CRESTWOOD VILLAGE

CO-OP FOUR

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

November 2026



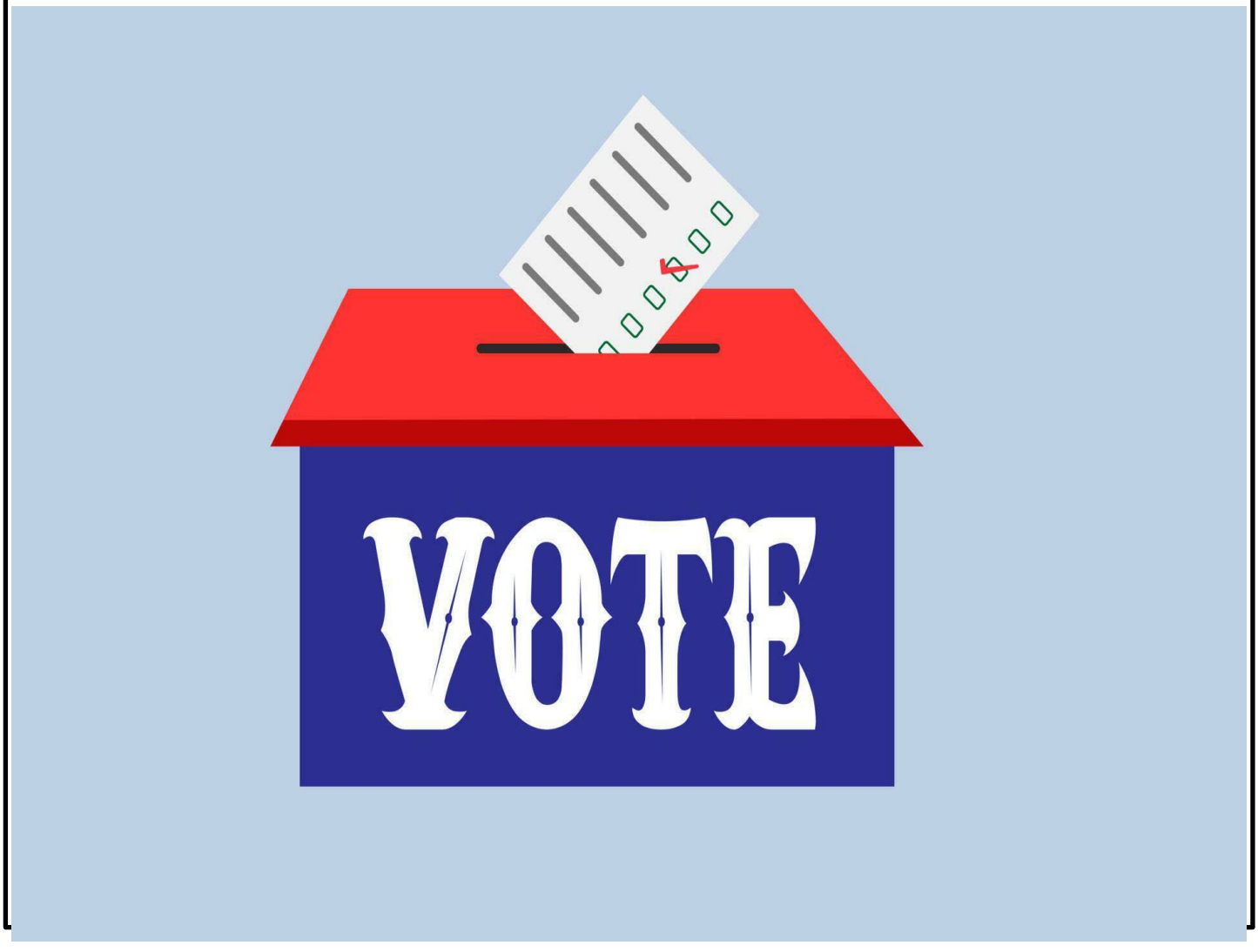
2026 TRUSTEE ELECTION TIMELINES

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

November 5, 2026 - ELECTION DAY 10 am—2 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."

Only one ballot may be submitted for each eligible unit or household, not per member.



