

CRESTWOOD VILLAGE

CO-OP FOUR

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

www.crestwoodvillagefour.com

October 2026



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. **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."

RESUME

ARNOLD HASHTANI

Candidate for Board of Trustees
Crestwood Village Co-Op Four • Whiting, New Jersey

PROFESSIONAL EXPERIENCE

New Jersey Turnpike Authority — Building Maintenance Department
Northern Division Foreman | 31 Years of Service
Retired after 31 years with the New Jersey Turnpike Authority, including serving as Northern Division Foreman.
Developed extensive experience overseeing building maintenance, working with contractors, purchasing materials, and addressing a wide range of mechanical, electrical, plumbing, and structural needs.

RELEVANT EXPERIENCE & SKILLS

HVAC: Extensive experience with heating, ventilation, and air-conditioning systems.
Electrical: Knowledge of electrical systems, maintenance, and repairs.
Plumbing: Experience addressing plumbing repairs and maintenance.
Welding: Skilled in welding and related maintenance work.
Carpentry: Hands-on carpentry and building maintenance experience.
Roadway & Grounds Work: Experience overseeing roadway-related maintenance.
Material Purchasing: Experience sourcing and purchasing materials and supplies.
Contractor Management: More than 30 years of experience working with and overseeing contractors.
Project & Maintenance Oversight: Ability to assess maintenance needs and determine appropriate work and resources.
Contracts: Knowledge of contracts, contractors, and maintenance-related projects.

RELEVANCE TO THE BOARD OF TRUSTEES

My professional experience would be particularly valuable when reviewing Reserve Study recommendations, capital projects: building maintenance, and contractor work. I bring more than 30 years of experience dealing with contractors and projects involving HVAC, plumbing, electrical systems, carpentry, and other building-related work. I can also provide a practical perspective when evaluating units requiring repairs or corrective work, helping determine what needs to be addressed and what work may be necessary.

COMMITMENT TO CRESTWOOD VILLAGE

Having lived in Crestwood Village Co-Op Four for 14 years, have a strong personal investment in the community and its future.

I believe our community deserves a Board that is forward-thinking, practical, transparent, and focused on getting things done. I would bring a fresh perspective, extensive professional experience, and a strong commitment to maintaining and improving our community.

I have tremendous respect for my fellow residents and am confident that, by working together, we can create an even better environment for everyone who calls Crestwood Village home.

RESUME

JO-ANN McKEON

49-A Independence Parkway

As a 13-year resident and past 5-year trustee, I have had the pleasure of serving at Crestwood Village Co-op Four on all seats; Trustee at Large, Secretary, Treasurer, Vice President, and President. This experience, along with 20+ years as a Corporate Meeting & Event Planner prepared me for what is needed to keep our village moving forward by relying on organizational skills, contract negotiating expertise, overall management, plus the ability to work through just about any obstacle presented.

Some accomplishments while serving on your Board of Trustees included:

- **COVID-19 Pandemic Leadership:** While Covid19 shut down other villages, it challenged us to mobilize Village Four to think outside the box of normal as we all knew it. Maintaining a positive, take-charge attitude throughout the pandemic allowed V4 to continue functioning. I suggested, planned, and executed reduced staff hours while encouraging remote work opportunities for those who preferred to work from home, organized the first outdoor open meeting to satisfy our biannual membership meeting by-law requirement, addressed residents' immediate concerns, researched NJ Executive Orders to ensure CV4's safety compliance in the Clubhouse, organized successful monthly outdoor flea markets, and worked with club organizers to bring back many other activities. One such special event was our two-of-a-kind Tailgate Dance Parties that had over 125 people dancing into the night during the summer of 2021. *Many thanks to the entire staff and Board of Trustees who worked together and gave it all they had to keep our village open, healthy, and happy during this unprecedented time.
- **Village Operations:** A proven track record of following our By-Laws and not overspending one dime of our money. Reviewed vendor contracts, met with contractors to discuss financial & service inconsistencies and liabilities, renegotiated contract clauses and payment schedules, reorganized office staffing to allow for better employee successes, suggested and executed replacing old office computers with less expensive laptops, configured each and repurposed the old equipment to create an Internet Café, worked closely with our bookkeeper and village attorney to keep our aged accounts one of the lowest in all of the Crestwood Villages, started a Request for Proposal process by creating a standard template document to be sent to at least 3 vendors as per the by-laws, as well as address day-to-day resident concerns and issues. Recognized and met the need for 2 receptionists in the front office to better accommodate resident requests and to keep the window open all day without lunch shutdowns.
- **Village Activities:** Planned and organized quarterly employee & trustee Town Halls, New Residents Socials, CV4's first Veteran's Day celebration with over 100 veterans in attendance, Tailgate Dance Parties, Bonfire BBQ with tractor rides, CV4 Car & Bike Show, Wednesday Food Trucks, Volunteer's Thank You Lunch, Christmas Caroling & Strolling, Selling CV4 101 Working Lunch Seminar for Realtors and more.
- **Miscellaneous Items:**
 - Successfully terminated a third-party management contract without penalties that could have resulted in a devastating financial outcome to our village
 - Captured and corrected a major discrepancy in the 2021 audit report that erroneously showed a negative year ending balance of (\$129K) that was actually +\$349K, thus showing an incorrect net loss for the year
 - Negotiated 2022 lawn maintenance, painting, and roofing vendors to hold 2020 pricing with no contracts, thus saving CV4 from 2 years of annual increases
 - Redesigned our monthly newsletter to include complete monthly financials rather than just bank balances for better transparency of the inner workings of the Board

Of note: every action taken during my 3 terms as president was done with full board discussions and corresponding votes via a clear priority of the financial responsibilities given to us, as well as always protecting the integrity of our By-Laws

If re-elected, I will continue to remain focused on these two main objectives while working with a new team of trustees to help turn future challenges into future successes for all residents here at Crestwood Village Co-op Four.

