

# DEERFIELD CHATTER

NOV

2018



Administrative Office – 6 Congasia Road.

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## President's Message

November 2018

PLEASE READ THE FIREWISE DAY NOTICE IN THIS EDITION AND ATTEND THE MEETING.

A special thank you to my fellow Trustees, and specifically Bonnie & Wayne, who kept the village on track and presided over meetings I could not attend.

It is my understanding that Marianne and Bob Elliott, our auditor, answered all questions about the state of the association as per the audit. It is through the professionalism of Marianne, and Sal our financial analyst in the office with Val our Administrator that the financial records and policies now create a clear and understandable set of financial documents.

November is a time for "thanksgiving" and in the spirit of being thankful we all should be mindful that there is much to be thankful for in our village. The Board of Trustees with YOUR HELP has created a much needed visual makeover of our properties. You, as homeowners, have upgraded or in some cases maintained well-kept properties that improved our curb appeal to potential buyers. This can be observed by the average 8-12 new owners per month for the past year. Through the efforts of our office staff empty homes are being sold quicker than in the past, be it foreclosures or estates, they are actively pursuing the estate or the bank to upkeep the property or to have it occupied.

We also have to thank the Senior Citizens Club/Bingo for their work and projects they undertake. The Safety Patrol is an organization that can bring a sense of peace and pride in that they dedicate hours to ride around our village and give gentle reminders about open garage doors. In last month's Chatter you were told about a few instances that could be the beginning of potential thefts. Make sure your home is locked as should your vehicles if they are left in the driveway.

I would be remiss if I did not thank the other clubs and activities that provide for our wellbeing be it a dance, a cultural event, an exercise or weight program, or simply entertainment or just getting together. We all need social interaction with others to keep our psychological health. That is one reason you may want to reach out to any housebound neighbor you may have.

Wishing you a colorful fall season and reminding you that fallen leaves are a hazard so be careful walking and driving.

Sincerely,

*RJ Anderson*

**Disclaimer: The Deerfield Chatter provides this newsletter as information for the homeowners. All information is printed as space allows unless deemed inappropriate by the Trustees. Articles are printed as submitted. We reserve the right to edit them. The staff of the Deerfield Chatter, the Trustees and the delivery personnel are volunteers and will assume no liability in any way for the contents of the Deerfield Chatter, nor warrant the accuracy of any information, advertisement, service or the usability of any product or article and shall not be liable for any losses caused by the reliance on such articles and all copy is subject to editing.**

## ***Trustee Korner. . .***

Greetings! A few good things I want to touch on. First let me say I hope everyone had a pleasant summer.

1. I've noticed a strong percentage of houses still do not have their house numbers visible from the street. They should be at least 3 ½ - 4 inches in height, preferably over your garage door, if applicable. This is a Manchester Township requirement.
2. Some people are cutting branches and brush and putting them out to the curb way before the pickup date. One day prior is what our rules call for. If your pile of brush can be identified you will be fined accordingly.
3. Speeding and failure to stop at a stop sign are discourteous and dangerous. All traffic laws are to be obeyed, regardless if you think otherwise.
4. No Parking on streets, fingers, cul de sacs and carriage shed driveways during snow events. If your car is impeding snow removal, it will be TOWED at your expense.

Your cooperation on these matters would be greatly appreciated.

Semper Fi

Wayne Koester, Vice President

## **DOG ORDINANCE**

You may have noticed "No Dogs Allowed" signs appearing in the village. This is being done to reinforce Manchester Twp. Ordinance 101-17 Damage to lawns and property not permitted. This section states "No person owning, keeping or harboring a dog shall permit or suffer it to do any injury, or to do any damage to any lawn, shrubbery, flowers, grounds or property." Please curb your dog or use your own grass.

## **BINGO**

### **Sponsored by**

The Senior Citizen's Club of Crestwood Village VI

*"You've got to play, if you want to win"*

### **Every Sunday Afternoon**

Doors open at 11:30am. Breakfast and/or lunch made by our excellent Bingo Kitchen Staff is available and served until 1:15pm.

Game starts at 1:30pm.

Come out to play.

Speak to them about volunteering once a month.

Happy 243rd Birthday, my fellow Marines! To all who served in the other branches, Happy Veteran's Day! As you walk the side hallway of the clubhouse, please notice the Wall of Honor – more on this in a separate article in this Chatter.

The September 30, 2018 Income/Expense Statement included in this month's Chatter is unaudited. Financials are on track with no surprises. The monthly Solar Payback number represents \$2,814.50 SRECs Sale and the first quarter Electric Savings assessment of \$2,500. The \$67,066 represents the total paid back so far for the Solar Panel loan leaving a balance of \$161,911. Solar production has been doing well and in October we sold 13 SRECs at \$210.50 each for a total of \$2,736.50. Thankfully demand has been strong and we have not had to suspend any monthly sales this past year. I have also been working with our agent at Edward Jones this past month in restructuring our investments to take advantage of rising interest rates and should have this finalized before the next Open Meeting.

November 1st is the one-year renewal of Industrial Appraisal Corporation appraisal for the village. I have been working with their representatives to ensure a fair and accurate valuation is done. This renewal will aid our JGS insurance broker as he works to get the best coverages for the village at the lowest cost.

The village bus is doing well and prior complaints were addressed and satisfied. This month besides the normal Monday and Friday groceries run and Sunday services, we will be going to Ocean County Mall or Target on Tuesday November 6<sup>th</sup> and Smithville on Thursday November 15<sup>th</sup>.

As always, feel free to call me at 732-849-5363 if you have any questions or concerns.

Happy Thanksgiving,  
Marianne Yewaisis, Treasurer

### POWER FAILURES

If you have a power outage you should be calling JCP&L at 888-544-4877. The more of us that do this helps JCP&L pinpoint where the outage has occurred. Please also save this number to your cell phone. You can also call their customer service line at 800-662-3115 to register your cell phone and have it associated to your account. More details later in this Chatter.