Full Explanation on the HOPA Law

The Housing for Older People Act* (HOPA) was signed into law by President Bill Clinton on December 28, 1995, following approval by the Senate and House of Representatives.(Public Law 104-76) This federal legislation was designed to protect residents of 55+ communities, ensuring those communities are exempt from the Fair Housing Act** which allows people of any age to purchase property within a planned retirement residential common interest community. **This federal law states that it is legal for communities to market themselves as "55+"or "age-restricted" provided they maintain that 80% of the residential units are occupied by at least one person who is 55 years of age or older.**

Section 807(b)(2)(C) of the Fair Housing Act (42 U.S.C. 3607(b)(2)(C)) is amended to read as follows:
(C) intended and operated for occupancy by persons 55 years of age or older, and--
(i) at least 80 percent of the occupied units are occupied by at least one person who is 55 years of age or older;
(ii) the housing facility or community publishes and adheres to policies and procedures that demonstrate the intent required under this subparagraph; and
(iii) the housing facility or community complies with rules issued by the Secretary for verification of occupancy

However, if the number of persons age 55+ in a given community falls below the 80% threshold, the community could lose its age-restricted status (and loss of such status would be permanent).

What does this mean for Crestwood Village Four?

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

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

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

Veterans Day Memorial Ceremony

Join us on Monday, November 9th at 1:00 pm in Independence Hall for our annual Veteran's Day Memorial Ceremony.

Any veteran who would like their military photo added to our Wall of Heroes, please bring in a photo with your name, rank and years served to the Reception Desk by November 4th.

If you are a Veteran and would like to be part of our Honor Guard for the ceremony, please call the office.

If you know of any resident Veterans who have passed away since November 2025, please call the office so we can add them to our Fallen Soldier Remembrance Roll Call for the ceremony.

Refreshments will be served after the ceremony. All Welcome!!!



WINE GLASS PAINTING

1:00-3:30pm
FRIDAY
November
13



Front side

Back side

Learn how to paint this
~ or ~
Let your imagination take the lead!

