

DEERFIELD CHATTER

April

Crestwood
Village
EST. VI 1979

2017

SUN. BINGO 1:30

Village Offices – 6 Congasia Rd.
Email: crestwood6@comcast.net

732-350-2656
Homepage

After Hours: 609-548-8642
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Board of Trustees

Robert Anderson
President

Liaison all Clubs
Village Insurance

Wayne Koester
Vice President

Roads
Facilities of the Village

Bonnie Hawthorne
Secretary

Liaison all Clubs
Work Requests
Decorating & Beautification
Committee

Marianne Yewais
Treasurer

Committee for Voting

John Maass
Trustee

Historian
Chatter Proofreader
Beautification Committee

Ron Paluzzi
Trustee

Roofs
Chatter Manager
Committee for Voting

Dominic Amoroso
Trustee

Rules & Regulations
Layout of Salt Project

From your President. . .

For many of us April is the start of spring and the enjoyment of being able to work on our property and its appearance. For us part of the enjoyment, is having our properties looking its best. It is also the enjoyment of being able to sit outside surrounded by nature, and sharing a glass of wine or even a cup of coffee or tea. Friends and neighbors can stop by and add to that enjoyment. A side product of this is the curb appeal that helps keep property values up and the image of the village.

April is also, to my understanding, the unofficial month for housekeepers to do spring house cleaning. Now would be a good time to donate unused furniture, book, clothing and any other item that is just taking up space. I believe all of us have storage problems and that is why so many of our residents use the garage for other than parking their cars. Most of us have down sized when we moved here and it is an adjustment to our space limitations.

In this Deerfield Chatter there are articles on insurance and a notice about a Free Insurance Review on May 1st. Please take advantage of this Free Review of your Insurance as a property owner and possibly as a renter.

For those of you who did not attend the March 1st Open Meeting you missed out on hearing about the upcoming opening of both Bocce and Outdoor Shuffleboard that will be starting soon. You also missed out on hearing the Board of Trustees commitment to take care of all the common ground areas that the village is responsible for. You also missed an opportunity to speak out on any issues that you may have had.

The survey on clubs and activities had a very small response. Therefore, the Board of Trustees will have to wait for residents to come forward with new clubs or activities. The Board of Trustees will be working with clubs, organizations and activities to bring in safe driving classes that could help reduce your insurance costs, CPR/First Aid instruction, and self-defense classes in the future.

This Board of Trustees has stated many times its commitment to this village and to its being a board that will listen to your needs, comments, and thoughts. We are trying our very best to be open and informative.

As always, another Trustee and I will be available on Monday nights from 6:30pm to 7:30pm if you have an issue or concern you would like to discuss.

May you have a safe and enjoyable April and holiday season.

RJ Anderson, President

Trustee Korner...

Hello Spring Lovers,

It is finally here, time for spring cleaning and lawn care. If you put out stuff for bulk pickup, please do so the day before pickup. Thank you. It is also time for everyone to work their magic on their lawns. Those addresses who received unsightly lawn letters will be examined later on this spring. Please make an effort to rectify the situation.

Bocce and Shuffleboard are available to those who wish to participate. Come sign up Monday mornings at 10-11 a.m. or 6-7 pm Monday nights at the clubhouse. Both events will be at night at 6:00 pm. Tuesdays and Wednesdays to be determined with the exception of Monday morning Bocce at 8:30 am. Come join, have fun!

Cracks in the roads and sink holes will be addressed accordingly.

Thank you.
Semper Fi
Wayne Koester, Vice President BOT

To all Members and Residents,

This month I want to tell you a little bit about what I have been working on. The first thing is the Beautification Committee. This committee is made up of 4 volunteers, also John Maass and myself to look at different areas in the Village to see how we can make them more attractive. With that said, I would like to bring up this idea to the members to see what you think. Those of you who live on a court may have an island. If so, perhaps you and your neighbors might like to sponsor your island. Please let John and I know by calling me at 732-849-5626 so we can help you by letting you know what can be done as far as improvements.

This simply means if you would like to see flowers or a bench in your area and would like to get together and split the cost to spruce it up, we would gladly see what can be done to help. This also goes for the clubs and all activities in the Village. We have plenty of islands that are in need of some sprucing up. Just remember, this is your village so you should take part in making it look good. This also gives you the chance to meet your neighbors like when we were kids and everyone knew everyone on the block. Let me know what you think of this idea.

May the road rise up to meet you, May the wind be always at your back.

Happy Easter
Bonnie Hawthorne,
Secretary

Hope you enjoy a Happy Easter and/or Passover holiday. The Election Procedural and Voting Procedure Committee has been busily meeting and working these past several months. We should be finalizing these efforts with the BOT shortly. The Budget Committee and I started working on our 2017-2018 Budget. Save the date of Wednesday, May 10, 2017 at 7:00pm for the Budget Presentation.

Solar production is going well and I should be able to better discuss this after receiving the March JCP&L electric bill. As of March 17th, the Village has not received the State's permission to sell our SRECs (Solar Recovery Energy Credits). You will have two opportunities to discuss solar with representatives of EZnergy concerning our commercial or your possible residential application in April on the 22nd and the 29th.

As reflected in the February 28, 2017 Income/Expense Statement, the Village's finances remain on track. The Other Expense category included street lighting of \$2,141.

Please bring your comments and questions to our next Open BOT Meeting. As always, feel free to call me at 732-849-5363.

Marianne Yewaisis, Treasurer

Aged Account Activity as of February 28, 2017

27 Liens	\$132,073.15
7 Foreclosures	52,120.00
3 Sheriff Sales	27,200.00
3 Bankruptcies	17,058.16
3 Accelerated	2855.00
3 Over 90 days	<u>2,824.00</u>
Total Balance Due	\$234,130.31

Well March definitely come in as a lion and hopefully out as a lamb I know we are all looking forward to April showers that will improve our lawns and flowers. Remember our roofing project is now in full swing for the summer so please be mindful of the workers on our roads. Slow down as you pass it's definitely the courteous thing to do and smart also. There are many projects that will be going on in Crestwood village six as we get into summer again there will be a lot of workers on our roads so be mindful of them all.

I certainly hope you enjoy reading our chatter the articles in it are for you so that you are an informed homeowner in our village. Anything you would like to see or read in your chatter please contact me and let me know what it is.