Please allow me the opportunity this November to help responsibly manage our village finances and ensure our By-laws are not being ignored. Thank you!

RESUME

Cheryl Ruymen

9 Musket Lane

Living in Crestwood Village 4 since Oct. 2024

Education – Fairleigh Dickinson University BS Accounting with electives in Finance and Economics.

Business Experience

Controller Positions:

Permalith Plastics - Pennsauken NJ - 24 years

Executive Imaging - Cherry Hill NJ - 10 years

Silver & Gold Trading - Gibbsboro, NJ - 3 years (Business sold)

I have been a volunteer girls' soccer coach and a member of the PTA.

I have vast knowledge of accounting practices and procedures, controlling costs, budgeting and working successfully with others, which is necessary in our village. If I am elected to the Board I will apply my knowledge to CV4 always for the betterment of the entire community.

TRUSTEE RESUME FOR 2026 ELECTION

FRANK SKETTINI

Objective as Crestwood Village 4 Trustee 2027 - 2029: to make Crestwood Village Four a superior 55+ community for all members through fair and balanced rules and regulations enforcement, fiscal conservatism, and productive, collegial interactions with fellow trustees.

Evidence of personal commitment both to Crestwood Village Four & to the greater Whiting community:

Village Four resident since May 2014

Active Trustee: 2020 – present

Advisory Board participant: 2017 – 2020

Village Four Election Committee: 2 election cycles

Recreational Bocce group “coordinator”: 2021 - present

Toms River YMCA volunteer: 2016 – 2020

St. Elizabeth Ann Seton Church volunteer: 2016 – present

Relevant Background:

Shareholder/ multi-term trustee at Barry Gardens Co-op 1998 - 2012

Relevant Employment Background:

Becton Dickinson & Company, Franklin Lakes NJ - Supply Chain Logistics organization, e-Commerce dept. Supported project managers during IT upgrades from AS400 platform to SAP Enterprise Resource Planner system. Worked to implement complex global data migrations as team member.

Westinghouse/Micarta, East Rutherford NJ - purchasing/expediting orders for custom counter laminate. Negotiate best pricing and payment terms among competing suppliers.

Bogen Communications, Inc., Paramus and Wanaque NJ - purchasing agent for commercial custom sound equipment.

RESUME

Vincent V. Scaringello

8B Moccasin Drive (Resident since March 2017)

Professional Background & Benefit to the Board

With 35 years of professional experience spanning the chemical and pharmaceutical industries, and 6 years in the financial services industry, I bring proven leadership, strict attention to detail, and a strong regulatory compliance background.

H&R Block — Office Manager (2011—2016): Directed day-to-day office operations.

Pharmaceutical & Chemical Industry Experience (35 Years, 1974-2009)

Consultant: Consultant to Pfizer and Johnson & Johnson from 2002 to 2009, installing and maintaining computer systems for lab management and lab equipment.

Quality Operations Lab Supervisor (Pfizer, 1986—2002): Promoted twice during tenure (from Senior Lab Analyst to Staff Chemist, then to Lab Supervisor) and successfully supervised over 30 employees.

Quality Assurance Lab Supervisor (Givaudan, 1978-1983): Promoted from lab technician to supervisor, responsible for evaluating product quality.

Additional Industry Experience: Worked for other organizations, including Fleming, Joffe and Jentra LTD, A. Gross & Co., and Public Service of Colorado.

Education

Bachelor of Science in Chemistry — Fairleigh Dickinson University, Teaneck, NJ

Goals for the Board of Trustees

If elected, I am committed to working collaboratively for the betterment of the entire community with the following key objectives:

Community Insight & Feedback: Enhance communication between residents and leadership by ensuring draft revisions of rules, regulations, or bylaws are shared with members for feedback before final Board of Trustees approval.

Openness and Visibility: Advocate for open governance, supporting open Board meetings and financial information access that I also believe New Jersey state laws governing CO-OP operations require.

Fair Enforcement & Support: Prioritize education, assistance, and clear warnings before considering threats of fines. Foster a positive, peaceful community culture where we "be nice, attack problems not people," focusing on solving issues and preventing them from recurring.

RESUME

ANTHONY TINE

166A HUDSON PKWY

3 YEAR RESIDENT

EXPERIENCE

AVIS INC.