### Aged Account Activity as of September 30, 2018

11	Over 90 Days	\$	8,081.26
5	Accelerated	\$	9,958.00
10	Liens	\$	51,232.00
12	Foreclosures	\$	94,738.50
2	Sheriff Sales	\$	21,276.00
<u>1</u>	<u>Bankruptcies</u>	<u>\$</u>	<u>5,949.11</u>
41		\$	191,234.87

**CRESTWOOD VILLAGE SIX**  
**Income/Expense Statement Period 9/1/2018 to 9/30/2018 and 7/1/2018 to 9/30/2019**

	Actual	Current Period Budget	Variance	YTD Actual	Year-To-Date Budget	Variance	Yearly Budget
<b>INCOME:</b>							
HOMEOWNERS FEES	156,889.00	154,457.83	2,431.17	469,927.00	463,373.50	6,553.50	1,853,494.00
TRANSFER FEE	2,250.00	2,083.33	166.67	7,500.00	6,250.00	1,250.00	25,000.00
RENTAL LEASE FEE	300.00	333.33	(33.33)	850.00	1,000.00	(150.00)	4,000.00
MISCELLANEOUS INCOME	26,029.57	5,270.83	20,758.74	39,234.56	15,812.50	23,422.06	63,250.00
<b>SUB TOTAL</b>	<b>185,468.57</b>	<b>162,145.33</b>	<b>23,323.24</b>	<b>517,511.56</b>	<b>486,436.00</b>	<b>31,075.56</b>	<b>1,945,744.00</b>
WORK ORDER INCOME	3,795.90	5,416.67	(1,620.77)	14,152.15	16,250.00	(2,097.85)	65,000.00
COSTS CHARGED TO WORK ORDERS	(942.62)	(1,916.67)	974.05	(3,102.44)	(5,750.00)	2,647.56	(23,000.00)
<b>SUB TOTAL</b>	<b>2,853.28</b>	<b>3,500.00</b>	<b>(646.72)</b>	<b>11,049.71</b>	<b>10,500.00</b>	<b>549.71</b>	<b>42,000.00</b>
<b>TOTAL INCOME</b>	<b>188,321.85</b>	<b>165,645.33</b>	<b>22,676.52</b>	<b>528,561.27</b>	<b>496,936.00</b>	<b>31,625.27</b>	<b>1,987,744.00</b>
<b>OPERATING EXPENSES:</b>							
SALARIES TAX & BENEFITS	17,792.95	20,865.58	3,072.63	50,835.63	62,596.75	11,761.12	250,387.00
PROFESSIONAL FEES	1,645.00	3,850.00	2,205.00	1,727.50	11,550.00	9,822.50	46,200.00
CONTRACTUAL EXPENSES	91,258.74	89,025.75	(2,232.99)	265,915.46	267,077.25	1,161.79	1,068,309.00
ADMINISTRATIVE EXPENSES	6,661.64	6,429.17	(232.47)	10,289.21	19,287.50	8,998.29	77,150.00
CLUBHOUSE/COMMON GROUND EXP	4,105.55	4,308.32	202.77	11,792.63	12,925.00	1,132.37	51,700.00
OTHER EXPENSE	2,087.30	7,000.00	4,912.70	7,465.77	21,000.00	13,534.23	84,000.00
<b>SUB TOTAL OPERATING EXPENSES</b>	<b>123,551.18</b>	<b>131,478.82</b>	<b>7,927.64</b>	<b>348,026.20</b>	<b>394,436.50</b>	<b>46,410.30</b>	<b>1,577,746.00</b>
<b>INCOME (LOSS)</b>	<b>64,770.67</b>	<b>34,166.51</b>	<b>30,604.16</b>	<b>180,535.07</b>	<b>102,499.50</b>	<b>78,035.57</b>	<b>409,998.00</b>
<b>RESERVES:</b>							
CAPITAL RESERVES	34,166.67	34,166.67	0.00	102,500.01	102,500.00	-0.01	410,000.00
SOLAR PAYBACK	5,314.50			67,066.00			

Unaudited Financial Statement

157,717.85	165,645.49	7,927.64	450,526.21	496,936.50	<b>78,035.56</b>	1,987,746.00
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match variance total on income/expense for month



## **CRESTWOOD VILLAGE SIX FIREWISE DAY**

**SATURDAY DECEMBER 1, 2018**

**STARTS 11 AM WITH LUNCH TO FOLLOW**

**A Firewise Day is an important and necessary step for our village to become a Firewise Community. We need as many homeowners and residents to participate as possible. Please arrive by 11 AM and plan to stay for about an hour and a half. The meeting will include, but not be limited to, the following:**

- **PRESENTATION BY MEMBERS OF THE NJ STATE FIRE SERVICE WITH THEIR VEHICLES AND HANDOUTS**
- **OVERVIEW OF VILLAGE SIX FIREWISE ACTION PLAN**
- **OVERVIEW OF COMMON PROPERTIES IN VILLAGE SIX**
- **EXPLANATION OF WILDFIRE FIRE RISK AND HAZARD ASSESSMENT PHASE**
- **SUGGESTIONS FOR INDIVIDUAL HOMEOWNER PARTICIPATION**
- **QUESTIONS AND ANSWERS**

**Lunch, provided by the Safety Patrol, will follow the Firewise Presentation. In order to be eligible for the lunch please call Julie Sutton, Safety Patrol Chief at 732-849-5363. Please leave your name, address and how many will be attending. RSVP by Nov. 26<sup>th</sup>. You may also sign up on Mondays, from 10 to 11 AM in the clubhouse.**



## **FIRE WISE PHOTOS**

In the above photos the top two represents a more fire wise conscious area. The top right photo shows a clear delineation and clearing of possible ladder fuel. The top left, with the exception of the dead tree and dead limbs visible, is also a depiction of a fire wise area without ladder fuel. The two lower photos both indicate the ladder fuel situation on many of the properties in Crestwood Village 6. That ladder fuel can lead to extensive fire damage and secondary fronts of fire that could lead to additional damage to property and your home. Many homeowners have small areas of woods that were left by the developer when he built the village. In many cases it is the homeowner's responsibility to clear that wooded area, an example of the lower two photos to protect their homes and village. Please attend the December 1st Fire Wise Community Day event to hear more about this topic.



**NOVEMBER 2018**

From the Village Administrator, Valerie O'Neill

**OPEN TRUSTEE MEETING**

The **Trustee Open Meeting** is scheduled for **Wednesday, November 7th 2018 @ 7 p.m.** Please join us. Refreshments will be served following the meeting.