Ron Paluzzi Trustee

CRESTWOOD VILLAGE SIX
Income/Expense Statement Period 02/01/17 to 02/28/17 and Year-To-Date

	Actual	Current Period Budget	Variance	Actual	Year-To-Date Budget	Variance	Yearly Budget
INCOME:							
HOMEOWNERS FEES	151,170.00	151,312.90	(142.90)	1,209,360.00	1,210,503.28	(1,143.28)	1,815,755.00
TRANSFER FEE	1,000.00	1,000.00	-	17,500.00	8,000.00	9,500.00	12,000.00
RENTAL LEASE FEE	250.00	166.66	83.34	1,550.00	1,333.28	216.72	2,000.00
MISCELLANEOUS INCOME	778.00	670.83	107.17	11,302.79	5,366.56	5,936.23	8,050.00
SUB TOTAL	153,198.00	153,150.39	47.61	1,239,712.79	1,225,203.12	14,509.67	1,837,805.00
WORK ORDER INCOME	3,785.50	5,000.00	(1,214.50)	44,084.05	40,000.00	4,084.05	60,000.00
COSTS CHARGED TO WORK ORDERS	(1,580.52)	(1,666.66)	86.14	(14,773.54)	(13,333.28)	(1,440.26)	(20,000.00)
SUB TOTAL	2,204.98	3,333.34	(1,128.36)	29,310.51	26,666.72	2,643.79	40,000.00
TOTAL INCOME	155,402.98	156,483.73	(1,080.75)	1,269,023.30	1,251,869.84	17,153.46	1,877,805.00
OPERATING EXPENSES							
SALARIES TAX & BENEFITS	9,676.28	16,243.83	6,567.55	122,999.42	129,950.64	6,951.22	194,926.00
PROFESSIONAL FEES	(588.36)	3,833.32	4,421.68	30,107.88	30,666.56	558.68	46,000.00
CONTRACTUAL EXPENSES	70,033.28	86,235.70	16,202.42	648,954.11	689,885.60	40,931.49	1,034,829.00
ADMIN. & OFFICE EXPENSE	6,321.83	7,820.77	1,498.94	49,319.30	62,566.16	13,246.86	93,850.00
CLUBHOUSE EXPENSE	4,397.09	4,924.96	527.87	26,382.58	39,399.68	13,017.10	59,100.00
OTHER EXPENSE	2,958.52	4,091.64	1,133.12	22,746.84	32,733.12	9,986.28	49,100.00
TOTAL OPERATING EXPENSES	92,798.64	123,150.22	30,351.58	900,510.13	985,201.76	84,691.63	1,477,805.00
INCOME (LOSS)	62,604.34	33,333.51	29,270.83	368,513.17	266,668.08	101,845.09	400,000.00
RESERVES:							
CAPITAL RESERVES	31,667.00	31,667.00	0.00	253,336.00	253,336.00	-	380,000.00
PROPERTY AND EQUIPMENT	1,666.66	1,666.66	0.00	13,333.28	13,333.28	-	20,000.00
SOLAR PAYBACK	-	-	0.00	3,940.00	-	3,940.00	-
TOTAL RESERVES	33,333.66	33,333.66	0.00	270,609.28	266,669.28	3,940.00	400,000.00

Unaudited Financial Statement

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Ron Paluzzi Trustee



APRIL 2017

From the Village Administrator, Valerie O'Neill

TRUSTEE OPEN MEETING

The **Trustee Open Meeting** is scheduled for **Wednesday, April 5th @ 1 p.m.**
Please join us. Refreshments will be served following the meeting.

FOOD TRUCK

The **Food Truck** will be in the parking lot on **Wednesday, April 12th @ 10 a.m.**

MONTHLY LEAF/BRUSH PICKUP

Manchester leaf & brush pickup will be on **Tuesday, March 11th.**
Stanley Contracting leaf & brush pickup will be on **Thursday, April 20th.**

LAWN CARE

Now is the time to begin making arrangements for spring fertilizing, sprinkler/well repairs and seeding of lawns, especially those of you who received an unsightly lawn letter last summer. The trustees will review last year's offenders and send follow up letters. Fines will be imposed to all who have an unsightly lawn.

POWERWASH

Stanley will begin power washing in April, weather permitting. Please call to schedule an appointment. The charge is \$40 per hour labor.

FIRE HYDRANT FLUSHING

Manchester Township Department of Utilities will be flushing hydrants throughout the months of April, May and June. They suggest you run your cold tap water until it runs clear.

HOPA CENSUS

The HOPA Census included in this newsletter **MUST** be returned to the Administrative Office ASAP. You can drop it off or send it in with your monthly maintenance payment.

**APRIL
BUS SCHEDULE
Crestwood Village VI**



EVERY MONDAY MORNING

10 AM start p/u of residents
 10:30 AM arrive at Whiting shopping center
 10:40 AM arrive at Whiting Commons
 11:30 AM P/U residents at Whiting shopping center
 11:50 PM depart Whiting Commons

AFTERNOON

12:15 PM start P/U of residents
 12:45 PM depart for Lacey
 1:15 PM arrive at Lanoka Harbor (Lacey) Walmart
 2:15 PM depart Walmart
 2:30 PM arrive Lacey Shop Rite
 3:30 PM depart Lacey shop Rite
 4:00 PM drop residents at various locations

FIRST TUESDAY IN APRIL

9:00 AM start P/U of Residents
 9:30 AM depart for Brick Plaza
 10:00 AM arrive at Brick Plaza
 1:30 PM depart Brick Plaza
 2:00 PM drop residents at various locations

First Stop is Christmas Tree Shops

***Should inclement weather cancel the 1st Tuesday,
 Then the schedule stops will be done on the 2nd
 Tuesday of the Month***

EVERY FRIDAY OF EACH MONTH

9:00 AM start P/U of residents
 9:30 AM arrive at Whiting shopping center
 10:00 AM arrive at Whiting Commons
 11:15 AM P/U residence at Whiting shopping center
 11:25AM P/U residents at Whiting Commons
 11:30 AM drop residents at various locations

AFTERNOON

11:30 PM start P/U c of residents
 12:15 PM arrive at Manchester Shop Rite
 2:30 PM drop residents at various locations

EVERY SUNDAY

9:00 AM start P/U of residents
 9:25 AM discharge at Congregational/Methodist
 9:45 AM discharge at Lutheran Church
 10:00 AM discharge at Catholic Church
 11 AM start P/U at churches
 11:45 AM drop residents off at various locations

Scheduled Special Trips

NO TRIPS SCHEDULED AT THIS TIME

*May your
 Easter basket be full of
 Joy, Happiness & Peace
 Today & Always!*

**Happy
 Easter**

ArturP



Board of Trustees
Crestwood Village Six
Open Trustee Meeting
March 1, 2017 @ 1:00pm

Meeting opened @1:00

Salute to the Flag

Attendance: RJ A., Wayne K., Dominic A., John M., Ron P., Bonnie H., Marianne Y.,

Approval of Minutes of: Feb 22, 2017

Administrator's Report: Gross income Collected from Chargeable Work Orders From Feb to date is \$3114.50. We had 1 New Resident.