MANAGED EMPLOYEES AND STATIONS

SHIFT MANAGER JFK AIRPORT, JAMAICA NY

AGENCY MANAGER MT VERNON, NY & 5 NJ AGENCIES

AIRPORT MANAGER WESTCHESTER COUNTY AIRPORT NY

ALBERT EINSTEIN COLLEGE OF MEDICINE, BRONX

HELEN T. ARRIGONI TECHNOLOGY NY CENTER, NEW ROCHELLE, NY

MANAGED 1199 UNION EMPLOYEES, DEPT. BUDGET

MANAGED TECHNOLOGY LIBRARY

MAILROOM SUPERVISOR

ASSISTED UNDERGRAD & GRAD STUDENTS WITH RESEARCH

ADMINISTRATIVE SUPERVISOR

LIBRARY SUPERVISOR

BRICK POLICE DEPT.

CROSSING GUARD

EDUCATION

IONA COLLEGE, NEW ROCHELLE, NY

BACHELOR OF ARTS, CRIMINAL JUSTICE

MASTER OF SCIENCE, CRIMINAL JUSTICE

PSYCHOLOGY, BEHAVIORAL SCIENCE, RISK MANAGEMENT, LAW

BENEFIT OF EXPERIENCE AS TRUSTEE

MY STRONG MANAGEMENT AND RESEARCH SKILLS WILL ENABLE ME TO ENTER INTO CONTRACTS AND HELP THE VILLAGE RUN EFFICIENTLY AND SAFELY. I'VE BEEN STUDYING THE OPERATION OF THE VILLAGE FOR 3 YEARS AND HAVE SPOKEN TO MANY RESIDENTS ABOUT HOW THEY FEEL ABOUT LIVING HERE. I HAVE MANY SUGGESTIONS THAT WILL HELP CRESTWOOD 4 BE A MORE POSITIVE PLACE TO LIVE.

MEDICARE - AEP 2027

October 15 - December 7

Jo Gallo, Medicare Broker

Let's Make Medicare Personal Again!

Every year, Medicare Advantage and Part D drug plans' premiums, benefits, provider networks, drug coverage and out-of-pocket costs change leaving us questioning:

- Are my doctors still in the plan?
- Are my prescriptions covered? Costs?
- Will my co-pays, co-insurance and out-of-pocket costs be affordable?

Will I need more insurance?

No pressure. No rushing. No trying to fit you into a plan. Jo represents over 20 Carriers with over 50 plans available in Ocean County.

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ads-468

CRESTWOOD VILLAGE CO-OP FOUR

RunRunDate:Time:09/17/202602:15 PM

BALANCE SHEET

As of: 08/31/2026

Assets

Account #	Account Name	Total
10116	OCEAN FIRST BANK	\$5,728.80
10117	OCEAN FIRST ESCROW AC	\$57,817.90
10130	SANTANDER OPER X7103	\$295,576.19
10131	SANTANDER TAX X5941	\$297,760.71
10132	SANTANDER RES REP X7812	\$1,251,972.91
10133	SANTANDER ESCROW X5314	\$18,000.00
10134	SANTANDER MM X5992	\$145,175.70
10137	ASPIDA-R/P RESERV ACC	\$527,906.22
10510	A/R MEMBERS MAINT.FEE	\$128,343.06
10520	A/R REPAIR FEES	\$8,259.50
10525	A/R - OTHER	\$90,941.85
10530	A/R MEMBERS ASSESSM'T	\$9,738.00
10540	ALLOWANCES FOR DOUBT ACCTS	(\$76,859.08)
10610	PREPAID INSURANCE	\$96,218.92
10635	PREPAID OTHER	\$228,887.67
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	\$11,263,673.98

Liabilities

Account #	Account Name	Total
20176	EMPLOYEE 401K CONTRB.	\$466.83
20400	PRE-PAID MEMBER MTC. CHARGES	\$106,235.11
20600	ACCOUNTS PAYABLE	\$6,645.88
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		\$12,131,785.43

Equity

Account #	Account Name	Total
30427	REVOKE – 33A MOLLY PITCHER BLVD	(\$8,772.10)
30450	3% CAPITAL DEPR. FEE	\$126,842.00
30452	55 A YORKTOWNE PARKWAY	\$29,017.54
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	(\$16,653.25)
30464	5A BUCKSKIN COURT	\$52,260.93
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)
30920	MAINTENANCE-BUILDING EXTERIOR	(\$1,082.94)
30930	RESIDENTIAL-BUILDING EXTERIORS	(\$65,360.28)
30931	RESIDENTIAL-BUILDING INTERIOR	(\$274,254.06)
	Current Year Net Income/(Loss)	(\$288,736.45)
TOTAL EQUITY		(\$868,111.45)
TOTAL LIABILITIES AND EQUITY		\$11,263,673.98

CRESTWOOD VILLAGE CO-OP FOUR
INCOME STATEMENT
Start: 08/01/2026 | End: 08/31/2026
Income