$35*

A variety of glass styles will be available to choose from

~~~~~~~~~~~~~~~~~

*includes baking to add durability to your masterpiece

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

EXPERIENCE THE JOY OF ART IN CLASSES DESIGNED TO FOSTER CREATIVITY AND COLLABORATION AS YOU EXPRESS YOUR UNIQUE PERSONALITY WHILE CREATE LASTING MEMORIES!

"Curating calm inspired by balance, painted with heart."
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Call Maddy Dempsey – 609-433-0989 or the office 732-350-0230 by Monday November 16, 2025

All dinners must be picked up in the front parking lot of the Clubhouse on Wednesday November 25th between 3:00 pm – 6:00 pm. If you are housebound, please let us know for alternate arrangements



Toms River Multigenerational Orchestra (TRMO)

Monday - November 16th - 7 PM

Crestwood Village IV

Independence Hall 15E Moccasin Dr. Whiting, NJ

Advance Admission $5.00 – At the door $7.00

Ticket sales Wednesdays 1 pm - 3 pm

@ Independence Hall

DECK the HALL

JOIN US ON MONDAY, NOVEMBER 30TH AT 10:00 AM IN INDEPENDENCE HALL TO DECORATE THE CLUBHOUSE FOR THE UPCOMING HOLIDAY SEASON.
ALL ARE WELCOME!!



Ocean County Office of Senior Services

Information and Assistance for a Better Tomorrow

We're Here to Help!

The Ocean County Office of Senior Services provides **information and assistance** on a variety of services, including:

Home Delivered/ Congregate Meals Services
Nutritious meals to support your health and well-being.

Medicare Counseling (SHIP)
Free, unbiased Medicare information and guidance.

Caregiver Assistance & Respite Services
Support for you and your loved ones.

Transportation Services
Getting you where you need to go.

Government Benefits (Medicaid, SNAP, NJ SAVE)
Help accessing the benefits you may be eligible for.

Socialization and Recreation
Stay connected, active and engaged.

Utility Assistance
Help with your household utility needs.

And More!
Additional resources and support services available.

Ocean County Resource Center
1005 Hooper Avenue
P.O. Box 2191
Toms River, NJ 08754-2191

Services are provided by the Ocean County Board of Commissioners.

Supporting Today's Seniors for a Stronger Tomorrow

THURSDAY, NOVEMBER 19, 2026
10:00 AM – 1:00 PM



CV4 FLEA MARKET

Saturday November 7th 8:00 am to 1:00 pm

Lots of vendors, Holiday items

Food served breakfast & lunch

NOVEMBER 2026 EVENTS CALENDAR

MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SAT
2 GARBAGE PICKUP Fit & Trim 8 AM-9 AM Creative Writing 10 AM Canasta 1 PM Poker 4 PM Cards & Games 6 PM	3 CV4 Crafters 10 AM-12 PM BINGO Food 4 PM—Game 6 PM We have Pull Tabs!	4 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 CV4 BOARD ELECTION Evening Voting - 6 PM—8 PM	5 GARBAGE PICKUP Food Pantry 10 AM— 2 PM 7 Card Poker 12 PM— 4 PM (Open to All) CV4 BOARD ELECTIONS 10 AM—2 PM	6 RECYCLING Fit & Trim 8 AM—9 AM	7 CV4 FLEA MARKET 8:00 AM-1:00 PM
9 GARBAGE PICKUP Fit & Trim 8 AM-9 AM Canasta 1 PM Veteran's Day Ceremony 1 PM Poker 4 PM Cards & Games 6 PM	10 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!	11 VETERAN'S DAY OFFICE CLOSED	12 GARBAGE PICKUP Food Pantry 10 AM— 2 PM 7 Card Poker 12 PM— 4 PM (Open to All) 2027 BUDGET MTG - 6 PM	13 Fit & Trim 8 AM—9 AM Wine Glass Paint & Sip 1:00 PM – 3:30 PM	14

NOVEMBER 2026 EVENTS CALENDAR

MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