Resolution: 17-02 This is a Bad Debt in the amount of \$3,395.00 regarding 55 Ashley Rd.

17-03 This is regarding Wood Stove and Pellet Stove Chimneys. This will be in the Rules and Regulations as of March 1st. All Wood and Pellet stoves must have a Chimney Surround placed on the Stove piping on the exterior of the home and must be maintain by Home Owner. This Resolution was passed 5-0 and 1 Abstain.

Report of Trustees

Wayne Koester: Discussed the signs for Quads and Triplexes that will be mounted on the outside of the home to help Emergency Services to identify where they need to go when called for help. He also was given the task to see why the V-room heat was not working up by the stage. After meeting with a Dover Oil service technician it was discovered that the curtain on the stage was blocking the heat from coming out and the curtain on the back wall covered the heat baseboard and has to be moved up or hemmed so it stops blocking the heat baseboard.

John Maass: Discussed part of the Carriage Shed Report that the Board had done and informed the Members that there are approximately 14 to 16 dead trees around the garages that need to be taken down. There are also 12 to 14 stumps that will be taken out also.

Dominic Amoroso: Discussed the Special BOT Meeting held on 2-27-17 on the Rules and Regulations where we all worked on incorporating the resolutions into the Rules and Regulations.

Ron Paluzzi: Discussed the MCC council meeting. Manchester is proposing a deal with other Electric Companies to come into the Township and giving a 10% discount on the electric for the people of the town and they will be voting on which Company they will be using for this. However, they will send out a card if you wish to opt in or out of this. All you have to do is fill out the card they send and send it back.

He also wanted to thank Safety Patrol and volunteers for all the work with the food truck. The Bus Schedule is set in the Chatter and is good this month. The roofs will be starting soon as the weather breaks. The letters to pick your roof color have gone out. Please pick your color as soon as possible so the work can begin.

Marianne Yewaisis: Discussed that she and Val Completed the Snow Removal and Street lighting reimbursement form the Township for 2016. Spoke about EZENERGY and keeping track of the Electric Bill reductions. We do not have the necessary approval to sell the SRECS and currently the SRECS are going for about \$200.00 per share. All saving from the electric bill and SRECS and referrals from solar companies will be going back to pay off what was borrowed. The Budget Committee will start working

on the budget. EZENERGY will be here on April 22nd for a 1pm presentation on the Clubhouse and Residential solar. This is on a Saturday and there will be light refreshments.

Bonnie Hawthorne: Discussed that the Beautification Committee will be meeting on March 7th at 1:00 to 2:30 to start discussing Ideas about the Islands and what to do with the common grounds.

RJ. Anderson: Discussed the letter that was left on the table prior to the meeting. It was about the Carriage Shed letter that was sent to all Carriage Shed Owners to remind them that there was no storage allowed in the carriage sheds and an inspection will be done starting 30 days after they received the letter. The Member's letter pointed out that not all Carriage Shed Owners are able to get out when the weather is cold and that the Board could extend the 30 day to 60 so the weather will be warmer and the Board agreed. RJ. also discussed JCP&L and the cutting the trees back on the power lines. This will protect us as far as fire. However, it makes it easier for ATVs to run along the power lines. He has written another letter to the Mayor and JCP&L for help in stopping the ATVs, but has gotten no response. We are looking to put the gates back up to keep the ATVs out.

Clubs Reports

Julie Sutton: Talked about Movie Night and Safety Patrol and then she reported for Coloring, and Travel Club. Stop by on Monday morning and buy your tickets.

Pat Johnson: Talked about the dance in April and it will be an Easter Parade Theme. Tickets sales are Monday for 10:00 to 11:00. Stop by and pick up your tickets.

Leo Ruscitto: Talked about the startup of the Advisory Board and their next meeting is March 14th at 10:00 and the Membership Drive will take place on March 14th at 7:00. Light refreshments will be served.

Judy Bruno: Bonnie Hawthorne spoke on behalf of Judy and the Friday Night Ceramic Activity. The class starts at 5:00 to 8:00 it has about 15 people in the class. All is going well and if anyone wishes to come and check us out, feel free.

Wayne Koester: Talked about the startup of Spring Bocce and Shuffleboard. That sign up is every Monday at 10:00 to 11:00 for anyone interested. He is also looking for someone to help put the teams together.

Public Comments

Donna McGlashan: Wanted to know why we are cutting trees down around the Carriage Sheds- is that not up to the people who use them?

Answer: The Carriage Shed and common ground around the garages belongs to the Village and it is our responsibility to keep them up.

2nd Question: She would like to know if the bus would be able to stop at TD Bank when they take you food shopping?

Answer: The Board sees no reason why this could not happen. It is up to the Bus Driver and you need to talk to the Bus Driver at the time of pick up.

Closed meeting: 2:06pm

Bonnie Hawthorne,
Secretary

From the Board of Trustees

ATTENTION HOMEOWNERS

Since the first of the year and a large part of last year we have had a number of homeowners moving in. If you're one of the neighbors of a new homeowner please think about introducing yourself and letting them know what a great community we do live in. Also let them know what's available and are local surrounding area a lot of them don't know where to go to get things or even shop. We all know as a new homeowner you wonder either what's going on or what rules and regulations really do involve. It would be a great gesture from our present older homeowners to let the new ones really feel at home in our beautiful village. It goes without saying you will definitely make some new and fantastic friends.

Dryer Vent Cleaning

Spring is a good time to have your dryer vent cleaned. The cause of many house fires is clogged dryer vents. Dryer vents should be cleaned every year. It does not matter if you live alone or are a couple and it does not matter how many loads a week you do. What matters is that the moist lint that the drying process creates is to be blown out of the dryer, the vent lines, and the vent itself. Because it is moist, lint tends to clump causing a blockage in the vent lines that can back up into the dryer itself. The length of the dryer vent lines in most model can be twenty-five feet or longer in length. That vent line should have a brush run through it to get rid of any debris or accumulation. That is why you need to have it cleaned annually for safety.