**FOOD TRUCK**

The **FOOD TRUCK** will be in the Deerfield parking lot at 10 AM on **November 14th.** Parking Lot opens at 8:30 a.m.

**LEAF & BRUSH PICKUP**

Stanley Contracting will do a Leaf & Brush **CURBSIDE** pickup on **Thurs., November 15th.** **DO NOT** put items out until the day before or you will be fined \$10 per day. Only use paper recycle bags. Leaves and pine needles only in bags. No limbs or brush in the bags.

**SEMI-ANNUAL GUTTER CLEANING**

Stanley Contracting will begin cleaning all gutters the week of **November 19<sup>th</sup>.** Please call the office if you **DO NOT** want gutters cleaned and you will be put on a list that will be forwarded to Stanley Contracting.

**HYDRANT FLUSHING**

Manchester Twp. Utilities will be flushing hydrants throughout November. You may experience a difference in pressure and discoloration. Run your water tap until it runs clear.

**HOLIDAY CLOSING**

The Administrative Office and Deerfield Hall will be closed on **Thursday, November 22<sup>nd</sup>.** The Administrative Office will also be closed on **Friday, November 23<sup>rd</sup>.** Deerfield Hall is open on Friday, November 23<sup>rd</sup>.



Board of Trustees  
Crestwood Village Six Association  
Open Trustee Meeting  
October 3rd, 1:00PM

Meeting opened: 1:00 pm.

Salute to the Flag:

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

Approval of Minutes of: Sept. 12,19,2018

Administrator's Report: Gross income collected from chargeable work orders was \$3795.90.

Chargeable work orders performed in September were 89 and non-chargeable work orders performed were 76. We had a total of 6 new residents check in September. The arrears paid was a total of \$3981.00. No Dogs signs are awaiting to be placed on common grounds. Berge changed both filters in the clubhouse and the office building. They also cleaned out the Ice maker. Swift repaired the sink hole at 25 Ardmore.

**Special Attendance**

Bob Elliot, CPA: Reported on the annual Audit and he said we are doing well. He also stated that Marianne has a good handle on the finances of the Village. He went on with his report. There were a few questions asked and answered.

Resolutions: **2018-17** Transfer from the Operating Fund to the Replacement Fund. Vote 6-0 Passed, 1 Absent

**2018-18** Berge Ductless Installations Contract. Vote 6-0 Passed, 1 Absent

**Report of Trustees**

Wayne Koester: Wayne opened the meeting by saying the RJ. had surgery and he is convalescing and will not be attending this meeting. The swearing in of the Trustees will not be at this time. Mr. Catelli had a previous commitment and this will be done at a later date. Wayne combined his report with the President report. It was announced that Village 5 Resident's Club will be opening up to all villages. It seems they are having the same problem with volunteers as all the villages. In attendances at the president meeting was Ron Catelli and he brought up a court case that was about discrimination. Village 1 has one new board member and Village 2 their roofing project is about 70% complete and they have started a garbage can project. Villages 2 & 3 were not there. Village 5 reported someone living in the woods. Village 7 has a renovated clubhouse and Stanley has done the work. They are changing the parking times for no overnight parking. The new times are from 11pm to 8am. They have been towing the people who are not obeying the times. They have one price for maintenance fee no matter what size home you have. Whiting Station is in the process of coming up with a snow contract. Their maintenance fee went up \$6.00 per household. The Meadows has three new Board members. Now for Village 6, it has been a bad year for lawns. The board has held off with the fines, but come next spring you will be fined. A reminder about snow, please don't park in the fingers, cul-de-sacs or roadways.

John Maass: He was in the hospital for a few days and just wanted to say thanks for all the well wishes. Just wants to say he's glad to be here.

Dominic Amoroso: Gave a report about the Fire Wise Committee. They have worked on various properties to assess what could be done to keep them within the standards of the Fire Wise program. As far as Home Improvements they are doing well and are in compliance with the Rules & Regulations of the Village. He asked Richard Schmidt to speak on the new sign. Richard spoke on the sign and the electrical is the holdup at this time and we might have to update the parking lot lights to get enough voltage to the sign.

Ron Paluzzi: First I would like to thank everyone for all of the well wishes and prayers for Millie. He went on to speak about the roofs and how well the roofs are doing. MCC has talked about the completion of the Diamond Rd. project to get the train up and running.

Marianne Yewaisis: Let everyone know our finances are on track. The Board has meet with Ryan Fleming and he talked about even with all the flooding, fires and bad weather he feels that the insurance increase would only be slight, if any. We will have a few write offs next month.

Bonnie Hawthorne: Just want to say Happy Halloween and remember it takes a lot of effort to deck out the Clubhouse so if you like it, please make sure you let the Resident's Club know this. Have a good time at the dance. This is my kind of weather so expect to see more of me out and about.

RJ. Anderson: Absent

Wayne open it up to all the Clubs at this time.

### **Clubs**

Rosie Weaver: Spoke on behalf of the Bereavement group. They meet the last Friday of the month at 1:00 pm in the D&E room. She also spoke about the soup and sandwich luncheon and show that the Women's Club is putting on this month. She is also selling tee shirts for Greenbriar, a community that needs to raise money to help their people who had storm damage. For more info on this see the Women's Club table on Monday mornings between 10-11am.

Peggy Carucci: spoke on behalf of the Travel Club and the trips that are coming up. Check them out on Monday morning between 10-11 am. She also spoke about Coloring on the 15<sup>th</sup> of the month. Everything is supplied. She also brought up the Ceramic activity on Friday night from 5-8 pm. They have a lot of fun. They are starting on Thanksgiving and Christmas gifts and are finishing some Halloween items.

Arlene Portenstein: spoke about the movie this month. It is Coco for Halloween. Next month's movie is I Can Only Imagine on Nov. 9<sup>th</sup>. Doors open at 5:30pm and the cost is \$2:00 per person. She also spoke on behalf the Coupon Club that is in the library. Please check the expiration date of the coupons before you give them to the library.

Julie Sutton: Spoke on behalf of Safety Patrol, once again it time to close the road and on Thursday morning Alpine at Congasia will be closed from 8am to 12am and Safety Patrol will be sitting out and monitoring. Next Wednesday is Food Truck, and the meeting for this month is on the 16<sup>th</sup>. On Dec 1<sup>st</sup> there will be a Fire Wise meeting and the Safety Patrol will be providing the food for this meeting. In the next Chatter there will be more information. The more we have come to this meeting the more we can get on paper to help us become a Fire Wise community.