16 GARBAGE PICKUP Fit & Trim 8 AM-9 AM Creative Writing 10 AM Canasta 1 PM TRMO Performance 7 PM	17 CV4 Crafters 10 AM-12 PM BINGO Food 4 PM—Game 6 PM We have Pull Tabs!	18 Ceramics 9 AM—1 PM TOPS—10:30 AM Billiards 12:30 PM Neighbors, Then Friends 1 PM – 2 PM	19 GARBAGE PICKUP Food Pantry 10 AM— 2 PM 7 Card Poker 12 PM— 4 PM (Open to All) Ocean County Senior Svs Info Seminar 10 AM– 1 PM	20 RECYCLING Fit & Trim 8 AM—9 AM	21
23 GARBAGE PICKUP Fit & Trim 8 AM-9 AM Canasta 1 PM Poker 4 PM Cards & Games 6 PM	24 CV4 Crafters 10 AM-12 PM BINGO Food 4 PM—Game 6 PM We have Pull Tabs!	25 GARBAGE PICKUP Ceramics 9 AM—1 PM TOPS—10:30 AM 1/2 DAY IN OFFICE OFFICE CLOSING AT 1 PM	26 THANKSGIVING OFFICE CLOSED	27 BLACK FRIDAY OFFICE CLOSED	28 Village Wide Garage Sale 8 AM—5 PM Rain or Shine
30 GARBAGE PICKUP Fit & Trim 8 AM-9 AM DECK THE HALLS @ INDEPDENCE HALL 10 AM Canasta 1 PM Poker 4 PM Cards & Games 6 PM					

NOVEMBER 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 PM	CALL BY TUESDAY 2:30 PM	CALL BY WEDNESDAY 2:30 PM
1 9 AM—12:30 PM VARIOUS CHURCHES	2 10 AM—2 PM SHOPRITE OF MANCHESTER	3	4 10 AM—3 PM LACEY MALL/ WALMART/ ALDI'S	5 NO TRIPS	6 10 AM—1 PM STOP & SHOP MANCHESTER / WHITING SHOPPING CENTER
8 9 AM—12:30 PM VARIOUS CHURCHES	9 10 AM—2 PM SHOPRITE OF MANCHESTER	10 9:30 AM—2:30 PM OCEAN COUNTY MALL	11 10 AM—3 PM LACEY MALL/ WALMART/ ALDI'S	12 NO TRIPS	13 10 AM—1 PM STOP & SHOP MANCHESTER / WHITING SHOPPING CENTER
15 9 AM—12:30 PM VARIOUS CHURCHES	16 10 AM—2 PM SHOPRITE OF MANCHESTER	17	18 10 AM—3 PM LACEY MALL/ WALMART/ ALDI'S	19 NO TRIPS	20 10 AM—1 PM STOP & SHOP MANCHESTER / WHITING SHOPPING CENTER
22 9 AM—12:30 PM VARIOUS CHURCHES	23 10 AM—2 PM SHOPRITE OF MANCHESTER	24 9:30 AM—2:30 PM BRICK PLAZA	25 10 AM—3 PM LACEY MALL/ WALMART/ ALDI'S	26 NO TRIPS	27 10 AM—1 PM STOP & SHOP MANCHESTER / WHITING SHOPPING CENTER
29 9 AM—12:30 PM VARIOUS CHURCHES	30 10 AM—2 PM SHOPRITE OF MANCHESTER	**RIDERS ARE ONLY ALLOWED A TOTAL OF 3 SHOPPING BAGS PER PERSON**			

OFFICE CLOSURES FOR NOVEMBER

Wednesday November 11th – Veteran's Day – Full Day Closure

Wednesday November 25th – Thanksgiving Eve – ½ Day Closure

Thursday November 26th – Thanksgiving Day – Full Day Closure

Friday November 27th – Black Friday – Full Day Closure

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



Liberty Oak Chorus



Let's Start the New Year Right

Liberty Oak Chorus Performance

at

Crestwood Village Four

Friday, December 11th

7:00pm

15E Moccasin Drive Whiting NJ

Tickets

$5

Tickets can be purchased
at the Clubhouse on Wednesdays between 1-3pm

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.

Call Jo Gallo today to discuss your 2027 Medicare options.

Phone/Text: 908-433-5774

ad-9067

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Looking to reach 55+ call or email today!
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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!



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

One-Day Installations‡ | Virtually Maintenance Free | Seamless Wall For a Watertight Fit | Lifetime Warranty†

SAVE UP TO 10%* on a complete Bath Fitter system.

SCAN TO GET DEAL DETAILS

&

NO INTEREST, NO PAYMENTS, NO MONEY DOWN FOR 18 MONTHS**

Book your **FREE** design **CONSULTATION** today!

855-560-8710

50 STATE ROUTE 35, KEYPORT, NJ 07735

BATHFITTER.COM *It Just Fits*™