The Crestwood Village Six maintenance workers can do the dryer vent cleaning and inspection for you, at a small cost, if you are not physically able to do it yourself. Or you can have it done by outside contracts.

Food Pantry Truck

The food pantry truck will be here at Crestwood Village VI on Congasia Road in front of the clubhouse on Wednesday, **April 12th** This Program takes place in the morning on the second Wednesday of every month, applications are provided on-site and ID is required. Registration starts at 9 AM. No one will be allowed in the clubhouse before 9 AM. If you know of anyone that can benefit from this program please pass the information along to them. Dress warm and please bring bags to carry the food. Help is available to help you to your cars with your bags.

It's not what you gather, but what you scatter that tells what kind of life you have lived.

FENCES

There is perhaps one area, more than others, of our village restrictions that that is misunderstood. That area is dealing with fences.

The CV6 Declarations and Covenants in Article 5 Section 11 Fences simply states the following:

“No fabricated fences, hedge or other growing fence shall be erected or planted upon any lot. Nor, shall there be any plantings along the street side of any lot.”

Now, some homeowners in the past did violate the above and plant, and there is no recourse at this time. However, if those planting of living fence die, they are not to be replaced, and a fine will be imposed if it is done.

The CV6 Rules and Regulations also addresses the following:

Page 9 in Section 7.3 states:

“Do Not define property lines with cinder block, bricks, hedges, shrubs, fences or fence like structures of any kind.”

Page 11 in Section 11 Planting Guides states in various sub-sections the following:

“The purpose of the following rules concerning various plantings (shrubs, trees and flowers) is to provide residents the greatest degree of individual freedom relating to the location and variety of plantings consistent with achieving a reasonable cost of outside maintenance to the association.” It does not permit fencing around trees, planting areas or even by the foundation planting areas. It does permit only one type of garden fence in that: “Vegetable Gardens: Maximum size 100 square feet and maintained as to not become unsightly. If a fence is required it shall not exceed 4 feet in height.”

Fences were not permitted for a variety of reasons, one being ease of maintenance, another to keep the open landscaping look of our original development, and to prevent situations between neighbors as to property lines or drainage swales.

If you do have any type of fencing around planting areas, trees, or parts of your property it must be removed. Living fences may remain but not be replaced in the future. Violation letters will be sent and fines imposed if violation continues.

SOLAR PRESENTATION

It has been nearly one year since our solar company, EZnergy, gave their introductory presentation to our residents and homeowners. Since then, solar panels have been installed on our clubhouse and administration building. We have been saving trees and lowering our electric bills by producing energy from the sun. EZnergy will be back at the clubhouse on Earth Day, Saturday April 22nd at 1:00pm to answer your questions on our commercial installation, as well as, any questions concerning possible residential applications. As a reminder, EZnergy does provide \$1,000 to the Association for each home that chooses them for Solar. This referral is used to offset our costs. They also provide great refreshments! Please join us.



Village VI Easter Parade

Featuring The Fabulous

The CrossTones

Coffee, Tea, Soda, Setups and Dessert Provided

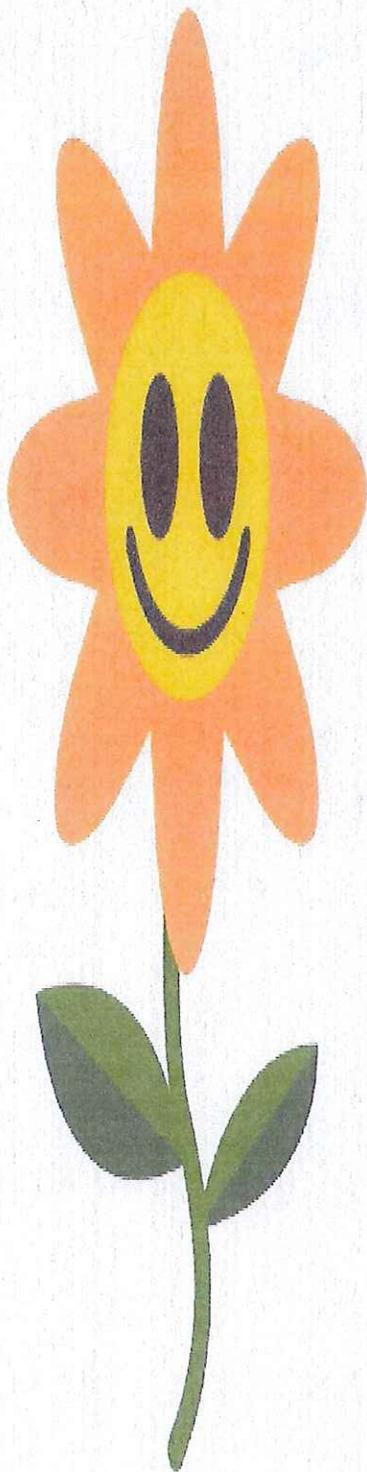
**Saturday April 8th
6 PM to 10 PM
Doors open at 5:30 PM**

**BYOB
\$15.00 PP**

**Tickets will be sold at Deerfield Hall
Mondays between 10 AM and 11 AM
or contact
Michele at 732-350-9026 or
Pat at 732-673-4468**

Door Prizes and 50/50





DEERFIELD WOMAN'S CLUB

MTHS SCHOLARSHIP FUNDRAISER

SPRING FAIR

CRESTWOOD VIL. VI, 6 CONGASIA RD. WHITING, N.J.

Sat. Apr. 29th 9am-2pm

VENDORS

ARISTA CARE, HELP ALERT,
VISITING PHYSICIANS, ATHWAL, CRESTWOOD
MANOR, THE PINES, CARMONA BOLEN, NOLAN,
BATH FITTER, SAFE MONEY,
ALUMCO PLUS, HOME INSTEAD, CARE TEMP,
MEMORY & AGING, VNA HEALTH GROUP,
COSTCO, EZ ENERGY, HEALTH SOUTH
LOU BERGMAN ENERGY HEALING, GOOD
SHEPHERD ANCC, WALGREENS
AND MORE
MARTY'S PLACE SENIOR DOG SANCTUARY

TESTING BY DEBORAH HOSPITAL

DOOR PRIZES/ RAFFLES & 50/50

Kitchen open for breakfast & lunch

BAKE SALE

For Information call

Rosie (732) 881-1044

CRAWL SPACES

You, as a homeowner and resident is entitled to access of the crawl space for your home.