### **Public Comments**

Sheila Graves: She has informed the Board that they need to check out Easton Rd. They are parking overnight all over the roads there. The 2<sup>nd</sup> question is what is going on with the house at 87 Sunset Road.

Answer: it is in the bank hands. The Board will look at it to see what can be done.

Leonhard Gilbert: Would like to know what is going on with the electric going out in the community.

Answer: The wiring is getting old and they are replacing them, but with the storm damages down south, it has held up the replacement.

Donna Mcglashan: is informing the Board that Turf Tech is leaving the piles of grass over the weekend before they pick it up. She is also upset about the emergency snow list which has been changed.

Answer: It will be looked into and all emergencies will be taken care of at the time of plowing.

Closed meeting: 2:20pm.

Bonnie Hawthorne, Secretary,

## Village VI Advisory Board Minutes for September 11, 2018

**Members Present:** Warren Ciafardini, Al Fagerlund, Andrea James, Jay Johnson, Jane Messenger, Mary McSwiggan, Leo Ruscitto, Julie Sutton, Paul Wannemacher and New Member Chris Colton.

**Trustees Present:** Wayne Koester and Bonnie Hawthorne

**At this meeting the following was accomplished or discussed:**

- **Welcome to new member Chris Colton!**
- Minutes from the 8/14/18 meeting were approved, updated list of new homeowners, copies of the new CV6 Complaint/Resolution Process and Resident Complaint Forms and a list of current Complaints/Violations were provided for the current period ending September 11th

**REPRESENTATIVES REPORTED ON THE FOLLOWING ISSUES IN THEIR DISTRICTS:**

- Report of a contractor setting a fire in the back yard and a van on the grass to get rid of debris. Two reps. spoke to the contractor.
- Report of a car leaking fuel or oil in quad. parking area. This was reported to the BoT.
- Report of an unsightly lawn. This was reported to the BoT.
- Report of a tarp left on a lawn and a question as to who owned the tarp.
- Report of a dead tree. Rep. was unable to contact homeowner so this was reported to the BoT.
- Report from **Firewise** that committee members will be inspecting selected properties. Owners will be called and handouts will be provided. A Firewise Form is being formulated for homeowners to report any tree and/or yard work they have been recently doing which will add to the Village's ability to become a Firewise Community. Deadline is Jan. 15 to become a Firewise Community.

**TRUSTEE & GENERAL COMMENTS:**

**Bonnie and Wayne responded to or commented on the following:**

1. **Wayne** told us that he drove the West side of the Village one night after 1 AM. and witnessed lots of illegal parking. He will also be driving the East side of the Village soon. Letters were sent.
2. **Wayne** said the Village will look at the dead tree and see if it can be taken down at the Homeowner's expense.
3. **Wayne** asked a rep. if someone had checked his attic for ridge vents. He said yes. These ridge vents are low profile.
4. **Bonnie** said that signs for no dogs on common property have been ordered.
5. **Bonnie** said that "flippers" should follow home improvement requirements and permits as required by the BoT.
6. **Wayne** said that unsightly lawns can be reported to him.
7. The fire situation was reported to the BoT. The BoT would like to be made aware of such situations.
8. **Wayne** reported that next year there is a "new policy" with property inspections

The next meeting will be held on Tuesday, October 9, 2018.

Respectfully submitted, Julie Sutton, Co- Secretary

### Advisory Board Meeting Information

The next meeting of the Advisory Board will be Tuesday November 13, 2018. District Representatives meet at 10 AM but homeowners may join us at 11 AM in the Volunteer Room at which time you may bring concerns and questions regarding our Village. If you have a maintenance concern you should call the Administration Office, otherwise call your District Representative. Please join us at our meeting or stop by any Monday 10 AM to 11 AM in the Volunteer Room to speak with an Advisory Board Representative. If you don't know your Representative call either Leo at 732-941-4303 or Jay at 732-408-5393. Please call your Advisory Board Representative after 9 AM and before 9 PM. Thank you!



## BLONDAGE ROCKS TRIO

Dance Party

Saturday November 10th, 2018

\$10.00 PP Admission  
Time: 6:00 to 10:00 PM

Crestwood Village VI Residents Club  
6 Congasia Rd  
Whiting, NJ 08759

Tickets sold Monday Mornings Between  
10:00 - 11:00 am

Contact Pat at 732-673-4468

BYOB. Included Soda, snacks, coffee, tea and dessert

## Passion to Paint Pine Tree Ornament Paint Party

*Uplift* *Fun Art* *Paint*  
Grab a friend for Sip and Paint fun!

Date: November 16, 2018  
Time: 2:00 to 4:00 pm  
Price: \$25.00 per person  
Place: Crestwood Village VI, Deerfield Hall  
6 Congasia Rd  
Whiting, NJ



Come join us for a fun, creative escape!  
We provide all the art supplies and step by step instructions.

It's an exciting experience and you take home your own awesome painting on canvas.

All skill levels welcomed, no stress or worries you will be guided through by a professional artist/instructor.

Laugh, Relax and Paint while enjoying food and drinks, just pay as your order.

Coffee, Tea and dessert included!  
BYOB Wine and Paint

Reserve your seat Mondays mornings  
RVSP Pat at 732 673-4468  
Passion to Paint, LLC  
609-276-8502

Passion to Paint, LLC on facebook



## FREE PET PHOTOS

WITH **SANTA**  
Sponsored by CV 6 Pet Club Non Profit 501(C)3



Date: November 17, 2018

Time: 9a.m. - 4p.m.

**{BY APPOINTMENT ONLY}**

CONTACT JO @ (609) 290-8910

(All messages will be returned)

*\*Location\**

Graciously Hosted at the HOME of Alberto & Claire  
# 5 BERKSHIRE RD., WHITING

Village Six Residents Club

Invites you to join us for our

"Traditional Christmas Tree Lighting Ceremony"

**Village Six Residents Only**

Date: Friday November 30, 2018

Time: 5 PM to 8 PM

BYOB



Price: \$1.00

Resident Club Member

(Card required)

Price: \$3.00

Resident - Non Club Member

**Pre-Registration  
Required to Attend**

**No tickets will be sold at  
the door.**

Tree Lighting Ceremony at

Dusk!