®Registered trademark of Bath Fitter Franchising Inc. Independently owned and operated by O'Gorman Brothers Inc. *Special offer good on the purchase of a bathtub, wall, and faucet kit. One coupon per customer. May not be combined with any other offer. Coupon must be presented at time of consultation. Discount applies to same day purchases only. Previous orders and estimates excluded. Offer valid only at these locations **Subject to credit approval. Minimum monthly payment required. **Offer expires 11-30-26** ‡Most Bath fitter tub installations are completed in one day. Some exceptions apply. See location for full details. Casey O'Gorman Plumbing license #13549/ HIC #13VH030115500

ads-468

CRESTWOOD VILLAGE CO-OP FOUR

Run Date: 10/26/2026
Run Time: 02:24 PM

BALANCE SHEET

As of: 09/30/2026

Assets

Account #	Account Name	Total
10116	OCEAN FIRST BANK	$23,558.84
10117	OCEAN FIRST ESCROW AC	$57,819.19
10130	SANTANDER OPER X7103	$546,551.39
10131	SANTANDER TAX X5941	$324,867.77
10132	SANTANDER RES REP X7812	$1,187,398.37
10133	SANTANDER ESCROW X5314	$18,000.00
10134	SANTANDER MM X5992	$145,187.63
10137	ASPIDA-R/P RESERV ACC	$530,255.10
10510	A/R MEMBERS MAINT.FEE	$121,322.83
10520	A/R REPAIR FEES	$5,991.50
10525	A/R - OTHER	$141,332.20
10530	A/R MEMBERS ASSESSM'T	$9,020.00
10540	ALLOWANCE FOR DOUBT ACCTS	($76,859.08)
10610	PREPAID INSURANCE	$19,116.13
10635	PREPAID OTHER	$55,436.67
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 EXPANDSION	$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	$11,287,204.17

Liabilities

Account #	Account Name	Total
20176	EMPLOYEE 401K CONTRB.	$466.83
20400	PRE-PAID MEMBER MTC. CHARGES	$114,728.94
20600	ACCOUNTS PAYABLE	$46,723.77
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	$12,180,357.15

Equity

Account #	Account Name	Total
30427	REVOKE-33 A MOLLY PITCHER BLVD	($8,772.10)
30432	27B MOLLY PITCHER BLVD-REVOKE	($47.50)
30450	3% CAPITAL DEPR. FEE	$152,734.48
30452	55 A YORKTOWNE PARKWAY	$24,845.04
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)
30467	25B Molly Pitcher Blvd	($47.50)
30469	12A Moccasin Drive	($16,185.82)
30500	15D MOLLY PITCHER BLVD	($41,856.17)
30620	R/F CRWL SP/TERMITE REPAIRS	($14,004.13)
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	($78,963.03)
30931	RESIDENTIAL-BUILDING INTERIOR	($322,568.06)
	Current Year Net Income/(Loss)	($287,539.97)
	TOTAL EQUITY	($893,152.98)
	TOTAL LIABILITIES AND EQUITY	$11,287,204.17

Reserve Replacement Budget
9/30/2026

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-CLLUBHOUSE-INTERIOR	5,000.00	
30913	STRUCTURES-CLUBHOUSE-MECHANICAL	50,000.00	4,955.00
30920	MAINTENANCE-BUILDING EXTERIOR		1,082.94
30921	MAINTENANCE-BUILDING INTERIOR		
30922	MAINTENANCE-SHED		
30923	MAINTENANCE-SHOP EXTERIOR		
30930	RESIDENTIAL-BUILDING EXTERIORS	130,000.00	78,963.03
30931	RESIDENTIAL-BUILDING INTERIOR	300,000.00	322,568.06
30625	Plumbing & Water Mains	36,000	28,058.00
	2026 Budget Amount	***611,000***	***445,327***

THANKSGIVING FOOD PANTRY Donations

Help us share the warmth of the season!

The holiday season is a time for giving, and we're asking for your support in helping local families in need. Please consider donating holiday foods to our food pantry.



SUGGESTED HOLIDAY FOOD DONATIONS

- Canned vegetables
- Canned fruits
- Canned yams or sweet potatoes
- Stuffing mix
- Gravy
- Cranberry sauce