Run Date: 09/17/2026
Run Time: 02:16 PM

Account	Current			Year to Date			Yearly	
	Actual	Budget	Variance	Actual	Budget	Variance	Budget	
40105 Monthly Carrying Charges	415,198.65	419,481.00	(4,282.35)	3,347,219.36	3,355,848.00	(8,628.64)	5,033,772.00	
40125 LATE FEE INCOME	(1,951.00)	0.00	(1,951.00)	1,889.51	0.00	1,889.51	0.00	
40140 Buy In Fee	3,000.00	0.00	3,000.00	5,000.00	0.00	5,000.00	0.00	
40155 REPAIR FEE INCOME	1,208.00	4,166.67	(2,958.67)	28,613.50	33,333.36	(4,719.86)	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	2,416.24	2,000.00	416.24	18,646.44	16,000.00	2,646.44	24,000.00	
40241 INT INC ESCRW OCEAN F	2.70	0.00	2.70	10.83	0.00	10.83	0.00	
40245 INT INC OCEAN FIRST SWEEP	3,519.11	700.00	2,819.11	11,371.54	5,600.00	5,771.54	8,400.00	
40247 RESERVE OPERATING	0.00	200.00	(200.00)	0.00	1,600.00	(1,600.00)	2,400.00	
40276 INT INC OCEAN-#1610 TAX	0.00	12.50	(12.50)	0.00	100.00	(100.00)	150.00	
40510 ADMIN. FEE INCOME	3,400.00	3,000.00	400.00	21,103.51	24,000.00	(2,896.49)	36,000.00	
40530 HALL RENTAL/SR EXPO INCOME	0.00	0.00	0.00	900.00	0.00	900.00	0.00	
40536 INCOME FROM PARKING LEASES	630.00	980.00	(350.00)	6,494.34	7,840.00	(1,345.66)	11,760.00	
40545 FLEA MARKET INCOME	950.00	416.67	533.33	3,132.27	3,333.36	(201.09)	5,000.00	
40546 BINGO INCOME	0.00	625.00	(625.00)	15,000.00	5,000.00	10,000.00	7,500.00	
40547 EVENT INCOME	0.00	166.67	(166.67)	2,000.00	1,333.36	666.64	2,000.00	
40561 SR & VET CHECKS RETURNED	0.00	166.67	(166.67)	2,250.00	1,333.36	916.64	2,000.00	
40590 MISC. INCOME	4,125.00	635.58	3,489.42	56,499.66	5,084.64	51,415.02	7,627.00	
40592 TWP. REIMB. - STR LGHT PR YR	0.00	888.58	(888.58)	0.00	7,108.64	(7,108.64)	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	2,850.00	1,875.00	975.00	12,375.00	15,000.00	(2,625.00)	22,500.00	
Total	435,348.70	435,314.34	34.36	3,577,010.23	3,482,514.72	94,495.51	5,223,772.00	

Expense

Account	Current			Year to Date			Yearly	
	Actual	Budget	Variance	Actual	Budget	Variance	Budget	
60110 MAINTENANCE SALARIES	30,110.82	32,727.08	2,616.26	268,462.78	261,816.64	(6,646.14)	392,725.00	
60130 TREE REMOVAL EXPENSES	1,079.34	416.67	(662.67)	3,744.97	3,333.36	(411.61)	5,000.00	
60140 POWER WASHING/PAINTIN	6,032.84	5,000.00	(1,032.84)	46,672.93	40,000.00	(6,672.93)	60,000.00	
60150 MAINTENANCE SUPPLIES	7,048.24	5,166.67	(1,881.57)	37,432.91	41,333.36	3,900.45	62,000.00	
60155 MAINT. EQUIPMENT	1,127.53	2,500.00	1,372.47	9,717.39	20,000.00	10,282.61	30,000.00	
60160 P/U TRUCK MAINTENANCE	0.00	416.67	416.67	9,388.38	3,333.36	(6,055.02)	5,000.00	
60161 MTC PICKUP TRK REG/LIC	0.00	58.33	58.33	1,638.88	466.64	(1,172.24)	700.00	
60165 MAINTENANCE GAS EXP.	1,183.45	833.33	(350.12)	9,629.81	6,666.64	(2,963.17)	10,000.00	
60166 REIMBURSABLE WO MATERIALS	0.00	333.33	333.33	(3,427.22)	2,666.64	6,093.86	4,000.00	
60170 RADIO EXPENSE	0.00	0.00	0.00	188.73	0.00	(188.73)	0.00	
60176 ELECTRIC - BINGO SIGN	22.33	20.83	(1.50)	178.61	166.64	(11.97)	250.00	
60190 PUMP STAT ELECT WAYNE CT	0.00	8.33	8.33	38.23	66.64	28.41	100.00	
60192 Water Main Repairs	6,975.50	0.00	(6,975.50)	6,975.50	0.00	(6,975.50)	0.00	
60195 MISC. EXPENSE	45,716.00	125.00	(45,591.00)	48,466.53	1,000.00	(47,466.53)	1,500.00	
60196 MAINTENANCE UNIFORMS	0.00	300.00	300.00	1,847.33	2,400.00	552.67	3,600.00	
60197 VOICE MAIL CELLPHONE	612.62	291.67	(320.95)	2,798.86	2,333.36	(465.50)	3,500.00	
60260 GARBAGE TRUCK MAINT.	0.00	166.67	166.67	408.15	1,333.36	925.21	2,000.00	
60265 GARBAGE GAS EXPENSE	822.39	541.67	(280.72)	6,694.89	4,333.36	(2,361.53)	6,500.00	
60270 LANDFILL DUMPING FEES	305.82	183.33	(122.49)	1,720.77	1,466.64	(254.13)	2,200.00	
60280 PERMITS/GARB REG/LIC FEES	90.00	208.33	118.33	1,626.00	1,666.64	40.64	2,500.00	



