

DEERFIELD CHATTER

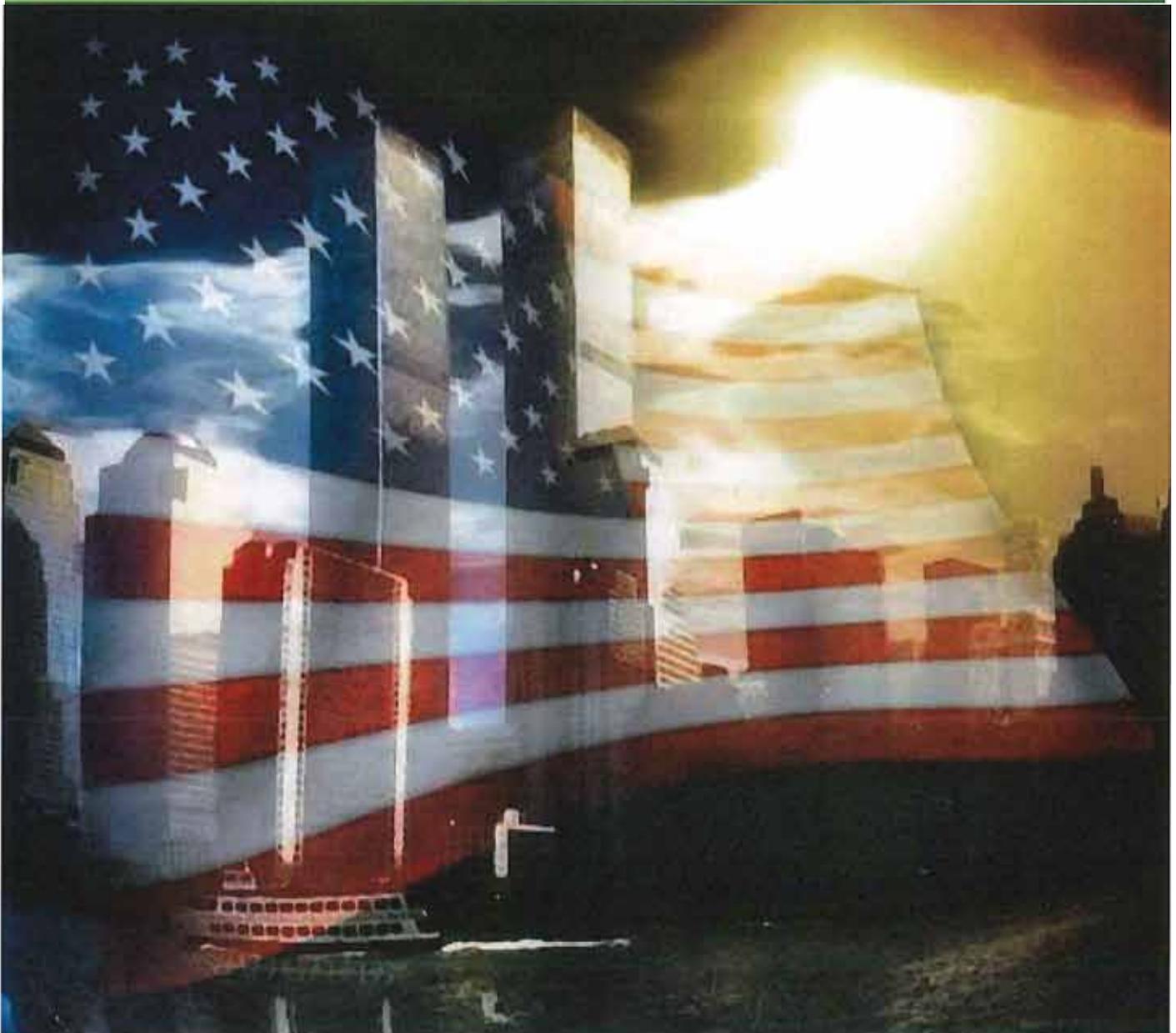


Administrative Office – 6 Congasia Road.
Email: crestwood6@comcast.net

Homepage

732-350-2656

www.crestwoodvillage6.com



President's Message

This is perhaps the last Presidents' Message that I will write. Over the last four years of which three I have had the privilege of being the President of the Board of Trustees. Having the ability of being able to communicate with all the property owners or residents was a responsibility I took seriously. I have prided myself on providing factual information, clarification of governing documents, safety issues, timely topics of interest and of course reminders of your responsibility of being a member of our community. To me they had always been presented in a manner that was non-threatening but at time with the caveat of enforcement or fines. There was no negativity involved or intended. Reminding people of their responsibility or the ramifications of their inappropriate actions or lack of action on their part is not negative but a requirement of enforcement and a condition that must be brought to the attention of an individual prior to any formal action being taken.

As I mentioned at the open meeting in August less than ten percent of our community has received letters about violations throughout the years, and it is only part of that ten percent that feels outraged. You must wonder if the outrage is warranted or are they just annoyed because they were told about the violation. Being a fee-simple community has different concerns and responsibilities than a co-op community or other home-owner associations. There can be a sense of "I own my property therefore I can do what I want". Unfortunately, some of our homeowners think that way forgetting they purchased a home in a deed-restricted community. Many of our newer residents have greatly improved their properties and their homes which helps our total community value. I fully respect residents that improve their property and their homes providing they had followed established procedure.

Enforcement in any deed-restricted community does depend on the enforcing authority (the Board of Trustees) and their commitment to such enforcement. Our governing documents has provisions for enforcement and even addresses the fact that no enforcement does not mean that future enforcement is negated. Assessing a fine tends to force a homeowner into compliance. Although our governing documents do provide that if a property is not maintained for example dead trees or no lawn the association can do the work and charge back to the homeowner the full cost of the remedy, and even place a lien on the property. This to me should be a last resort. The homeowner in this fee-simple community is responsible for their property and the maintenance of it.

I do understand the plight of some of our residents that are on very limited incomes, however, a Board of Trustees cannot exempt any resident from complying with the governing documents. It would be considered selective enforcement and favoritism. Please keep in mind that it only takes one homeowner letting their lawn go to weeds to infect ten to fifteen other homes grass areas, which in turn can infect many more lawns.

