 Escrow	x1084	75,815
	10130 Santander Oper	x7103	(3,057)
	10131 Santander Tax	x5941	805,842
	10132 Santander Rep Res	x7812	1,280,125
	10134 Santander MM	x5992	145,163
	10137 Replacement Reserve-Inv -Aspidia		525,490
	TOTAL ALL ACCOUNTS		\$ 2,852,238
	Total Income MTD		\$ 464,967
	Total Income YTD		\$ 3,141,662
	Total Expense MTD		\$ 518,469
	Total Expense YTD		\$ 3,382,800
	Profit YTD		\$ (241,138)

CRESTWOOD VILLAGE CO-OP FOUR

Run Date: 08/13/2026

Run Time: 04:25 PM

BALANCE SHEET

As of: 07/31/2026

Assets

Account #	Account Name	Total
10116	OCEAN FIRST BANK	\$22,860.04
10117	OCEAN FIRST ESCROW AC	\$75,815.20
10130	SANTANDER OPER X7103	(\$3,057.03)
10131	SANTANDER TAX X5941	\$805,842.08
10132	SANTANDER RES REP X7812	\$1,280,124.52
10134	SANTANDER MM X5992	\$145,163.37
10137	ASPIDA-R/P RESERV ACC	\$525,489.98
10510	A/R MEMBERS MAINT.FEE	\$152,957.81
10520	A/R REPAIR FEES	\$9,066.50
10525	A/R - OTHER	\$93,444.82
10530	A/R MEMBERS ASSESSM'T	\$9,798.00
10540	ALLOWANCE FOR DOUBT ACCTS	(\$76,859.08)
10610	PREPAID INSURANCE	\$171,979.87
10635	PREPAID OTHER	(\$105,101.33)
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	<u>\$11,285,730.38</u>

Liabilities

Account #	Account Name	Total
20176	EMPLOYEE 401K CONTRB.	\$466.83
20400	PRE-PAID MEMBER MTC. CHARGES	\$124,630.11
20600	ACCOUNTS PAYABLE	\$17,527.31
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	\$356,417.00
	TOTAL LIABILITIES	<u>\$12,161,061.86</u>

Account #	Account Name	Equity	Total
30427	REVOKE-33 A MOLLY PITCHER BLVD		(\$8,772.10)
30450	3% CAPITAL DEPR. FEE		\$118,400.00
30452	55 A YORKTOWNE PARKWAY		\$29,032.54
30453	157C HUDSON PKWY		(\$32,954.55)
30456	114A Hudson Pky		(\$64,958.51)
30457	16A Moccasin Drive		(\$23,924.45)
30459	137A Hudson		(\$192,523.79)
30462	57A YORKTOWNE PKWY		(\$1,050.00)
30463	19A LEXINGTON DRIVE		(\$16,570.11)
30464	5A BUCKSKIN COURT		(\$34,497.14)
30465	11B Mohican		(\$5,206.66)
30469	12A Moccasin Drive		(\$16,185.82)
30500	15D MOLLY PITCHER BLVD		(\$41,856.17)
30625	R/F PLUMBING & WATER MAINS		(\$28,057.89)
30901	SITEWORK-PAVED SURFACES		(\$9,700.00)
30913	STRUCTURES-CLUBHOUSE-MECHANICAL		(\$4,955.00)
30930	RESIDENTIAL-BUILDING EXTERIORS		(\$41,681.75)
30931	RESIDENTIAL-BUILDING INTERIOR		(\$258,731.56)
	Current Year Net Income/(Loss)		(\$241,138.52)
	TOTAL EQUITY		(\$875,331.48)
	TOTAL LIABILITIES AND EQUITY		\$11,285,730.38

EFFECTIVE MAY 1, 2026 - THE BOARD OF TRUSTEES IMPLEMENTED 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.

GENERAL ASSOCIATION MEETING NOTICE

THURSDAY SEPTEMBER 3RD

6:00 PM IN INDEPENDENCE HALL

TOPIC—GENERAL DISCUSSION ON 2027 BUDGET ITEMS



ENJOY GETTING AND READING THE NEWSLETTER EVERY MONTH?

YOU CAN VOLUNTEER TO HELP OUT WITH DELIVERING THE NEWSLETTER. IT'S 1 DAY A MONTH AND THERE ARE MANY ROUTES AVAILABLE.

IF INTERESTED PLEASE REACH OUT TO DENNY COSTELLO @ 678-873-9726 OR CALL THE CLUBHOUSE.

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We service Central and South Jersey
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Garage Door Masters LLC

garagedoormastersllc.com
garagedoormastersllc@gmail.com

NJ License #13VH07144300

Call or Text: 732-870-7313

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Full Property Cleanouts

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We Take Everything

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Receive \$25.00 Off when you mention this ad

VOLUNTEERS NEEDED FOR BINGO.

Please email Donna Golding at donna@crestwoodvillagefour.com

WE HAVE PULL TABS!

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

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



**BATH
FITTER®**

Bath Fitter does showers? **YES WE DO!**

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.