The Declaration and Covenants in Article III Section 5 and Article V Section 4 states the following:

“A perpetual and non-exclusive easement for ingress and egress to the crawl space beneath his (her) home in, upon, under, over across and through any Lot upon which the entrance to such crawl space is located or across which access is necessary for the purpose of maintenance and/or inspection.”

“There shall be no obstruction of access to any common property” and “There shall be no storage in the crawl space.”

The Rules and Regulations also state the following in Section 7.2 Home Maintenance section H

“Do not store anything in crawl space” in Section 8 is the reminder “Pets are not permitted to be housed in crawl spaces under the house.”

As you can see above NOTHING is PERMITTED in the crawl spaces In addition if the crawl space access point is on your property any one sharing that building in addition to the Community Association representative, maintenance people, or authorized vendors, HAVE ACCESS without hindrance.

Power Outages

At JCP&L, their top priority is to provide customers with safe, reliable electricity. When an outage occurs, it's important to report it to JCP&L as soon as possible to help them pinpoint the damage and restore power safely and quickly. Do not call the office, the Trustees or even the Police Department as that only slows down the process and they cannot help in getting power on any quicker. For the recommended method you call JCP&L directly at the 24 hour a day 7 day a week HOT LINE 1-888-LIGHTSS (1-888-544-4877). If they have your telephone registered, their automated system will bring up your account and address for more efficient outage reporting. They can also keep you informed if your number is registered and you call for an update on the outage. Do not rely on your neighbors to call or the office, it will work faster and more efficient if you call direct as it enables JCP&L to better pin point the location of damage quicker.

Please consider registering not only your home phone but also your cell phone which you may be more likely to use during a power outage. You may call 1-800-622-3115 or go to their website to register. You can text them also at REG to 544487 (LIGHTS) note: you will need your account number to register.

For those residents that need power for machines related to your health issues please contact JCP&L and with a Doctor's note they will put you on a special list and share that list with the police department. It is also strongly suggested you have battery backup for the unit that should last for more than twenty four hours.

Trees

A clarification to the Deerfield Chatter of March is apparently necessary. Trees are the resident's responsibilities except for the trimming dealing with roof and siding issues. The clarification that was needed, was you **do not** have to seek Board of Trustees approval to remove trees from your property. However, it is suggested that the normal approval form be used just so there is a record of the contractor doing the work. Sorry about the confusion.

FREE INSURANCE REVIEW

On May 1st between the hours of 10:00AM and 4:00PM Ms. Debbie Torres and Mr. Jim Thomas will be available between 4:00PM and 7:00PM. They are from our Insurance Brokers Office and at no cost to you will review your Property Owners Insurance Policies.

This FREE INSURANCE REVIEW of your coverage that you are required to have is to protect you and the village. The Crestwood Village Governing Documents state in the Declarations and Covenants Article V section 20 the following:

“Each Home Owner is required to provide their own Home Owner’s insurance protection by the Condo HO6 type insurance policy: (a) Structure changes (such as new windows, walls, patios, additions, upgrades, etc.); (b) Personal Property insurance which would cover replacement appliances, rugs, and other items besides furniture and furnishings which might be confused with original installations: (c) Personal Liability insurance for protection of so-called roof neighbors that might be affected by losses, caused by the negligence of others. In addition, the standard Condo HO6 type policy provides as options most beneficial to the members for two other items: (d) Additional living expenses: (e) Loss assessment.

In the event of a financial loss caused by a member who has failed to obtain and maintain insurance coverage as required by Covenants and By-Laws, a lien could be created and attached to a faulty members residence for the protection of those who have suffered as a result thereof.”

The Rules and Regulations in Article 7 Home Owners Responsibility states in section 7.1 Insurance Guidelines the following:

“Guideline for homeowners regarding loss control measures to reduce future claims.

- a. Replace washing machine hoses with new “twenty year” hoses.
- b. Annually clean fireplace chimneys.
- c. Replace old hot water heaters prior to their leaking.
- d. Dryer vents are to be professionally cleaned annually.

SPECIAL NOTE:

Failure of the homeowner to follow these recommended guidelines may result in loss of coverage to the affected homeowner. This supersedes all previous insurance documents previously distributed.”

A Happy Home Recipe

4 Cups of Love	5 spoons of hope
2 cups of loyalty	2 spoons of tenderness
3 cups of forgiveness	4 quarts of faith
1 cup of friendship	1 barrel of laughter

Take love & loyalty, mix thoroughly with faith. Blend it with tenderness, kindness and understanding. Add friendship and hope sprinkle abundantly with laughter. Bake it with sunshine. Serve daily with generous helpings.

“Let us be grateful to people who make us happy, they are the charming gardeners who make our souls blossom”



**DEERFIELD HALL
APRIL CLUB ACTIVITIES**



NOTE - Representatives from various clubs are available on Mondays from 10-11am in the V room, to sell tickets, make reservations, pay dues, etc.

MOVIE NIGHT - There will be no movie in April due to Friday, April 14 being Good Friday. Enjoy the Easter and Passover holidays. On May 12, we will be showing the Oscar nominated Best Picture "Lion." More details in the May Chatter. Any questions, please call Julie 732-849-5363. See you at the movies.

BEREAVEMENT SUPPORT - The group met on March 31 and welcomed 2 new members. Dr. Anthony Lipari's presentation was on various types of grief and a question and answer session followed. The group was advised that two members had passed away during our winter break. Our meetings are informative and help people deal with grief in different ways. We do not take attendance so you may come whenever you wish. Refreshments are served and some social time. The meetings are open to anyone in the area, not just Village VI. The meetings for the rest of the session are April 28 and May 26. The session ends in May. Meetings are held in Deerfield Hall, Crestwood VI. For information call Rosie 732-881-1044 (please just leave a very short message and your phone number).