- Peanut butter
- Other non-perishable holiday foods

Gift Cards for STOP&SHOP ShopRite *are appreciated!*

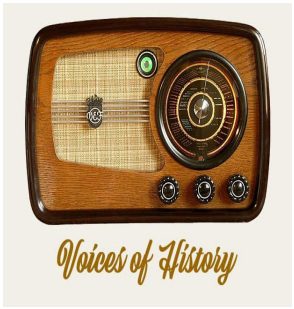
Together, we can make this Thanksgiving season brighter for our neighbors in need!

THANK YOU FOR YOUR GENEROSITY!

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

GOLDEN AGE OF RADIO SHOW

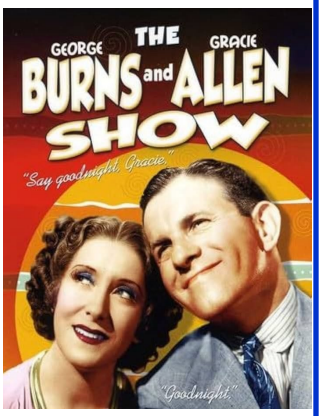
IN HIGH FIDELITY!!!

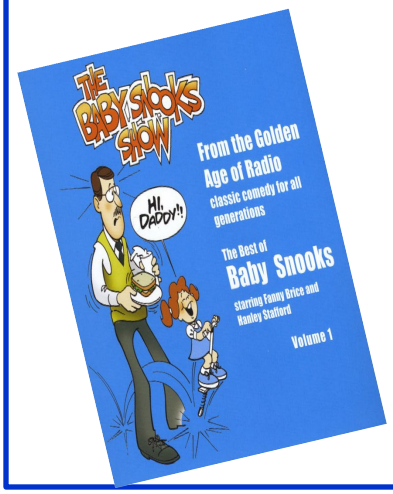


For 50 years the Golden Age of Radio entertained millions all over the world with radio plays offering Mystery, Drama, Laughter, intrigue, and more.

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.



Run Date: 10/26/2026
Run Time: 02:24 PM

CRESTWOOD VILLAGE CO-OP FOUR

INCOME STATEMENT

Start: 09/01/2026 | End: 09/30/2026

Income

Account	Current			Year to Date			Yearly
	Actual	Budget	Variance	Actual	Budget	Variance	Budget
40105 Monthly Carrying Charges	420,080.80	419,481.00	599.80	3,767,300.16	3,775,329.00	(8,028.84)	5,033,772.00
40125 LATE FEE INCOME	0.00	0.00	0.00	1,889.51	0.00	1,889.51	0.00
40140 Buy In Fee	8,000.00	0.00	8,000.00	13,000.00	0.00	13,000.00	0.00
40155 REPAIR FEE INCOME	2,214.00	4,166.67	(1,952.67)	30,827.50	37,500.03	(6,672.53)	50,000.00
40160 HOME INSPECTION INCOME	200.00	0.00	200.00	215.00	0.00	215.00	0.00
40227 INT INC. OFB-#1611 RRF	2,348.88	2,000.00	348.88	20,995.32	18,000.00	2,995.32	24,000.00
40241 INT INC ESCRW OCEAN F	1.29	0.00	1.29	12.12	0.00	12.12	0.00
40245 INT INC OCEAN FIRST SWEEP	2,624.20	700.00	1,924.20	13,995.74	6,300.00	7,695.74	8,400.00
40247 RESERVE OPERATING	0.00	200.00	(200.00)	0.00	1,800.00	(1,800.00)	2,400.00
40276 INT INC OCEAN-#1610 TAX	0.00	12.50	(12.50)	0.00	112.50	(112.50)	150.00
40510 ADMIN. FEE INCOME	4,950.00	3,000.00	1,950.00	26,053.51	27,000.00	(946.49)	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	665.00	980.00	(315.00)	7,159.34	8,820.00	(1,660.66)	11,760.00
40545 FLEA MARKET INCOME	909.00	416.67	492.33	4,041.27	3,750.03	291.24	5,000.00
40546 BINGO INCOME	0.00	625.00	(625.00)	15,000.00	5,625.00	9,375.00	7,500.00
40547 EVENT INCOME	760.00	166.67	593.33	2,760.00	1,500.03	1,259.97	2,000.00
40561 SR & VET CHECKS RETURNED	0.00	166.67	(166.67)	2,250.00	1,500.03	749.97	2,000.00
40590 MISC. INCOME	2,800.00	635.58	2,164.42	59,299.66	5,720.22	53,579.44	7,627.00
40591 TWP. REIMB. SNOW REMVL- PR YR	6,661.91	0.00	6,661.91	6,661.91	0.00	6,661.91	0.00
40592 TWP. REIMB. - STR LGHT PR YR	10,000.00	888.58	9,111.42	10,000.00	7,997.22	2,002.78	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	600.00	1,875.00	(1,275.00)	12,975.00	16,875.00	(3,900.00)	22,500.00
Total	**462,815.08**	**435,314.34**	**27,500.74**	**4,039,825.31**	**3,917,829.06**	**121,996.25**	**5,223,772.00**

Expense

Account	Current			Year to Date			Yearly
	Actual	Budget	Variance	Actual	Budget	Variance	Budget
60110 MAINTENANCE SALARIES	29,874.08	32,727.08	2,853.00	298,336.86	294,543.72	(3,793.14)	392,725.00
60125 GEN'L& INS REPAIRS/STORM DAM	0.00	0.00	0.00	18,272.00	0.00	(18,272.00)	0.00
60130 TREE REMOVAL EXPENSES	0.00	416.67	416.67	3,744.97	3,750.03	5.06	5,000.00
60140 POWER WASHING/PAINTIN	14,572.53	5,000.00	(9,572.53)	61,245.46	45,000.00	(16,245.46)	60,000.00
60150 MAINTENANCE SUPPLIES	901.72	5,166.67	4,264.95	38,334.63	46,500.03	8,165.40	62,000.00

Account	Current			Year to Date			Yearly
	Actual	Budget	Variance	Actual	Budget	Variance	Budget