Menu:

Finger Sandwiches, Fruit &  
Cheese Platters, Desserts, Coffee,  
and Tea

**Please consider bringing a  
new unwrapped toy or clothing  
for a child or teen who has  
been affected by domestic  
violence.**

**Donations will be delivered to  
Providence House**

Ticket Sales:

Every Monday 10 - 11 am  
Clubhouse-Deerfield Hall  
or

Call Pat 732-673-4468



## What Is A Veteran?

A “Veteran” – whether active duty, discharged, retired or reserve – is someone who, at one point in their life, wrote a blank check payable to “The United States of America,” for an amount of “up to, and including their life.” That is honor. Every year on the 11<sup>th</sup> of November, the nation honors our veterans. You left your friends and family to serve your country with honor and pride. Though we may not know each name, we thank ALL veterans just the same.

## Wall of Honor

We, as a community, wish to publicly recognize and thank each and every one of our homeowners and residents who has served to protect our freedoms and way of life. The Wall of Honor that displays photos of the residents that have served in all branches of the military has recently been rehung in the side hallway of the clubhouse. This wall was the vision of many homeowners when constructed many years ago and our thanks and appreciation should go to Bill Fortin, Ismet Balci, Thomas Gardiner and Maureen Zaleck for their efforts in getting this wall started. This new wall was designed by Marianne Yewaisis, Maureen Zaleck, RoseMarie Bartley and Julie Sutton and hung by one of our Stanley maintenance men, Bob Rodrigues. A special warm thanks goes to Carmel Wertz for assembling the World War I Norman Rockwell puzzle.

You are requested, if you have served in any branch of the military services including: Army, Marines, Navy, Air Force or the Coast Guard and the WWII Merchant Marines to provide a photo of yourself in your military uniform or, if not available, a current photo. Include with your picture – your name and branch of service. We can make copies if you only have an original.

We are especially looking for more women in our village who have proudly served in the Armed Forces.

Your photos and information should be given to either Maureen Zaleck (732-849-0511) or Marianne Yewaisis (732-849-5363).

# NOVEMBER BUS SCHEDULE

Crestwood Village VI

2018

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
				1	2	3
4 CHURCH SERVICE 9:00 AM	5 10:00 AM Whiting Shopping Ctr/ Whiting Commons 12:15 PM Lacey Walmart/Shoprite	6 9:00 AM Ocean County Mall/ Target	7	8	9 9:00 AM Whiting Shopping Ctr/ Whiting Commons 11:30 AM ALDI OR WALMART TOMS RIVER	10
11 CHURCH SERVICE 9:00 AM	12 10:00 AM Whiting Shopping Ctr/ Whiting Commons 12:15 PM Lacey Walmart/Shoprite	13	14	15 9:00 AM SMITHVILLE	16 9:00 AM Whiting Shopping Ctr/ Whiting Commons 11:30 AM ALDI OR WALMART TOMS RIVER	17
18 CHURCH SERVICE 9:00 AM	19 10:00 AM Whiting Shopping Ctr/ Whiting Commons 12:15 PM Lacey Walmart/Shoprite	20	21	22	23 9:00 AM Whiting Shopping Ctr/ Whiting Commons 11:30 AM Manchester Shoprite	24
25 CHURCH SERVICE 9:00 AM	26 10:00 AM Whiting Shopping Ctr/ Whiting Commons 12:15 PM Lacey Walmart/Shoprite	27	28	29	30 9:00 AM Whiting Shopping Ctr/ Whiting Commons 11:30 AM Manchester Shoprite	



## DEERFIELD HALL NOVEMBER 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.

**ATTENTION ALL CLUB REPS THAT SEND INFO TO THE NEWSLETTER. I recently got a new computer and programs that don't always work with me. Beginning with the December newsletter, I would request that you send all info to me in the form of an email, rather than an attachment.** I appreciate your cooperation. Thanks in advance. Jean

**COUPON CLUB-** The Coupon Club is in full swing. I just want to thank you all for contributing. Just a reminder that there isn't any fee or meeting days for this club. It is held in the library whenever the library is open. I am there on Monday, Wednesday and Friday mornings. If any questions please stop in the library or call. *Arlene Portenstein 732-408-5147*

**TOPS (TAKE OFF POUNDS SENSIBLY)-** Ready to stop dieting and start making real changes? TOPS can help you reach your weight loss goal with the tools, information, support and accountability you need to be successful. A winning formula for TOPS members over the past 60 years. Come experience a meeting with a great group of members at the clubhouse on Wednesday mornings. Weigh-in 10am -10:50am. Meeting 11 am till noon. More info call Barbara 301-751-1632 Cell.

**MOVIE NIGHT-**On Friday, November 9, we are showing "I Can Only Imagine". This inspiring drama is the true story of Bart Millard, the lead singer of the band Mercy Me. It tells of the amazing, tumultuous events of his life that led to the writing of the beloved song that brings ultimate hope to so many. The movie is rated PG, and runs one hour and 50 minutes and is shown close-captioned for the hearing impaired. Doors open at

5:30 pm and the movie starts at 6:30. Come early to sit, chat and enjoy refreshments that will only be available until 6:15. Feel free to bring your own chair or cushion, if those provided do not suit you. All are welcome with the low admission of \$2. Non-residents of Village 6 are always welcome. Any questions please call Arlene 732-408-5147. See you at the movies.

**BEREAVEMENT SUPPORT** – The group met on October 26<sup>th</sup> and welcomed two new members. Anthony Lipari, D. Min. spoke about grief and the various stages and how it affects us differently. Meetings are held in the D&E rooms of the village, from 1-3pm. Refreshments are served. You do not have to call, just show up if interested. For information call Rosie 732-881-1044. Please just leave your name and number and say it is about the support group. I will return your call. Meeting dates are November 30 and December 21 due to Christmas. There is no January meeting.