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

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WATERPROOF LVT FLOORING INSTALLED \$5⁴⁹ S.F.	WIDE PLANK WOOD FLOORING \$4⁵⁹ S.F.	IN STOCK WATERPROOF VINYL WOOD LOOK \$2⁸⁹ S.F.	CARPET LIFETIME STAIN WARRANTY \$1⁴⁹ S.F.	10% OFF UP TO \$100⁰⁰ Cannot be combined with other offers. Must be presented at time of purchase.
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"WE BEAT ANY PRICE" PRICE MATCH GUARANTEE

AMERICAN FLOORING

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ads-4232 LIC#13VH00147400

URGENT NOTICE—RESIDENTS ARE NOT ALLOWED IN OR AROUND THE MAINTENANCE FACILITIES/POLE BARN IN THE BACK OF THE CLUBHOUSE PARKING LOT FOR SAFETY REASONS. CAMERAS HAVE BEEN INSTALLED AND ANYONE VIOLATING THIS WILL BE SUBJECT TO FINES. THE AREA IS NOT SECURE FOR PEOPLE TO WALK AROUND WITHOUT AUTHORIZATION

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!!

Account	Current			Year to Date			Yearly
	Actual	Budget	Variance	Actual	Budget	Variance	
60295 GARBAGE MISC. EXPENSE	0.00	16.67	16.67	0.00	133.36	133.36	200.00
60410 OFFICE SALARIES	14,656.25	17,194.67	2,538.42	125,858.00	137,557.36	11,699.36	206,336.00
60432 <u>CO-OP</u>	0.00	333.33	333.33	0.00	2,666.64	2,666.64	4,000.00
LUNCHEON/DINNER EX							
60434 OCEAN OPER ACCT BANK FEES	928.59	916.67	(11.92)	8,050.64	7,333.36	(717.28)	11,000.00
60435 FIDUCIARY FEES	0.00	625.00	625.00	396.24	5,000.00	4,603.76	7,500.00
60440 ADVERTISING	0.00	20.83	20.83	100.00	166.64	66.64	250.00
60450 OFFICE SUPPLIES	461.55	1,000.00	538.45	2,416.69	8,000.00	5,583.31	12,000.00
60460 COMPUTER SERV. TECH SUPPORT	2,413.00	300.00	(2,113.00)	12,942.45	2,400.00	(10,542.45)	3,600.00
60461 COMPUTER/ PROGRAM TECH - TOPS/Enumerate	1,475.87	1,375.00	(100.87)	10,672.93	11,000.00	327.07	16,500.00
60462 Computer Website	0.00	0.00	0.00	290.27	0.00	(290.27)	0.00
60470 OFFICE PHONE	630.41	583.33	(47.08)	4,330.90	4,666.64	335.74	7,000.00
60475 OFFICE INTERNET CONNECTION FEE	506.65	500.00	(6.65)	4,053.56	4,000.00	(53.56)	6,000.00
60486 PRINTER MAINT. AGREEM	829.93	500.00	(329.93)	7,103.04	4,000.00	(3,103.04)	6,000.00
60494 POSTAGE EXPENSE	885.11	500.00	(385.11)	3,335.78	4,000.00	664.22	6,000.00
60495 OFFICE MISC. EXPENSE	867.93	8.33	(859.60)	8,688.48	66.64	(8,621.84)	100.00
60496 CHRISTMAS BONUS	0.00	416.67	416.67	0.00	3,333.36	3,333.36	5,000.00
60497 ADMIN FEES - PAYROLL/401K	600.23	1,250.00	649.77	9,782.82	10,000.00	217.18	15,000.00
60520 CLUBHOUSE ELECTRICITY	3,801.86	2,666.67	(1,135.19)	28,587.74	21,333.36	(7,254.38)	32,000.00
60530 WATER & SEWER	0.00	416.67	416.67	752.56	3,333.36	2,580.80	5,000.00
60535 CLUBHOUSE OIL	0.00	1,750.00	1,750.00	13,359.06	14,000.00	640.94	21,000.00
60540 CLUBHOUSE ALARM	0.00	83.33	83.33	664.70	666.64	1.94	1,000.00
60550 CLUBHOUSE SUPPLIES	259.65	500.00	240.35	6,764.36	4,000.00	(2,764.36)	6,000.00
60560 CLUBHOUSE EQUIPMENT	0.00	16.67	16.67	958.56	133.36	(825.20)	200.00
60575 CLUB HOUSE COPIER	0.00	4.17	4.17	0.00	33.36	33.36	50.00
EXP-LIBRARY							
60576 EVENT EXPENSES	709.94	83.33	(626.61)	2,425.98	666.64	(1,759.34)	1,000.00
60580 C/H REPAIRS-IMPROV'MT	127.92	166.67	38.75	3,441.47	1,333.36	(2,108.11)	2,000.00
60585 C/H GROUNDS MISC. EXP	0.00	125.00	125.00	818.97	1,000.00	181.03	1,500.00
60590 C/H MAINT. CONTRACTS	6,097.88	1,000.00	(5,097.88)	6,882.52	8,000.00	1,117.48	12,000.00
60594 FLEA MARKET EXPENSES	132.45	0.00	(132.45)	132.45	0.00	(132.45)	0.00
60595 C/H MISC.	0.00	83.33	83.33	488.88	666.64	177.76	1,000.00
(TRRV,AD,GUTT,GR)							
60610 LEGAL FEES	(387.90)	6,250.00	6,637.90	1,664.58	50,000.00	48,335.42	75,000.00
60630 OTHER PROFESSIONAL FE	8,250.00	9,583.33	1,333.33	77,190.00	76,666.64	(523.36)	115,000.00
60645 AUDIT FEES	0.00	2,083.33	2,083.33	25,258.91	16,666.64	(8,592.27)	25,000.00
60710 GENERAL <u>INSURANCE</u>	75,637.00	77,019.58	1,382.58	605,096.00	616,156.64	11,060.64	924,235.0
60715 AUTO INSURANCE	1,475.00	1,500.00	25.00	11,800.00	12,000.00	200.00	18,000.00
60720 WORKMAN'S COMPENSATION	1,342.00	1,341.83	(0.17)	10,736.00	10,734.64	(1.36)	16,102.00
60750 EMPLOYEE HEALTH INSURANCE	15,552.13	12,083.33	(3,468.80)	122,087.88	96,666.64	(25,421.24)	145,000.0
60751 EMPLOYEE DENTAL INSURANCE	401.27	195.00	(206.27)	3,282.44	1,560.00	(1,722.44)	2,340.00
60752 EMPLOYEE GROUP LIFE INSURANCE	120.15	91.67	(28.48)	1,170.07	733.36	(436.71)	1,100.00
60753 EMPLOYEE VISION INSURANCE	85.25	50.00	(35.25)	702.09	400.00	(302.09)	600.00
70150 BUS SERVICE EXPENSE	2,781.00	2,916.67	135.67	22,456.75	23,333.36	876.61	35,000.00
70250 LAWN SERVICE EXPENSE	38,910.17	38,187.00	(723.17)	293,118.21	267,309.00	(25,809.21)	381,877.0
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	5,286.82	5,286.83	0.01	44,063.76	42,294.64	(1,769.12)	63,442.00
70520 STREET LIGHTING EXP.	1,922.33	1,666.67	(255.66)	15,676.60	13,333.36	(2,343.24)	20,000.00
70720 REAL ESTATE TAX EXP.	186,364.23	183,333.33	(3,030.90)	1,315,857.75	1,466,666.64	150,808.89	2,200,000.00
70750 R/E TAX -SR.& VET DED	0.00	0.00	0.00	74,045.72	0.00	(74,045.72)	0.00
70850 PAYROLL TAX EXPENSE	4,757.08	5,177.08	420.00	46,895.47	41,416.64	(5,478.83)	62,125.00
70860 EMPLOYER 401K CONTRB	231.20	250.00	18.80	1,897.82	2,000.00	102.18	3,000.00
70950 RPLCMNT FUND ASSESSMT	0.00	22,916.67	22,916.67	356,417.00	183,333.36	(173,083.64)	275,000.0
90500 PROV. FED. INC. TAXES	0.00	0.00	0.00	2,042.78	0.00	(2,042.78)	0.00