DEERFIELD SONGSTERS - The members of the Deerfield Songsters are making good progress learning the repertoire for our Spring concert. The program will take place on Saturday, June 10 at 2pm in Deerfield Hall. Tickets for the concert will be on sale Monday mornings between 10 and 11am in the clubhouse. They can also be purchased from any member of the chorus. Have you noticed that prices for everything you purchase in stores have changed since the early 2000's? Well, today each copy of music we purchase for the chorus costs about twice as much as it did at that time. As a result, we need to increase our ticket price, but at our new price of \$5 per ticket we are sure you'll agree our concert tickets are still among one of the

biggest bargains in town. Where else can you get a relaxing afternoon of enjoyable music plus plentiful refreshments consisting of cookies, cake and brownies, most of which are homemade. This year's repertoire is sure to offer something to please just about everyone. Our performance calendar for this Spring season is full, but if you'd like the Songsters to perform for your club this coming holiday season or next spring, please call me for available dates and costs. *Pam Unger, Director*
732-716-1628

TRAVEL CLUB - April 11 brings us to the Sands Casino and Outlets. Cost is \$35 with a \$30 slot play and \$5 food voucher. In May we are going to Peddler's Village for a sit-down lunch and Murder Mystery with time for shopping. Cost for this trip is \$86. On June 15, we are going to the National 9/11 Memorial Museum with lunch on your own to Little Italy. Cost of this trip is \$55. On July 13 we will be heading to Harrah's Casino and Race Track. The cost for this trip is \$35. Non-residents of Village Six are always welcome. For more information please call Peggy at 732-350-6016 or Nancy at 732-849-3040.

LIBRARY - Happy Spring! Hope it's a good one. We have three very different books this month. "Sanctuary" by Beverly and David Lewis is a mystery set in Lancaster County. The story revolves around two women, one wounded by the past, the other corrupted by the present. (large print) "Remember Me" by Mary Higgins Clark is a tale of suspense revolving around a young mother's guilt. Set in Cape Cod it has a host of characters and a surprise ending. If you are a Linda Fairstein fan you will surely enjoy "Cold Hit". Set in New York, where she is Manhattan's Assistant D.A., this one will keep you going until the last page. (large print) "*A picture may be worth a thousand words, but a smile can warm a thousand hearts.*" **Robert Clancy Maryanne Keegan, Library Committee**

WOMEN'S CLUB - The Deerfield Women's Club would really like you to join us. We are making an offer to any new member or former members. If you join and pay your dues for next year, you will be entitled to attend our meetings and activities for the months of April, May and June. (we have no meetings in July and August) We meet the 4th Tuesday at 1:30 at the clubhouse. Dues are only \$5 for the entire year. We have great refreshments every month and sometimes our guest speaker will provide us with lunch. We run various fund raisers that enable us to donate to our local charities and two \$1,000 scholarships to two female Manchester High School students each year. If you have been thinking of joining us now is a good time to do so. Our membership is open to any female in any adult community. Your membership ladies are in the clubhouse on Mondays 10-11am to sign you up. We look forward to welcoming you to our club. If you have any questions, please call me. *Jane Messenger 1st VP 732-350-2390.*

SAFETY PATROL - "April showers bring May flowers" and more open garage doors. If you have not read the "Please Help Safety Patrol Help You" article in this Chatter, please be sure that you do. The Safety Patrol members are dedicated to assisting in the safety of our village but we need your help too. We also need more volunteers to continue to make this possible. Our next regularly scheduled meeting is Tuesday, April 18 in the Volunteer Room at 10 am. Please join us at 9:30am for refreshments. A member of Safety Patrol is also available every Monday in the Volunteer Room from 10-11am. Please stop by to see us or call the following numbers if you are interesting in joining. Julie Sutton, Chief at 732-849-5363 or Leo Ruscitto, Deputy Chief at 732-941-3202..

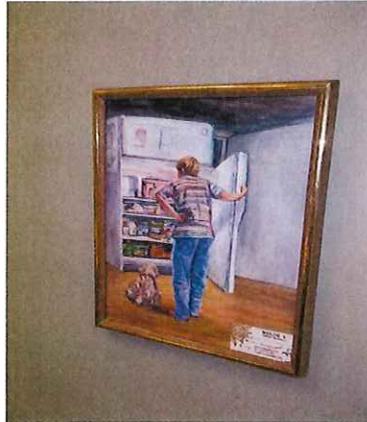
RESIDENT'S CLUB - Can you believe that March is already upon us. Our meeting will be held on Tuesday, March 21 at 1:30 pm and our guest speaker will be Michael Mahoney from the Ocean County Library System. He will be presenting us with a slide presentation about "Seaside Superstitions". Ticket sales for the St. Patrick's Day dance are underway. The dance is \$25 per person and will be held on Saturday, March 11 from 6-10pm, with doors opening at 5:30pm. Music will be provided by Pipers Alley. As a reminder, tickets

will only be sold in advance so if you haven't gotten yours yet see us on Monday morning between 10 and 11am. For more information please see our bulletin board in the Residents Hall or call Michele at 732-350-9026 or Pat at 732-673-4468. Coming attractions: April will be "The Easter Parade Dance" Ladies, start creating your Easter bonnet to wear and enter our contest. Guys, be prepared to dazzle your ladies with your coolest Easter tie.

WALKING CLUB - Starting our 4th year on April 3rd at 10 am, our club meets in the Crestwood 6 parking lot at 10 am every Monday, rain date is always Tuesday. This year our first walk will be CATTUS ISLAND, Toms River. We create car pools, then drive from 2 up to 20 miles to go on walks to our national historic sites, state parks and local scenic sites. We walk on trails from 2 miles and as long as four miles. This spring some of the walks scheduled are: Georgian Court College, Smithville Historic Village, Lake Carasoljo, Shenandoah Lake Park, and many others. There are never any costs. Any person from Manchester is welcome to join. Call me for any questions. Michael Litt 732-580-1039 or email: michaellitt@aol.com.

PET (ALL PETS) CLUB - We at the CV6 Pet Club hope that everyone had a Happy St. Patty's day. May the luck of the Irish be with you always. Our guest speaker for March was Mr. Paul Smikovecus, owner of Krushk9 Dog Training. If you wish to reach out to Paul for expert Dog Training, you can visit his website at www.Krushk9.com. You may call him at 732-237-5233. I know you will be glad you did. You can tell him the CV6 Pet Club gave you his information. We are hoping that all our members who are ill, have a speedy recovery. So many are out with various ailments and we do miss seeing them at our meetings. Our regular club meetings are held every second Wednesday of the month at 6:30pm. Doors open at 6pm. Please come and join us for refreshments, interesting guest speakers, a fantastic group of people, 50/50 raffles and it's still only \$10 per year, per house. We cannot thank our generous club members enough, for their donations of snacks and hot chocolate for our meetings. We thank everyone for your support. We will be having a fund raiser, offering basic dog training classes on