**DEERFIELD SONGSTERS** – Now that Halloween is over, the stores can expand their Christmas holiday displays! The signs of the season are all around us. One holiday tradition that many people enjoy is attending concerts of holiday music. Here in Village VI, we have a dedicated group of singers who have been busy preparing for their Christmas holiday concert since September. We will offer a variety of musical styles and winter holiday topics in our selections. Among the songs we will be singing are "Carol of the Bells", "Do You Hear What I Hear?" "Joy to the World", "It's the Most Wonderful Time of the Year", and "Have Yourself a Merry Little Christmas." The program will take place on Saturday, December 8 at 2pm at the clubhouse. (snow date, January 5, same time). As usual, refreshments will be served following our concert. Tickets for the program cost \$5 and will be sold on Monday mornings between 10 and 11am at the clubhouse throughout November and December 3. You may also obtain tickets from any member of the group, or by calling Carolyn 732-716-9422 or Lillian 732-350-4429. We are booked for this

holiday season, but the group is available to present a holiday program on selected dates next year in November or December, or a light program of varied music in late May or June each year for local organizations. If you would like further information about participating in our chorus, or if you would like to arrange for the Deerfield Songsters to perform for your club or organization, please contact our Director, Pam Unger at 732-716-1628.

**TRAVEL CLUB-**Wishing you all a Happy Thanksgiving with family and friends...Our trips for November and December are booked but we do have a wait list available. Either trip is \$54, which includes Holiday show, Carmine lunch voucher for November trip and \$20 food voucher at the Resorts with a \$15 slot play. We are busy planning some trips for 2019. January and February will be our usual trips to the Golden Nugget Casino, with Bingo and slot play. Dates to be published in December. March will be our Irish Festival at Doolans'. Non-residents of Village 6 are always welcome. No refunds unless the trip is cancelled. Ticket sales on Mondays 10-11 at the clubhouse. For further details, call Peggy 732-350-6016 or Nancy at 721-849-3040.

**SAFETY PATROL-** Thanks to all of the Safety Patrol members who sat for the road closing in October. Several residents asked us why we close the road. The answer is that are required to do so once a year in order to maintain our private road status as a community. We are probably the only village that has members of a Safety Patrol sitting for this event. In the past few months we have actually had new members join, but we still need more residents to join our membership. This only requires you to volunteer about one hour per month or every other month. Safety Patrol is providing lunch for all Village Six residents who attend the Firewise meeting on Saturday, December 1. Please call the Chief's number, listed below to be added to the list of attendees. (If you call, please leave your name, address and how many people will be attending.) We need a count in order to know how many people to plan for. If you are not on the list, you risk not participating in the lunch after the Firewise meeting. Our next Safety Patrol meeting is Tuesday, November 20. Join us at 9:30 am for breakfast goodies with the meeting to follow at

10am in the Volunteer room in the clubhouse. A member of the Safety Patrol is available every Monday in the volunteer room from 10-11am. Please stop by to see us or call the following numbers if you are interested in joining. Julie Sutton, Chief at 732-849-5363 or Leo Ruscitto, Deputy Chief at 732-941-4303. Please call between 9am and 8 pm.

**RESIDENT'S CLUB-** Are you all ready for Turkey Day? I hope you are, because I'm not...BUT, I am ready for our November and December events here in Village 6 beginning with Saturday, November 10 which is the Fall Dance featuring Blondage Rocks Band from 6-10pm at \$10 per person. Soda, water, coffee and snacks plus set ups., don't forget to BYOB. Doors open at 5:30pm. An afternoon of Wine and Painting will be on Friday, November 16 from 2-4pm. This is a BYOB event. Seats will be limited. \$25. See flyer for more details. We have New Years' Eve tickets ready. They are \$37 pp. We were SOLD OUT last year and it was a terrific night with DJ Johnny. For details stop at the clubhouse on Mondays from 10-11am, and while you're there, you can get all the tickets you need for the mentioned events. Our Holiday Season begins on Friday, November 30 with our Annual Tree Lighting from 5-8pm. This is an event which is solely for the residents of Village Six and their family members. Since our Executive Board members are retiring in June 2019, we are actively seeking 3-5 volunteers to serve as our Nominating Committee, per our by-laws, to pick a whole new slate of officers for election. Anyone interested in being on this Committee or interested in running for office, please contact our current Board. Any questions, please call Pat at 732-673-4468. Hope to see you in our Clubhouse at these events, and oh, yes.. Have a Happy Thanksgiving.

**PET (ALL PETS) CLUB-** Hope everyone had a happy Halloween. Our CV 6 Pet Club had a wonderful Halloween Party with a fun giveaway, cake and Trick or Treat bags for all club members. Our Guest Speaker, Alexis Larson Membership Coordination from Popcorn Park discussed sponsor options, along with a life-saving demonstration of CPR on cat and dogs. We are doing our best to reach out to all pet owners in our village, to welcome them as club members. We have a lot of



fun at meetings, a great group of volunteers, and fabulous guest speakers, along with demonstrations at times. Please join us. Membership is \$10 per year, per household. Meeting times are every second Wednesday at 6:30 pm, doors open at 6pm. Our flea market is November 3 from 10am to 3pm. 50/50 raffle, basket raffle, light breakfast and lunch foods for sale. We have so many vendor tables, you should be able to find all your holiday shopping gifts and more. We look forward to welcoming you at our meetings. As always, the CV6 Pet Club appreciates your support. *Judy Hall, President.*

**ADULT COLORING-** Coloring is not just for the kids! Adult coloring is trending. Come join us to reduce stress and anxiety. Meet some new neighbors November 19 from 1-3 in the Volunteer room. Any questions, please call Peggy. *Peggy Carucci 732-350-6016*

**LIBRARY-** Happy Thanksgiving to one and all. Just a few items if you haven't been in the Library lately. We have a large selection of National Geographic along with other current magazines. On our table where the coupons and recipes are located we now have calendars for 2019. We will not be taking any book donations for this month since we will be purging our shelves. *"Making one person smile can change the world-maybe not the whole world, but their world."* Anonymous. Library Committee

**AMERICAN POLISH CLUB OF WHITING-** Because of the celebration of Thanksgiving Day on Thursday November 22, we will not be meeting on Wednesday the 21<sup>st</sup>. The Board wishes all of our members a very "Happy Thanksgiving". We will get together on December 19. For more information or any questions, please call RoseMarie 732-350-4851 or Maureen 732-849-0511