OUR ADVANTAGES



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Installations¹



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Maintenance Free



Seamless Wall For
a Watertight Fit



Lifetime
Warranty²

SAVE
UP TO
10%*

on a complete Bath Fitter system.



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DEAL DETAILS

— & —
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NO MONEY DOWN
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Book your **FREE** design
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ads-468

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Neighbors...then Friends

SHARE

- YOUR THOUGHTS
- YOUR FEELINGS
- YOUR OPINIONS
- YOUR HAPPINESS
- YOUR PROBLEMS
- YOUR MEMORIES



AND OUR FRIENDSHIP!!!!

EVERY WEDNESDAY 1PM—2PM BETSY ROSS ROOM—INDEPENDENCE HALL

CV4 FLEA MARKET

Saturday September 5th from 8:00 am to 1:00 pm

Lots of vendors, food served

**New vendors added: Homemade Sourdough Bread, Batteries
for key fobs, garage door openers, etc.**

Plus as always, Sandy's famous crumb cakes

T.O.P.S.

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.



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

SEPTEMBER BUS SCHEDULE

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

SEPTEMBER 2026 EVENTS CALENDAR

MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SAT
	1 CV4 Crafters 10 AM-12 PM BINGO Food 4 PM—Game 6 PM We have Pull Tabs!	2 CV4 BRUSH PICK UP Ceramics 9 AM—1 PM TOPS—10:30 AM Billiards 12:30 PM Neighbors, Then Friends Group 1 PM—2 PM Shuffleboard—6PM	3 GARBAGE PICKUP Food Pantry 10 AM— 2 PM 7 Card Poker 12 PM— 4 PM (Open to All) Bocce—4 PM RESIDENT'S MTG—6PM INDEPENDENCE HALL	4 Fit & Trim 8 AM—9 AM	5 CV4 FLEA MARKET 8:00 AM—1:00 PM
7 OFFICE CLOSED LABOR DAY	8 GARBAGE PICKUP 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	9 Ceramics 9 AM—1 PM TOPS—10:30 AM Billiards 12:30 PM Neighbors, Then Friends Group 1 PM—2 PM Shuffleboard—6PM	10 GARBAGE PICKUP Food Pantry 10 AM— 2 PM 7 Card Poker 12 PM— 4 PM (Open to All) Bocce—4 PM	11 RECYCLING Fit & Trim 8 AM—9 AM	12
14 GARBAGE PICKUP Fit & Trim 8 AM-9 AM Canasta 1 PM Poker 4 PM Cards & Games 6 PM	15 CV4 Crafters 10 AM-12 PM BINGO Food 4 PM—Game 6 PM We have Pull Tabs!	16 Ceramics 9 AM—1 PM TOPS—10:30 AM Billiards 12:30 PM Neighbors, Then Friends Group 1 PM—2 PM Shuffleboard—6PM	17 GARBAGE PICKUP Food Pantry 10 AM— 2 PM 7 Card Poker 12 PM— 4 PM (Open to All) Bocce—4 PM	18 Fit & Trim 8 AM—9 AM	19

SEPTEMBER 2026 EVENTS CALENDAR

MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
21 GARBAGE PICKUP Fit & Trim 8 AM-9 AM MEDICARE SEMINAR 10 AM— INDEPENDENCE HALL Canasta 1 PM Poker 4 PM Cards & Games 6 PM	22 CV4 Crafters 10 AM-12 PM BINGO Food 4 PM—Game 6 PM We have Pull Tabs!	23 Ceramics 9 AM—1 PM TOPS—10:30 AM Billiards 12:30 PM Neighbors, Then Friends Group 1 PM—2 PM Shuffleboard—6PM	24 GARBAGE PICKUP Food Pantry 10 AM— 2 PM 7 Card Poker 12 PM— 4 PM (Open to All) Bocce—4 PM	25 RECYCLING Fit & Trim 8 AM—9 AM	26 Village Wide Garage Sale 8 AM—5 PM Rain or Shine
28 GARBAGE PICKUP Fit & Trim 8 AM-9 AM Canasta 1 PM Poker 4 PM Cards & Games 6 PM	29 CV4 Crafters 10 AM-12 PM BINGO Food 4 PM—Game 6 PM We have Pull Tabs!	30 Ceramics 9 AM—1 PM TOPS—10:30 AM Billiards 12:30 PM Neighbors, Then Friends Group 1 PM—2 PM Shuffleboard—6PM			

Ocean County Health Department

Live Healthy Ocean County!



**Free Health Screenings
Crestwood Village IV
October 23rd
10am-1pm**

**Flu Shots Will Be
Available From
10am-1pm. Please
Bring Your ID and
Insurance Card to
Receive Your Flu
Shot.**

Free Health Screenings

10am-1pm

Blood Pressure

Glucose

Full Lipids

A1c%

Heart Rate

Pulse Ox

For more information contact:

Matt Holland, MS, RDN

732-341-9700 ext. 7235

mholland@oceancountyhealth.gov



**Ocean County
Health Department**



Public Health



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