Part of the Board of Trustees responsibility is to try to keep property values and curb appeal high as a means of protecting your investment in your home and property. For the past three years that has been a goal of this Board. A Board of Trustees is always subject to change and composition, Trustees are elected or appointed and they can last from a few weeks and resign to those who dedicate years as a member. I think it is important to recognize all the individuals as everyone of

them contributed of their time and effort. The fact that they did the job to the best of their ability and to their understanding of what was required is a complex issue. To often people elected or appointed have had a narrow focus of what they individually hoped to accomplish and not what was required as a board member. Everyone in our community should read the duties and responsibilities of a Trustee to better understand the role of a Trustee and the commitment it takes.

Fortunately, this board follows the governing documents to insure fair and equitable costs related to the community. There are stipulated percentages and considerations that are costs based on model of the home involved and then other costs that are shared equally. One must adhere to the governing documents as written not as one would freely interpret as being fair.

It has taken three years to address issues that had been misinterpreted over the years. To all of the community's benefit our present Treasurer Marianne Yewaisis has brought her professional background and knowledge and with the help of the Administrative Staff and in addition to the assistance of our auditor has followed the governing documents as written and using the best generally accepted accounting principles to insure a fair & equitable budget and resulting monthly fees. It is hoped that that same degree of professionalism will continue in our financial future. It is through financial planning and accurate budgeting that our monthly homeowner fees can stay stable. There is no doubt that fees will go up, but they should be by smaller incremental increases rather than sporadic jumps.

We as a community have seen several changes over the years. Some of those changes are still in process as new information or recommendations may have changed the original focus. However, always the safety, security, and the community itself must be at the forefront of change and the commitment of the Trustees.

During my term as President I saw the Safety Patrol, The Advisory Board and the Residents Club be reorganized and again become an integral part of our community. It is indeed unfortunate that at present we are again without a Residents Club. It can be said that a community thrives on its volunteers. Volunteers are what can make our community better than what it is. It is volunteers that can bring back the dances or activities or start new activities for everyone's enjoyment. There was an article posted on the bulletin board in the great room about how volunteering can lead to a longer life and a happier life experience. Thank you for all your support over my term in office.