GL	Acct name	Acct #	
10116	Operating	x0870	\$5,729
10117	Escrow	x1084	\$57,818
10130	Santander Oper	x7103	\$295,576
10131	Santander Tax	x5941	\$297,761
10132	Santander Rep Res	x7812	\$1,251,973
10134	Santander MM	x5992	\$145,176
10137	Replacement Reserve-Inv -Aspidia		\$527,906

TOTAL ALL ACCOUNTS \$ 2,581,939

Total Income MTD \$ 435,349

Total Income YTD \$ 3,577,010

Total Expense MTD \$ 482,443

Total Expense YTD \$ 3,865,746

Profit YTD \$ (288,736)

CV4 FLEA MARKET

Saturday October 3rd from 8:00 am to 1:00 pm

Lots of vendors, food served breakfast & lunch

Plus as always, Sandy's famous crumb cakes

LET'S GET YOUR ADVERTISING MESSAGE TO NJ'S ADULT COMMUNITIES

- Customize your ad to reach over 125,000 households
- Select from the 140+ senior communities we represent
- Largest Publisher of Senior Newspapers in NJ
- We'll help you reach your targeted market within your budget
- Delivered to every home in the community!



*A great way to advertise and get your message out to the community you live in.
Reach all your friends, family, neighbors in a newsletter
written by your community, for your community!*

*Looking to reach 55+ call or email today!
See our website for pricing.*

Toll Free (888) 637-3200 • www.seniorpub.com • info@seniorpub.com • 1520 Washington Avenue • Neptune, NJ 07753

Helping Hands Food Pantry

♥ DONATIONS NEEDED ♥

Every Thursday, 10:00 AM–2:00 PM
Betsy Ross Room

ITEMS CURRENTLY NEEDED



Paper goods



Toiletries (toothpaste, toothbrushes, hand soap)



Cat and dog food



Dish detergent



Clothes detergent



Breakfast items: Pancake mix, granola, Pop-Tarts, cereal, syrup



Seasonings (salt, pepper, and cooking spices)



Shelf-stable milk



Donations can be dropped off to the front office Monday—Friday
from 9:00 am—2:00 pm

Directory

Garage Door & Opener Installation and Repair Specialists
We service Central and South Jersey
Free New Door Estimate • Same Day Repairs
Call Us And Book Your Appointment Today!