**DEERFIELD WOMEN'S CLUB-**The next meeting will be on Tuesday, November 27 at 1pm. **Please note time change-Beginning in November, our meetings will start at 1pm.** Ben Ackerman, from Jake's Branch will be our guest speaker. His topic is medicinal herbs. We will also have a mini Treasure Table and/or Silent Auction. Please bring a new or gently used item or even a small baked "goody" or maybe a piece of no longer worn

jewelry. Also note, the December meeting is Tuesday, December 11 at 1pm. Please bring a non-perishable item for the food pantry. Lastly, if you know of a member who is ill or needs come cheer, please call Linda S at 732-350-0873. Our thanks to all who supported our luncheon and show. Hope you enjoyed it as much as we did. *Doris Penrose, President*

**WEDNESDAY BOOK CLUB-**Come to Village Six on the last Wednesday of the month at 2pm to join a fine group of members discussing our latest book. This month's selection is "And the Mountains Echoed", which will surely provoke some thoughtful conversation. Everyone is welcome.

**SENIOR YOGA-**As we get older and our lives change, the time seems to go too fast and the years fly by. We don't even realize it until it's too late. Our once young, flexible bodies turn into old stiff boards. Yes, that's right. The joints that were so limber once, have stiffened up. Our mobility is somewhat limited now. Our balance has decreased over the years because we pay no attention to it. So, what is the answer? Some bowling or a regular exercise program is another choice. A video that can be watched and performed on a regular basis is another. Whatever your favorite might be, do it and stick to it. Older fitness has skyrocketed in the last few years. Senior yoga programs have opened up all over. I have introduced senior fitness in a lot of the villages, and seniors from 55 to 90 are participating on a regular basis. The benefits are showing on all of them. They are realizing that moving is paying off. No more "couch potatoes" for them. They look forward to coming every week. Senior yoga or chair assisted yoga is gaining popularity among the retired or non-retired seniors. We are all looking for a quick answer to our stress, but we have to work at it. By attending classes, you can reduce your high blood pressure. Yoga increases our flexibility and greatly improves our balance. By using our breath, we learn to relax and retrain our tense muscles. Also, the meditation improves our thought patterns, changing the negative to positive thinking. So, don't be afraid to try my Senior Stretch on Tuesdays from 4-5pm. Everyone is welcome, just bring a mat and wear comfortable clothes, loose fitting is the best. No

prior experience is necessary. Just make a commitment to feel and look better. If yoga is not your "thing" try senior fitness on Friday morning from 10-11am. We use weights, resistance bands and balls to tone our bodies. We do a complete body workout plus we walk around the hall for some cardio tune up. Remember, the first class is always free. So, join the fun, come out, make new friends and improve your overall health. For information please call Pat Kologe at 732-408-1050. You won't be disappointed if you give it a try. *Pat Kologe*

**PLEASE HELP-** Any information you would like to be included in the newsletter, has to be put in my paper chute (36 Stonybrook Rd.) by the 10<sup>th</sup> of the month. Please be aware that I do not include old information (such as meetings held previously ) 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 want to sell, take the information to the Administration Office. The office will get the information to me.

## IN MEMORIAM

**Our Deepest Sympathy to  
The Family and Friends of**



**Ronald Young  
Antoinette Garcia  
Carol Bonin  
Mae Nieman  
Louise Madonna**

## **Welcome New Homeowners!**

**Angelo & Rosalia Gamba  
3-C Berwick St**

**Todd Barker  
31-B Medford Rd**

**Anthony Cirrincione  
17-D Alpine Rd**

**Donna Bunnell  
Ann Appel  
50-A Berkshire Rd**

**Wm & Lillian McGonegal  
5 Dartmouth St**

**Marcy Boyan  
2-B Graystone Pl.**

**Jeremiah & Karen Baley  
44 Berkshire Rd**

**Jerry & Linda Sellers  
14 Cranston Ct**

**Wm & Patricia Lederman  
6-A Medford Rd**

**Elaine Korona  
2 Berkshire Rd**

**Michael Exter  
26 Stonybrook Rd**

**Harry Knuckles  
1 Amesbury Rd**

**Barbara Fuoco  
149-A Sunset Rd**

**John Zavlaris  
123 Milford Ave**



COME TO A  
HANUKKAH  
LIGHTING  
PARTY ON  
NIGHT TWO,  
MONDAY

DEC. 3<sup>RD</sup>

CRESTWOOD  
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6:00 PM

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PLEASE  
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FOR 6 OTHERS



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HANUKKAH

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COFFEE & SNACKS SERVED

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CANDLES. BRING THE GRANDKIDS



## Introducing: Alerts and Text Messaging

Two new technologies to enhance billing and outage communications

JCP&L's new alert and text messaging technologies make it even easier for customers to access important information about their electric service. These new tools complement the recent introduction of the company's mobile website and smartphone apps.

Visit [www.firstenergy.com/connect](http://www.firstenergy.com/connect) to register for alerts and text messaging, or to learn more.

### Alerts offer important notifications related to outages or bills

Customers can sign up to receive automated emails or text messages on topics including:

- Restoration updates during extended power outages
- Notifications of scheduled power outages
- Severe weather alerts in advance of storms
- Billing reminders, including new bill available, payment due, payment posted, or no payment received
- Reminder of scheduled meter reading date



### Text messaging gives customers more flexibility

Interactive text messaging makes it easy to report a power outage, request a status update on a reported outage, or make billing inquiries from a mobile phone. This customer-initiated tool lets you use an existing text message service on your mobile device, together with a series of short codes.

Text REG to 544487 (LIGHTS) to register your account. Text OUT to report an outage; get the status of your outage by texting STAT, or get your account balance by texting BAL. More commands and frequently asked questions are available online at [www.firstenergy.com/connect](http://www.firstenergy.com/connect).