Sincerely;

RJ Anderson

Trustee Korner. . .

Well, summer is almost over and now is the prime time to address our troubled lawns. Planting and seeding should be a priority for all those lawns that need attention. What efforts that are applied now will pay dividends next spring. Going forward our Board will continue to monitor the Village and the individual property lawn maintenance and tree trimming. Property upkeep will be paramount in order to maintain Crestwood Village Six's appearance and property values. Thank you for your cooperation on these matters.

Respectfully,

Semper Fi

Wayne Koester

Vice President, Board of Trustees

Our roofing project is picking up this month we've had some bad days with heat and rainy weather that has slowed us down a bit. But we will be getting on track before the really cold weather sets in.

The food pantry trunk is here every second Wednesday of each month, there will be an ad in the Manchester times and also the Crestwood Village Sun telling the times and the place. We start letting people in 9 AM to partake of this community activity. If you know of anyone that could use help with food please let them know that they can come and sign in so that they will be able to partake in this program. We have a great group of volunteers who help us out every month handling this project. The safety patrol does an excellent job of handling and parking the cars so that everyone is safe in doing so. The folks inside our volunteer's room have everything organized so that there's no confusion and everyone gets a chance to get out to the truck to receive food.

When you do come please be as courteous as possible as I've said everyone involved in this program are volunteers and they do the best they can distributing the food equally among everyone. If you have any concerns or issues, I'm there with the truck every second Wednesday of the month you can come in and talk to me.

Respectfully, Second VP Trustees

Ron Paluzzi

SEPTEMBER BUS SCHEDULE

Crestwood Village VI

2019

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
	2 10:00 AM Whiting Shopping Ctr/ Whiting Commons 12:15 PM Lacey Walmart/Shoprite	3 9:00 AM Jackson Outlets or Freehold Mall/ Xmas Tree Shop	4	5	6 9:00 AM Whiting Shopping Ctr/ Whiting Commons 11:30 AM Manchester Shoprite	7
8 CHURCH SERVICE 9:00 AM	9 10:00 AM Whiting Shopping Ctr/ Whiting Commons 12:15 PM Lacey Walmart/Shoprite	10	11	12 9:00 AM Columbus Market (Call Office to reserve a seat)	13 9:00 AM Whiting Shopping Ctr/ Whiting Commons 11:30 AM ALDI OR WALMART TOMS RIVER	14
15 CHURCH SERVICE 9:00 AM	16 10:00 AM Whiting Shopping Ctr/ Whiting Commons 12:15 PM Lacey Walmart/Shoprite	17	18	19	20 9:00 AM Whiting Shopping Ctr/ Whiting Commons 11:30 AM Manchester Shoprite	21
22 CHURCH SERVICE 9:00 AM	23 10:00 AM Whiting Shopping Ctr/ Whiting Commons 12:15 PM Lacey Walmart/Shoprite	24	25	26	27 9:00 AM Whiting Shopping Ctr/ Whiting Commons 11:30 AM ALDI OR WALMART TOMS RIVER	28
29 CHURCH SERVICE 9:00 AM	30 10:00 AM Whiting Shopping Ctr/ Whiting Commons 12:15 PM Lacey Walmart/Shoprite					

Pickup begins at Deerfield Hall Clubhouse, then residential streets.

Stouts: 609-883-8891



SEPTEMBER, 2019

From the Village Administrator, Valerie O'Neill

TRUSTEE OPEN MEETING

The **Trustee Open Meeting** is scheduled for **Wednesday, September 4th @ 1 p.m.**
Please join us. Refreshments will be served following the meeting.

FOOD TRUCK

The **Food Truck** will be in the Deerfield parking lot on **Wed., September 11th @ 10 a.m.**

LEAF & BRUSH PICKUP

Thursday, September 19th Stanley Contracting will be doing a **Leaf & Brush** pickup of small limbs and bagged leaves and pine needles. Please do not put brush out until the night before pickup. See the Leaf & Brush requirements included in this Chatter.