Garage Door Masters LLC

garagedoormastersllc.com
garagedoormastersllc@gmail.com

NJ License #13VH07144300

Call or Text: 732-870-7313

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- Virus & Spyware Cleanup
- Internet & Wi-Fi Setup & Tutoring
- Installation & Sales of New PCs

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EZ Tech Computers LLC
228 Atlantic City Blvd
Beachwood, NJ 08722

732-505-9100 or 732-914-8247

Hometowne Plumbing

No Job Too Small

732-270-3232

Lic. 9452 PROUD TO SERVE UNITED STATES MARINE CORPS

DOOR QUEST GARAGE DOOR REPAIR & REPLACEMENT

Cable, Spring Roller, Opener

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Lic# 13VH10883700 • FREE ESTIMATES

Ad Space is ALWAYS available
for any size ad

— — —

Call 888-637-3200

GOT TRASH? Trash and Junk Removal

Call or Text us at **732-239-6830**
20 Years in Business • Bulk Junk Removal
Full Property Cleanouts
Furniture, Appliances, Construction Debris
We Take Everything
Gottrashnj.com
Receive \$25.00 Off when you mention this ad

Ad Space is ALWAYS available
for any size ad

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Call 888-637-3200

Ad Space is ALWAYS available
for any size ad

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Call 888-637-3200

Ad Space is ALWAYS available
for any size ad

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Call 888-637-3200

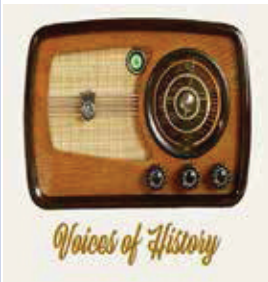
Ad Space is ALWAYS available
for any size ad

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Call 888-637-3200

GOLDEN AGE OF RADIO SHOW

IN HIGH FEDELITY!!!



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

Travel back in time without leaving your seat!

Our digitally restored classic broadcasts sound better than the day they aired.



MYSTERY - ROMANCE
SUSPENSE - COMEDY
(SPECIAL REQUESTS WELCOME)

Every 2nd Tuesday of the month in the
Betsy Ross Room, Independence Hall, 15E
Moccasin Dr,
(other dates and times can be arranged,
just ask)

Come out, close your eyes and let your
imagination SOAR!!!!



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.



NEW CLUBS ALERT

CREATIVE WRITING

Welcome to a space where imagination has no limits and every voice has a story worth telling. Our creative writing group brings together writers of all backgrounds and experience levels to share ideas, explore different forms of writing, and inspire one another.

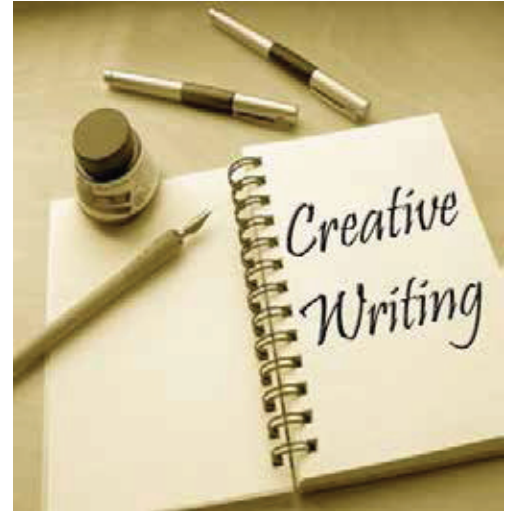
Whether you love poetry, short stories, novels, personal essays, or simply enjoy putting your thoughts into words, you are welcome here. We believe that writing grows stronger through creativity, encouragement, and constructive feedback.

Come ready to write, share, learn, and discover new possibilities through the power of words.

Most importantly, bring your imagination—we'll bring the inspiration!

Bi—Weekly starting Monday, October 5th 10:00 am in the Betsy Ross Room.

Bring a notebook, pen/pencil and your enthusiasm!!!



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



OCTOBER 2026 EVENTS CALENDAR

MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SAT
REMINDER: LAST DAY TO SUBMIT RESUME FOR TRUSTEE ELECTION IS OCTOBER 5TH.	IF YOU NEED AN ABSENTEE BALLOT FOR THE ELECTION CALL THE OFFICE—732-350-0230. DEADLINE TO RECEIVE IS 4PM WEDNESDAY NOVEMBER 4TH. BALLOTS WILL BE AVAILABLE STARTING OCTOBER 6TH.	.	1 GARBAGE PICKUP Food Pantry 10 AM— 2 PM 7 Card Poker 12 PM— 4 PM (Open to All) Bocce—4 PM	2 Fit & Trim 8 AM—9 AM	3 CV4 FLEA MARKET 8:00 AM—1:00 PM
5 GARBAGE PICKUP Fit & Trim 8 AM-9 AM Creative Writing 10 AM Canasta 12 PM Poker 3 PM Cards & Games 6 PM	6 CV4 Crafters 10 AM-12 PM BINGO Food 4 PM—Game 6 PM We have Pull Tabs!	7 CV4 BRUSH PICKUP Ceramics 9 AM—1 PM TOPS—10:30 AM Billiards 12:30 PM Neighbors, Then Friends Group 1 PM—2 PM	8 GARBAGE PICKUP Food Pantry 10 AM— 2 PM 7 Card Poker 12 PM— 4 PM (Open to All) Bocce—4 PM	9 RECYCLING Fit & Trim 8 AM—9 AM Gift Bundle Workshop 1 PM—3 PM Advance tix only	10
12 GARBAGE PICKUP Fit & Trim 8 AM-9 AM Canasta 12 PM Poker 3 PM Cards & Games 6 PM	13 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!	14 Ceramics 9 AM—1 PM TOPS—10:30 AM Billiards 12:30 PM Neighbors, Then Friends Group 1 PM—2 PM	15 GARBAGE PICKUP Food Pantry 10 AM— 2 PM 7 Card Poker 12 PM— 4 PM (Open to All) Bocce—4 PM Meet the Candidates Night 6:30 PM—7:30 PM	16 Fit & Trim 8 AM—9 AM	17