60155 MAINT. EQUIPMENT	190.86	2,500.00	2,309.14	9,908.25	22,500.00	12,591.75	30,000.00
60160 P/U TRUCK MAINTENANCE	1,827.51	416.67	(1,410.84)	11,215.89	3,750.03	(7,465.86)	5,000.00
60161 MTC PICKUP TRK REG/LIC FEES	0.00	58.33	58.33	1,638.88	524.97	(1,113.91)	700.00
60165 MAINTENANCE GAS EXP.	2,245.03	833.33	(1,411.70)	11,874.84	7,499.97	(4,374.87)	10,000.00
60166 REIMBURSABLE WO MATERIALS	646.90	333.33	(313.57)	(2,780.32)	2,999.97	5,780.29	4,000.00
60170 RADIO EXPENSE	0.00	0.00	0.00	188.73	0.00	(188.73)	0.00
60176 ELECTRIC - BINGO SIGN	24.06	20.83	(3.23)	202.67	187.47	(15.20)	250.00
60190 PUMP STAT ELECT WAYNE CT	0.00	8.33	8.33	38.23	74.97	36.74	100.00
60192 Water Main Repairs	0.00	0.00	0.00	16,761.39	0.00	(16,761.39)	0.00
60195 MISC. EXPENSE	382.08	125.00	(257.08)	48,848.61	1,125.00	(47,723.61)	1,500.00
60196 MAINTENANCE UNIFORMS	0.00	300.00	300.00	1,847.33	2,700.00	852.67	3,600.00
60197 VOICE MAIL CELLPHONE	0.00	291.67	291.67	2,798.86	2,625.03	(173.83)	3,500.00
60260 GARBAGE TRUCK MAINT.	1,132.22	166.67	(965.55)	1,540.37	1,500.03	(40.34)	2,000.00
60265 GARBAGE GAS EXPENSE	1,560.13	541.67	(1,018.46)	8,255.02	4,875.03	(3,379.99)	6,500.00
60270 LANDFILL DUMPING FEES	60.13	183.33	123.20	1,780.90	1,649.97	(130.93)	2,200.00
60280 PERMITS/GARB REG/LIC FEES	0.00	208.33	208.33	1,626.00	1,874.97	248.97	2,500.00
60295 GARBAGE MISC. EXPENSE	0.00	16.67	16.67	0.00	150.03	150.03	200.00
60410 OFFICE SALARIES	15,582.50	17,194.67	1,612.17	141,440.50	154,752.03	13,311.53	206,336.00
60432 CO-OP LUNCHEON/DINNER EX	0.00	333.33	333.33	0.00	2,999.97	2,999.97	4,000.00
60434 OCEAN OPER ACCT BANK FEES	1,208.20	916.67	(291.53)	9,258.84	8,250.03	(1,008.81)	11,000.00
60435 FIDUCIARY FEES	0.00	625.00	625.00	396.24	5,625.00	5,228.76	7,500.00
60440 ADVERTISING	0.00	20.83	20.83	100.00	187.47	87.47	250.00
60450 OFFICE SUPPLIES	1,198.38	1,000.00	(198.38)	3,905.34	9,000.00	5,094.66	12,000.00
60460 COMPUTER SERV. TECH SUPPORT	4,888.00	300.00	(4,588.00)	17,830.45	2,700.00	(15,130.45)	3,600.00
60461 COMPUTER/ PROGRAM TECH - TOPS/Enumerate	1,479.15	1,375.00	(104.15)	12,152.08	12,375.00	222.92	16,500.00
60470 OFFICE PHONE	1,262.28	583.33	(678.95)	5,593.18	5,249.97	(343.21)	7,000.00
60475 OFFICE INTERNET CONNECTION FEE	0.00	500.00	500.00	4,560.21	4,500.00	(60.21)	6,000.00
60486 PRINTER MAINT. AGREEM	654.09	500.00	(154.09)	7,757.13	4,500.00	(3,257.13)	6,000.00
60494 POSTAGE EXPENSE	100.00	500.00	400.00	3,738.90	4,500.00	761.10	6,000.00
60495 OFFICE MISC. EXPENSE	207.85	8.33	(199.52)	8,896.33	74.97	(8,821.36)	100.00
60496 CHRISTMAS BONUS	0.00	416.67	416.67	0.00	3,750.03	3,750.03	5,000.00
60497 ADMIN FEES - PAYROLL/401K	1,351.02	1,250.00	(101.02)	11,133.84	11,250.00	116.16	15,000.00
60510 CUSTODIAN SALARIES	2,981.00	4,558.17	1,577.17	39,804.75	41,023.53	1,218.78	54,698.00
60520 CLUBHOUSE ELECTRICITY	5,494.91	2,666.67	(2,828.24)	34,082.65	24,000.03	(10,082.62)	32,000.00
60530 WATER & SEWER	0.00	416.67	416.67	752.56	3,750.03	2,997.47	5,000.00
60535 CLUBHOUSE OIL	0.00	1,750.00	1,750.00	13,359.06	15,750.00	2,390.94	21,000.00
60540 CLUBHOUSE ALARM	0.00	83.33	83.33	664.70	749.97	85.27	1,000.00
60550 CLUBHOUSE SUPPLIES	2,255.49	500.00	(1,755.49)	9,019.85	4,500.00	(4,519.85)	6,000.00
60560 CLUBHOUSE EQUIPMENT	0.00	16.67	16.67	958.56	150.03	(808.53)	200.00

Account	Current			Year to Date			Yearly
	Actual	Budget	Variance	Actual	Budget	Variance	Budget