VILLAGE-WIDE GARAGE SALE

There will be a village-wide garage sale on **Saturday, September 14, 2019 from 9- 2.**
(Rain date **Saturday, September 21, 2019.**) See flyer in this edition of the Chatter.

COLUMBUS MARKET BUS TRIP

Please call the Administrative office by Wednesday, September 11th and give your name and address if you are planning to go on the Columbus Market bus trip which will be on **Thursday, September 12th** and let us know if you wish to be picked up at home or at the Deerfield Clubhouse. Thank you.

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.

BEST WISHES TO VILLAGE SIX

As I approach the end of my term as Trustee of Crestwood Village Six, I can't help but feel a sense of sadness about leaving the Board. I've experienced both a great sense of accomplishment for the most part as well as a few disappointments along the way, which I suppose is as good as it gets. However, due to some recent health concerns I've decided to take a break.

I have spent over sixteen years in the management of communities such as ours, here in Village Six, at Crestwood Village Two and an HOA in Pennsylvania.

I can say, and quite proudly, that here in Village Six the current Board of Trustees, in my estimation, are the hardest working, persistent and progressive group I've had the pleasure of working with.

President RJ Anderson has instilled a sense of purpose, consistency and steady progress which resulted in improvements on numerous fronts, including but not limited to our properties, both common and private. Equally important, our financial situation has stabilized under our talented and hard-working Treasurer Marianne Yewaisis.

Wayne Koester, Vice President and in-house Sergeant Major and road monitor, Bonnie Hawthorne, our diligent property improvement manager and secretary, Ron Paluzzi, our energetic roofing project manager, John Maass our Village history expert, as well as our logic and common-sense monitor, have all contributed to the success of this current administration.

Recognition of this success, however, would not be complete without special acknowledgement to Valerie O'Neill, our Village Administrator. Her knowledge of the in's and out's of the Village and its operation is impressive and amazing.

In closing, I thank you and appreciate the opportunity to serve this unique association we call home. My best wishes to all and especially to the new Board members, Jack Stewart and Ellie Strasser.

Dom Amoroso, Trustee



**JOIN IN OUR VILLAGE-WIDE GARAGE SALE
BEING HELD ON SATURDAY, SEPTEMBER 14, 2019
9 AM – 2 PM (RATE DATE SAT., SEPT. 21, 2019)
ALL THOSE WISHING TO PARTICIPATE
CAN SIGN UP ON MONDAY MORNINGS
IN THE CLUBHOUSE FROM 10:00 AM – 11:00 AM
Or call Linda & Carl @732- 298-8515
NO COST FOR PERMIT**

CRESTWOOD VILLAGE SIX
Income/Expense Statement Period 7/1/2019 to 7/31/2019 and 7/1/2019 to 7/31/2019