OCTOBER 2026 EVENTS CALENDAR

MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
19 GARBAGE PICKUP Fit & Trim 8 AM-9 AM Creative Writing 10 AM Canasta 12 PM Poker 3 PM Cards & Games 6 PM	20 CV4 Crafters 10 AM-12 PM BINGO Food 4 PM—Game 6 PM We have Pull Tabs!	21 Ceramics 9 AM—1 PM TOPS—10:30 AM Billiards 12:30 PM Neighbors, Then Friends Group 1 PM—2 PM	22 GARBAGE PICKUP Food Pantry 10 AM— 2 PM 7 Card Poker 12 PM— 4 PM (Open to All) Bocce—4 PM	23 RECYCLING Fit & Trim 8 AM—9 AM Free Health Screening & Flu Shots 10 AM—1 PM	24 Hunter's Moon Dance featuring Dysfunklional Melody 4 7 PM—10 PM Tix available at door
26 GARBAGE PICKUP Fit & Trim 8 AM-9 AM Canasta 12 PM Poker 3 PM Cards & Games 6 PM	27 CV4 Crafters 10 AM-12 PM BINGO Food 4 PM—Game 6 PM We have Pull Tabs!	28 Ceramics 9 AM—1 PM TOPS—10:30 AM Billiards 12:30 PM Neighbors, Then Friends Group 1 PM—2 PM	29	30	31 Village Wide Garage Sale 8 AM—5 PM Rain or Shine



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.

OCTOBER 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 NO TRIPS	2 10 AM—1 PM STOP & SHOP MANCHESTER / WHITING SHOPPING CENTER
4 9 AM—12:30 PM VARIOUS CHURCHES	5 10 AM—2 PM SHOPRITE OF MANCHESTER	6 10 AM—2:30 PM OCEAN COUNTY MALL	7 10 AM—3 PM LACEY MALL/ WALMART/ALDI'S	8 NO TRIPS	9 10 AM—1 PM STOP & SHOP MANCHESTER / WHITING SHOPPING CENTER
11 9 AM—12:30 PM VARIOUS CHURCHES	12 10 AM—2 PM SHOPRITE OF MANCHESTER	13 9:30 AM—2:30 PM OCEAN COUNTY MALL	14 10 AM—3 PM LACEY MALL/ WALMART/ALDI'S	15 FREEHOLD MALL 10 AM—3PM P/U @ CLUBHOUSE	16 10 AM—1 PM STOP & SHOP MANCHESTER / WHITING SHOPPING CENTER
18 9 AM—12:30 PM VARIOUS CHURCHES	19 10 AM—2 PM SHOPRITE OF MANCHESTER	20 10 AM—2:30 PM BRICK PLAZA	21 10 AM—3 PM LACEY MALL/ WALMART/ALDI'S	22 NO TRIPS	23 10 AM—1 PM STOP & SHOP MANCHESTER / WHITING SHOPPING CENTER
25 9 AM—12:30 PM VARIOUS CHURCHES	26 10 AM—2 PM SHOPRITE OF MANCHESTER	27 9:30 AM—2:30 PM BRICK PLAZA	28 10 AM—3 PM LACEY MALL/ WALMART/ALDI'S	29 NO TRIPS	30 10 AM—1 PM STOP & SHOP MANCHESTER / WHITING SHOPPING CENTER

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)

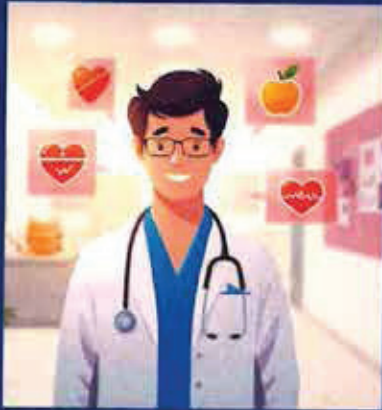
EXPERIENCE THE JOY OF ART WITH OTHERS IN CLASSES
DESIGNED TO FOSTER CREATIVITY AND COLLABORATION. A FUN
AND INVITING ENVIRONMENT. TO HELP YOU EXPRESS YOUR
UNIQUE PERSONALITY AND CREATE LASTING MEMORIES!

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

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**