## Reporting an Outage on Facebook...

### Now that's a first.

At JCP&L we're providing more ways for our customers to report outages and check the progress of our efforts to restore service. We're the first electric utility in New Jersey to offer outage reporting on our Facebook page. Now JCP&L customers have four easy options:

When major storms occur, JCP&L works to restore customers as follows:

- Visit [facebook.com/JCPandL](https://facebook.com/JCPandL) and click the "Report an Outage" tab
- Sign up for text messaging with us and text "OUT" from your mobile phone
- Visit our 24/7 Power Center on [www.jcp-l.com](http://www.jcp-l.com) using a smartphone, tablet or laptop
- Call 1-888-LIGHTSS

To learn more visit [www.jcp-l.com/connect](http://www.jcp-l.com/connect)



# HOME MATTERS

Loss prevention tips for all your home matters provided by: JGS Insurance

## Did You Know?

One of the messiest and most costly homeowner repairs is fixing a burst frozen pipe. Water from a burst pipe can cause damage to carpeting, short out electrical appliances and ruin furniture. Luckily, there are several products on the market that offer some security against these nightmares.

## PREVENTING FROZEN PIPES

**Spray Foam** – Foam is sprayed into the wall to fill cavities around pipes when the temperature cools.

- Foam insulates walls and blocks airflow.
- Make sure you also caulk exterior joints on the outside wall near pipes.

**Heat Tape** – The tape plugs into a grounded outlet and is then spiral wrapped around pipes.

- Tapes have built-in thermostats that automatically call for power when the temperature drops near freezing.
- When the temperature rises, the power cuts off.

**In-pipe Heating Elements** – Devices are placed in water and sewer pipes and conduct heat directly into the pipe as needed.

**Valve Units** – Products are screwed onto faucets (usually outside) and prohibit water from going through when temperatures are too low.

- The valve sensor detects low and high temperatures.
- When the low temperature is detected, the sensor opens a micro-valve to produce heat.
- As the temperature rises, the valve closes.

## Safety First

Water expands as it freezes and puts significant pressure on the metal or plastic pipes that hold it. Pipes that are exposed to extreme cold can burst when water expands; these include outdoor hose bibs, swimming pool supply lines, water sprinkler lines and water supply pipes in basements, attics and garages.

JGS Insurance  
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\*\*Immediate burial (without any rites or ceremonies at the funeral home, graveside or elsewhere) includes basic services of the Funeral Director and staff, registration, transfer of the remains to the funeral establishment, transportation of remains to the cemetery and service vehicle.

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<p style="text-align: center;"><b>Nancy's House Cleaning</b>                  Weekly, Bi-Weekly, Monthly  <b>FREE ESTIMATES</b>                  732-941-4040                  732-895-7143</p>	<p><b>This Space Available</b>                  — — —  <b>Call 888-637-3200</b></p>

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Crestwood Village VI

NOVEMBER 2018

2018

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
				1 9:45 AM Songsters 1:00 PM Quilting 1:00 PM Mahjong 6:00 PM Canasta	2 <b>TRASH PICKUP</b> 9 AM Library Committee 10:00 AM Healthy & Fit 5:00 PM Ceramics	3 <b>PET CLUB</b> <b>FLEA MARKET</b> <b>10 AM - 3 PM</b> Daylight saving time ends.
4 <b>BINGO</b> TEAM 4 11:30 AM Kitchen Open 1:30 PM Bingo Turn back clocks 1 Hr.	5 <b>RECYCLE</b> 10:00 AM Ticket Sales 1:30 PM Canasta 4:00 PM Poker 6:30 PM Billiards	6 <b>TRASH PICKUP</b> 6 AM ELECTION DAY All V-Room activities cancelled Bus-Ocean County Mall	7 10:00 AM TOPS 1:00 PM Trustee 7:00 PM Trustee Open	8 9:45 AM Songsters 1:00 PM Quilting 1:00 PM Mahjong 6:00 PM Canasta	9 <b>TRASH PICKUP</b> 9 AM Library Committee 10:00 AM Healthy & Fit 5:00 PM Ceramics 5:30 MOVIE <b>I Can Only Imagine</b>	10 <b>RESIDENT'S CLUB</b> <b>FALL DANCE</b> <b>6-10 PM</b>
11 <b>BINGO</b> 11:30 AM Kitchen Open 1:30 PM Bingo TEAM 1 Pine Barren Book Club	12 10:00 AM Ticket Sales 1:30 PM Canasta 4:00 PM Poker 6:30 PM Billiards	13 <b>TRASH PICKUP</b> 8:30 AM Art 10:00 AM Advisory Brd 1:00 PM Bingo Comm 4:00 PM Senior Stretch 4:00 PM Poker	14 FOOD TRUCK 10:00 AM TOPS 6:00 PM Pet Club	15 <b>Leaf &amp; Brush P/U</b> 9:45 AM Songsters 1:00 PM Quilting 1:00 PM Mahjong 6:00 PM Canasta Bus-Smithville	16 <b>TRASH PICKUP</b> 9 AM Library Committee 10:00 AM Healthy & Fit 2 PM Painting Party 5:00 PM Ceramics	17
18 <b>BINGO</b> TEAM 2 11:30 AM Kitchen Open 1:30 PM Bingo	19 <b>RECYCLE</b> 10:00 AM Ticket Sales 1:00 PM Adult Coloring 1:30 PM Canasta 4:00 PM Poker 4:00 PM Songsters 6:30 PM Billiards	20 <b>TRASH PICKUP</b> 8:30 AM Art 10:00 AM Safety Patrol 1:30 PM Resident's Club 4:00 PM Senior Stretch 4:00 PM Poker	21 10:00 AM TOPS 1:00 PM Trustee/Atty	22 HAPPY THANKSGIVING ADMIN. OFFICE & DEERFIELD HALL CLOSED	23 <b>TRASH PICKUP</b> 9 AM Library Committee 10:00 AM Healthy & Fit 5:00 PM Ceramics	24
25 <b>BINGO</b> TEAM 3 11:30 AM Kitchen Open 1:30 PM Bingo	26 10:00 AM Ticket Sales 4:00 PM Poker 6:30 PM Billiards Travel Club Trip to Tropicana/Carmine's	27 <b>TRASH PICKUP</b> 8:30 AM Art 1:00 PM Women's Club 4:00 PM Poker 4:00 PM Senior Stretch	28 10:00 AM TOPS 1:00 PM Trustee 2:00 PM Book Club	29 9:45 AM Songsters 1:00 PM Quilting 1:00 PM Mahjong 6:00 PM Canasta	30 <b>TRASH PICKUP</b> 9 AM Library Committee 10:00 AM Healthy & Fit 1:00 PM Bereavement <b>5:00 PM Tree Lighting</b>	