	Actual	Current Period Budget	Variance	YTD Actual	Year-To-Date Budget	Variance	Yearly Budget
INCOME:							
HOMOWNERS FEES	154,183.00	155,552.00	(1,369.00)	154,183.00	155,552.00	(1,369.00)	1,866,624.00
TRANSFER FEE	2,000.00	1,875.00	125.00	2,000.00	1,875.00	125.00	22,500.00
RENTAL LEASE FEE	588.00	416.67	171.33	588.00	416.67	171.33	5,000.00
MISCELLANEOUS INCOME	5,582.34	4,842.50	739.84	5,582.34	4,842.50	739.84	58,110.00
SUB TOTAL	162,353.34	162,686.17	(332.83)	162,353.34	162,686.17	(332.83)	1,952,234.00
WORK ORDER INCOME	4,882.10	4,666.67	215.43	4,882.10	4,666.67	215.43	56,000.00
COSTS CHARGED TO WORK ORDERS	(663.07)	(1,500.00)	836.93	(663.07)	(1,500.00)	836.93	(18,000.00)
SUB TOTAL	4,219.03	3,166.67	1,052.36	4,219.03	3,166.67	1,052.36	38,000.00
TOTAL INCOME	166,572.37	165,852.83	719.54	166,572.37	165,852.83	719.54	1,990,234.00
OPERATING EXPENSES:							
SALARIES TAX & BENEFITS	19,473.46	21,908.33	2,434.87	19,473.46	21,908.33	2,434.87	262,900.00
PROFESSIONAL FEES	3,428.76	4,350.00	921.24	3,428.76	4,350.00	921.24	52,200.00
CONTRACTUAL EXPENSES	85,924.01	89,661.17	3,737.16	85,924.01	89,661.17	3,737.16	1,075,934.00
ADMINISTRATIVE EXPENSES	7,797.38	6,758.33	(1,039.05)	7,797.38	6,758.33	(1,039.05)	81,100.00
CLUBHOUSE EXPENSES	3,418.86	2,650.00	(768.86)	3,418.86	2,650.00	(768.86)	31,800.00
OTHER EXPENSE	6,381.96	6,358.33	(23.63)	6,381.96	6,358.33	(23.63)	76,300.00
TOTAL OPERATING EXPENSES	126,424.43	131,686.17	5,261.74	126,424.43	131,686.17	5,261.74	1,580,234.00
OPERATING INCOME (LOSS)	40,147.94	34,166.67	5,981.27	40,147.94	34,166.67	5,981.27	410,000.00
RESERVE FUNDING:							
CAPITAL RESERVES	34,166.67	34,166.67	0.00	34,166.67	34,166.67	(0.00)	410,000.00
INCOME (LOSS)	5,981.27	(0.00)	5,981.27	5,981.27	(0.00)	5,981.28	(0.00)
SOLAR LOAN RECAP	228,977.00	MONTH		YTD		TOTAL	
SOLAR PAYBACK		3,136.00		3,136.00		62,528.50	
REFERRALS		1,000.00		1,000.00		7,940.00	
ELECTRIC SAVINGS		833.33		833.33		26,833.33	
LOAN BALANCE							131,675.17

Unaudited Financial Statement

Treasurer's Notes

The July 31, 2019 Income/Expense Statement included in this month's Chatter is unaudited. Our finances are on track for this year. Our auditor, Bob Elliott, is progressing well on our audit for the past fiscal year. The annual audit report will be included in the October Chatter and presented at the October Open Trustees Meeting. One item to be corrected per our auditor concerns work orders. No checks may be accepted that include tips. Checks may only be written in the exact amount of the work order total due. Tips may be given in cash or a separate check will need to be written to the maintenance men.

SRECs prices remained stable in August at \$224.00. We received a check for \$3,136 in August representing 14 SRECs produced in June. We also received a check for \$18,375.96 in August from Manchester Township for the Municipal Services Reimbursement Act for street lighting and snow removal. This is a legislated item that should always be budgeted for as income to the village and actually amounts to \$1.34 per month per household.

Please see the article in this Chatter on CV6 Bus Schedule Revisions concerning the special trips to Columbus Farmers Market and Historic Smithville held in September, October and November.

Finally, please remember the many lives lost on 9/11. "Even the smallest act of service, the simplest act of kindness, is a way to honor those we lost, a way to reclaim the spirit of unity that followed 9/11." Some of the bravest acts in America's history were seen on that day, let us never forget their sacrifice.

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

Respectfully,
Marianne Yewaisis
Semper Fi

Bank Balances

Ocean First as of 7/31/19	\$	331,094.74
Edward Jones as of 7/26/19		
Operating	\$	90,615.21
Reserves	\$	1,424,293.52

Aged Account Activity as of JULY 31, 2019

7 Over 90 Days	\$	5,983.50
4 Accelerated	\$	5,175.76
11 Liens	\$	61,460.12
9 Foreclosures	\$	73,566.96
1 Bnkrptcy/Frclsr	\$	16,306.50
0 Sheriff Sales	\$	-
0 Bankruptcy	\$	-
32	\$	162,492.84

RESERVE STUDY MEETING

The last Reserve Study was completed in May 2009 by Criterium-Lockatong Engineers. The current study was just completed this month by Kipcon Engineering. Mitch Frumkin, PE, RS, owner and founder of Kipcon will be available to discuss this study and meet with the community on Monday, September 23rd at 7 PM in the Clubhouse – Volunteer Room.

Through careful inspection both personally and through use of a drone the staff of Kipcon have determined the longevity of the village's common area components and the amount of reserve funding required for our community to adequately meet its replacement needs.