60575 CLUB HOUSE COPIER EXP-LIBRARY	0.00	4.17	4.17	0.00	37.53	37.53	50.00
60576 EVENT EXPENSES	0.00	83.33	83.33	2,425.98	749.97	(1,676.01)	1,000.00
60580 C/H REPAIRS-IMPROV'MT	125.14	166.67	41.53	3,566.61	1,500.03	(2,066.58)	2,000.00
60585 C/H GROUNDS MISC. EXP	0.00	125.00	125.00	818.97	1,125.00	306.03	1,500.00
60590 C/H MAINT. CONTRACTS	1,191.40	1,000.00	(191.40)	8,073.92	9,000.00	926.08	12,000.00
60594 FLEA MARKET EXPENSES	168.73	0.00	(168.73)	301.18	0.00	(301.18)	0.00
60595 C/H MISC. (TRRV,AD,GUTT,GR)	0.00	83.33	83.33	488.88	749.97	261.09	1,000.00
60610 LEGAL FEES	6,627.50	6,250.00	(377.50)	8,292.08	56,250.00	47,957.92	75,000.00
60630 OTHER PROFESSIONAL FE	12,500.00	9,583.33	(2,916.67)	89,690.00	86,249.97	(3,440.03)	115,000.00
60645 AUDIT FEES	0.00	2,083.33	2,083.33	25,258.91	18,749.97	(6,508.94)	25,000.00
60710 GENERAL INSURANCE	75,637.00	77,019.58	1,382.58	680,733.00	693,176.22	12,443.22	924,235.00
60715 AUTO INSURANCE	1,475.00	1,500.00	25.00	13,275.00	13,500.00	225.00	18,000.00
60720 WORKMAN'S COMPENSATION	1,342.00	1,341.83	(0.17)	12,078.00	12,076.47	(1.53)	16,102.00
60750 EMPLOYEE HEALTH INSURANCE	15,517.67	12,083.33	(3,434.34)	137,605.55	108,749.97	(28,855.58)	145,000.00
60751 EMPLOYEE DENTAL INSURANCE	401.27	195.00	(206.27)	3,683.71	1,755.00	(1,928.71)	2,340.00
60752 EMPLOYEE GROUP LIFE INSURANCE	120.15	91.67	(28.48)	1,290.22	825.03	(465.19)	1,100.00
60753 EMPLOYEE VISION INSURANCE	85.25	50.00	(35.25)	787.34	450.00	(337.34)	600.00
70150 BUS SERVICE EXPENSE	2,920.00	2,916.67	(3.33)	25,376.75	26,250.03	873.28	35,000.00
70250 LAWN SERVICE EXPENSE	38,910.17	38,187.00	(723.17)	332,028.38	305,496.00	(26,532.38)	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	5,580.04	5,286.83	(293.21)	49,937.02	47,581.47	(2,355.55)	63,442.00
70520 STREET LIGHTING EXP.	287.39	1,666.67	1,379.28	15,963.99	15,000.03	(963.96)	20,000.00
70720 REAL ESTATE TAX EXP.	173,451.00	183,333.33	9,882.33	1,489,308.75	1,649,999.97	160,691.22	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	3,802.73	5,177.08	1,374.35	50,698.20	46,593.72	(4,104.48)	62,125.00
70860 EMPLOYER 401K CONTRB	235.16	250.00	14.84	2,132.98	2,250.00	117.02	3,000.00
70950 RPLCMNT FUND ASSESSMT	0.00	22,916.67	22,916.67	356,417.00	206,250.03	(150,166.97)	275,000.00
90500 PROV. FED. INC. TAXES	0.00	0.00	0.00	2,042.78	0.00	(2,042.78)	0.00
Total	**432,457.72**	**456,224.74**	**23,767.02**	**4,327,365.28**	**4,117,710.66**	**(209,654.62)**	**5,464,830.00**
Net Income	**30,357.36**	**(20,910.40)**	**51,267.76**	**(287,539.97)**	**(199,881.60)**	**(87,658.37)**	**(241,058.00)**

2027 Final Budget Meeting

Thursday, November 12th 6:00 PM at Independence Hall

(if quorum is not met at 6pm, Meeting will be held at 6:30)

Crestwood Village IV
Treasurer's Report
9/30/2026

GL	Acct name	Acct #	9/30/2026
10116	Operating	x0870	23,559
10117	Escrow	x1084	57,819
10130	Santander Oper	x7103	546,551
10131	Santander Tax	x5941	324,867
10132	Santander Rep Res	x7812	1,187,398
10133	Santander Escrow	x5314	18,000
10134	Santander MM	x5992	145,187
10137	Replacement Reserve-Inv -Aspidia		530,255
	TOTAL ALL ACCOUNTS		**$ 2,833,636**
	Total Income MTD		**$ 462,815**
	Total Income YTD		**$ 4,039,825**
	Total Expense MTD		**$ 432,458**
	Total Expense YTD		**$ 4,327,365**
	Profit YTD		**$ (287,540)**

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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