Painting VI



Be Smart, Protect Your CRITICAL DOCUMENTS AND VALUABLES

When disaster strikes, your immediate concern will be your safety and the safety of those you care about. Once the immediate danger passes, however your financial and medical records and important contact information will be crucial to help you start the recovery process quickly. The first step is to take an inventory of your household documents, contacts and valuables. You can download the EMERGENCY FINANCIAL FIRST AID KIT (EFFAK) at www.ready.gov/financialpreparedness



HOUSEHOLD IDENTIFICATION

- ❖ Vital records (birth, marriage, divorce certificate, adoption, child custody papers.
- ❖ Passport, driver's license, social security card, green card, military identification
- ❖ Pet ownership papers, identification tags

MEDICAL INFORMATION

- ❖ Health/dental insurance, Medicare/Medicaid, VA health benefits
- ❖ List of medications, immunizations, allergies, prescriptions, medical equipment/devices, pharmacy information
- ❖ Living will, medical power of attorney
- ❖ Caregiver agency contract of service agreement
- ❖ Disabilities documentation
- ❖ Contact information for doctors/specialists, dentists, pediatricians, veterinarians

I just did a week's worth of cardio after walking into a spider web ...

A recent study has found women who carry a little extra weight live longer than men who mention it ...

My goal for 2017 was to lose just 10 pounds ... only 15 to go ...

Clubs & Activates

"MARDI GRAS MARCH 11TH"



Ceramics



Saturday, May 13 and again on Saturday May 20 at 10 am (Rain dates Saturday June 10 or June 17 at 10am) in the back parking lot of our clubhouse. These classes will be instructed by Lisa Carl, Certified K9 trainer, assisted by Dan Cutler. You may sign up for the dog classes by calling 732-575-2089. If no one is available, please leave your name, number and a brief message. and we will get back to you. If you want to contact me directly, please call 732-998-0010. The dog training classes will be \$10 for members and \$15 for non-members. Those costs are each class, per dog. Please register early, the minimum class size must be no less than 10 dogs. Let's try to make it a big class. I will be posting instructions on our bulletin board in the clubhouse, and on our flyer that will be given out. The CV6 Pet Club as always appreciates and thanks you for your support and we look forward to a great and exciting year. *Judy Hall, President*

ADVISORY BOARD-Our second meeting was held on March 14. Even though we are still in the organizing phase, we are ready to assist homeowners with their concerns and questions. Please make sure to read the article entitled "Important Advisory Board Information for Homeowners/Renters. Our main effort is to keep the communication open between the homeowners, Advisory Board and Board of Trustees. In order to further accomplish this, we are still in need of more homeowner volunteers to become District Representatives. Join us Tuesday, April 11 at 11am in the Volunteer Room to find out how to become a District Representative. Please contact your District Representative with any questions.

Please help - Any information you would like to see included in the newsletter, has to be put in my paper chute (36 Stonybrook Rd) by the 10th of the month. Please be sure to use a clothespin to hold it in. Please be aware that I do not include old information (such as meetings held in January or February) with your information for the current month. If you want information about your club included in the newsletter, you must get it to me. Please call me at 732-350-8659 or send your information to me at lakewally36@comcast.net. Thank you. *Jean Balliet, Editor.*

ITEMS FOR SALE

If you have any items you will to sell, take the information to Valerie, or Camille in the Administration Office. The office will get the information to me.

FOR SALE

19 inch Samsung Flat Screen TV

\$10.00

Call 732-716-0671

**Pine Ridge Ladies Golf League
Joint Base MDL Lakehurst
Welcomes You to Join Us
Spring 2017**

9 Holes of fun every Tuesday

8:00 A.M. - Shot Gun Start

All Skill Levels are Welcome!

Our handicap system, with four flight categories, allow all golfers to compete and enjoy this exceptionally well maintained course while socializing with new friends.

Annual League Registration Fee: \$25

Green fees & Cart fees:

TBD by Golf Course

The Season will kick off with a meeting at the Pine Ridge Pro Shop on April 18th at 10:00 A.M. League play will begin on May 2nd at 8:00 A.M. The Season will go through the end of August ending with a Championship tournament and an End of Season Luncheon in September.

To Register Call:

Nancy Eldridge @ 732-864-6591 or

Cathy Linden @ 732-849-0873

"My grandmother is 85 years old and she starting to lose her memory. Everybody's upset about it except me. Because I got eight checks from her for my birthday..."

"The whiter my hair becomes the more ready people are to believe what I say"

HOPA CENSUS

The Housing for Older Persons Act provides housing for older persons and is intended for occupancy by at least one person 55 years of age and older per unit and who must be a shareholder. It requires that periodically information must be collected and verified as to the age of all residents. If this census is not completed, our community could lose its housing status. Therefore, it is mandatory that this form be filled out and returned to the management office.

Homeowner(s)

Name(s): _____

Address: _____

Phone: _____

Total number of people living in your unit: _____

(Do not include paid aides or assistants)

Person #1: _____

Name

Age

Birth Date

Person #2: _____

Name

Age

Birth Date

Person #3: _____

Name

Age

Birth Date

If additional people are residing in your unit, please list their name, age, and birth date on a separate sheet of paper.

I/We certify this form to be an accurate statement of the number of persons residing in my/our unit with accurate birth dates. I/We understand that Crestwood Village Six could lose HOPA exempt status if the above details are not true and complete. Under penalty of perjury, I/we declare that the above information is true, correct, and complete.

Dated:

Homeowner

Homeowner

Please Help Safety Patrol Help You

Every evening, Monday through Friday, members of the Safety Patrol drive the village streets looking for open garage doors and unlit street lights. When an open garage door is found, the mobile patrol members knock on your door and/or ring the doorbell to let you know that you have left your garage door opened. Upon no answer the base person makes a phone call to your home to let you know about the open garage door. If no answer, the base person then calls the police to respond to your house. In the meantime, another member of Safety Patrol, called the monitor, drives to your house to allow the mobile team to continue on their tour. When the police arrive, they take control of the situation in order to close the garage door. The Safety Patrol has been experiencing difficulties in which you, as a homeowner/renter, would be able to help. These are:

- Make sure that your door bells are working. Sometimes a knock on the door is not heard.
- Make sure that the administrative office has a current phone number for your residence. Without a number, we must call the police. If you do not want to provide a phone number, the Safety Patrol will have no recourse but to put your address on a "DO NOT STOP at this Address List." We really need your cooperation in this matter.
- Please turn on your front door light each evening. Lights make it safer for all persons concerned.
- If you share a garage with others in a carriage shed, leaving your door open essentially leaves the entire building open. This is also true during the day. Open carriage shed garage doors invite people and animals to enter.

The Safety Patrol is proud to provide its services to the community and with your cooperation we will all be safer together.

Thank You,

Crestwood Village Six Safety Patrol

Important Advisory Board Information for Homeowners/Renters

The Advisory Board for Crestwood Village Six met on February 14 and March 14, 2014, in order to re-establish itself as a liaison between the Board of Trustees and the Homeowners. It is the responsibility of the District Representatives to help homeowners address any problems, questions or concerns regarding our Community, Covenants, By-Laws and Rules and Regulations.

In this Chatter, you will find an insert listing the 22 Districts and the corresponding Representatives. Please find your District and **make sure that this list of Districts is passed on to any new homeowner at your address.** We will be updating the Representative List in the Chatter as we obtain new members.

We welcome you to join us the second Tuesday of each month at 11 AM in the Volunteer Room of the Club House with any questions or concerns.

Respectfully,

Crestwood Village Six Advisory Board



The Board of Trustees here in Crestwood village six would like to give a **Big Thank You** out to all of the volunteers who will give up the time in their days to help. We know all know too well what it takes to be a volunteer you are definitely a special person to all of us. No matter what you volunteer or participate in to help out our village it definitely makes for a better community to live in. Volunteers are the lifeblood of our community here in Crestwood village six. Always smiling and willing to give a helping hand wherever it's needed. All of the clubs and activities can always use more volunteers so if you have a little free time to contribute it would truly be appreciated. You will find it's a rewarding experience here in our village with the appreciation of one and all. Again **Thank You** one and all

Welcome New Homeowners!

Nicholas D'Orazio
49-B Sunset Rd (correction)

Carol Connelly
12-B Golden Ct

John & Debra Stewart
10 Golden Ct

Susan Ferencei
44-A Stonybrook Rd

**Kakulawalage
& Padma Fernando**
3 Kittery Ct

Julian Diaz
44-D Stonybrook Rd

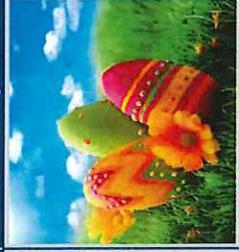
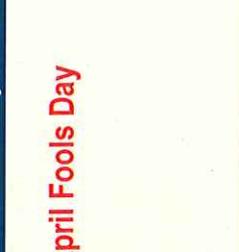
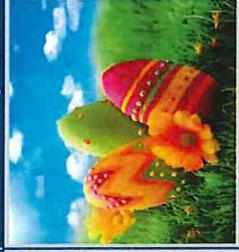
IN MEMORY OF

**Our Deepest Sympathy To
The Family and Friends Of**



**Jack Brady
Betty Peer
Nicholas Intrieri**

April 2017

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
2 BINGO 11:30 AM Kitchen Opens 1:30 PM BINGO begins TEAM 1	 3 RECYCLE 10 AM TICKETS/CLUBS 1:30 PM CANASTA 6 PM SHUFFLEBOARD 6:30 PM BILLIARDS	 4 TRASH PICKUP 8:30 AM ART CLASS 4 PM POKER 4 PM SENIOR STRETCH 9 AM BUS TRIP TO BRICK	 5 10 AM TOPS 1 PM OPEN TRUSTEE MEETING 4 PM POKER	 6 9:45 SONGSTERS 1 PM QUILTING 1 PM MAHJONG 6 PM CANASTA	 7 TRASH PICKUP 9 AM LIBRARY COMM. 10 AM HEALTHY & FIT 5 pm CERAMICS	1 April Fools Day
9 BINGO 11:30 AM Kitchen Opens 1:30 PM BINGO begins TEAM 2	10 10 AM TICKETS/CLUBS 1:30 PM CANASTA 6 PM SHUFFLEBOARD 6:30 PM BILLIARDS Passover Begins	11 TRASH PICKUP 8:30 AM ART CLASS 10:AM Advisory Meeting 1 PM BINGO Committee 4 PM POKER 4 PM SENIOR STRETCH Leat & Brush pl/u Twp	12 10 AM TOPS 10 AM FOOD TRUCK 1 PM Trustee Workshop 6 PM PET CLUB	13 9:45 SONGSTERS 1 PM QUILTING 1 PM MAHJONG 6 PM CANASTA	14 Good Friday CLUBHOUSE & OFFICE CLOSED NO MOVIE	15
16 Happy Easter CLUBHOUSE CLOSED 	17 RECYCLE 10 AM TICKETS/CLUBS 1 PM ADULT COLORING 1:30 PM CANASTA 6 PM SHUFFLEBOARD 6:30 PM BILLIARDS	18 TRASH PICKUP 8:30 AM ART CLASS 10 AM SAFETY PATROL 4 PM POKER 4 PM SENIOR STRETCH 7 PM RESIDENT'S CLUB Income Tax Day	19 10 AM TOPS 1 PM Trustee Workshop 4 PM POKER	20 LEAF & BRUSH PIU 9:45 SONGSTERS 1 PM QUILTING 1 PM MAHJONG 6 PM CANASTA	21 TRASH PICKUP 9 AM LIBRARY COMM. 10 AM HEALTHY & FIT 5 PM CERAMICS	22 Earth Day EZ ENERGY SOLAR PRESENTATION
23 BINGO 11:30 AM Kitchen Opens 1:30 PM BINGO begins TEAM 3 PINE BARREN'S BOOK CLUB	24 10 AM TICKETS/CLUBS 1:30 PM CANASTA 6 PM SHUFFLEBOARD 6:30 PM BILLIARDS	25 TRASH PICKUP 8:30 AM ART CLASS 1:30 PM WOMEN'S CLB 4 POKER 4 SENIOR STRETCH	26 10 AM TOPS 1 PM Trustee Workshop 2 PM BOOK CLUB 4 PM POKER	27 9:45 SONGSTERS 1 PM QUILTING 1 PM MAHJONG 6 PM CANASTA	28 TRASH PICKUP 9 AM LIBRARY COMM. 10 AM HEALTHY & FIT 1 PM BEREAVEMENT 5 pm CERAMICS	29 WOMEN'S CLUB SPRING FAIR
30 BINGO 11:30 AM Kitchen Opens 1:30 PM BINGO begins TEAM 4						