The Board of Trustees intends to use this Reserve Study as a planning and budgeting tool, as well as, an informational and communication tool for our residents and homeowners. Please plan to attend this very informative meeting. Reserve funds aren't an extra expense – they just spread out expenses more evenly

- Reserve funds meet legal, fiduciary, and professional requirements
- Reserve funds provide for major repairs and replacements that will be necessary at some point and are shared by every owner who ever lived or lives in the community
- Reserve funds minimize the need for special assessments or borrowing
- Reserve funds enhance resale values. Lenders and real estate agents are aware of the ramifications for new buyers if reserves are inadequate
- The American Institute of Certified Public Accountants requires the community to disclose its reserve funds in its annual financial statement audit
- Please plan to attend this very informative meeting – Q & A will be available
- Refreshments provided after the meeting

Welcome New Homeowners!

Nicholas & Piroska Simonenko
8 Dartmouth St

Christine Dwyer
6-A Medford Rd.

William & Diane Beach
138-BSunset Rd

Alison Meacham
4-B Graystone Pl.

Addvar & Eli Kruger
5-B Berwick St

Joe & Cari Cangialosi
3 Clinton Ct

Arvinder Gulati
2 Kittery Ct

Jung Kuan Tai
33-C Medford Rd

Veronica Shaw
7-A Amesbury Rd

Sal & Carol Nigito
17 Ashley Rd

John & Joyce Monahan
7-B Kittery Ct

Claudia Tomporowski
15 Amesbury Rd

Dan & Gail McNamara
7-A Alpine Rd.

Arthur & Barbara Exner
37 Berkshire Rd

IS YOUR HOME STILL YOUR CASTLE?

On Thursday, August 15th in the Asbury Park Press there was an article named “Is Your Home Your Castle?” with the subtitle of homeowner associations have a lot of power and how their residents live. It was very interesting reading, for any of you who did read this article. I fully agree that in the case they cited which was referred to as the Stonebridge Community that the Homeowner’s Association violated not only State but Federal law that would permit a flagpole for flying the United States flag. I have ALWAYS encouraged everyone to fly the flag of our great nation as a sign of not only patriotism, but support for our troops in the armed services and for all our first responders, all of which makes our community and our country a better place to live. There is no doubt that some Boards, not only in New Jersey, but throughout the nation have for various unknown reasons chosen to either enact or create situations that were detrimental to the communities and a violation of people’s rights.

I was very pleased to read in this article the amount of information put in by the Community Association Institute commonly referred to as the CAI and information by Mr. Larry Thomas who is the President of the NJ Chapter of CAI which I and other members of this Board have met with and received information from over the last number of years. As Mr. Thomas pointed out there are over 6,700 homeowner associations in the State of NJ including high rise and low rise and fee simple to condo.

The Declaration of Covenants and Restrictions as well as the Bylaws of your homeowner association can only be changed by your vote. The Rules and Regulations are permitted to be changed by a Board of Trustee vote. As you observed in 2018, the Rules & Regulations were revised and updated by the Board of Trustees. Most of that revision was to clearly and in simple language explain all of the Rules and Regulations and, in fact, some Rules and Regulations were removed because of changing times. Others, for instance, the permissible driveway situation was addressed formally so that everyone would have an opportunity for expanded driveway area, clearly spelled out.

This present Board has abided by all of the governing documents and the modification to both Federal and State law. One example of this is flags. Another example of this is permitting of political signs. It cannot be stressed enough that you, as a resident or a homeowner, have chosen to live in a fee simple deed-restricted community. By purchasing or residing here you are required to follow those governing documents. Some of the confusion that people have had, and still continue to have, no matter how much it has been spoken about, is the involvement of the Board of Trustees prior to you making modifications to your property. In 99.9% of these cases permission for a project is granted. Very rarely is permission denied providing that it meets the criteria that has been established. For instance, this Board is very pleased when we see somebody who wants to upgrade their property by putting in new windows or doors or vinyl siding or even as simple as repainting their house. For those that live in a duplex or a quad, there are some regulations that restrict some of their potential modifications, be it by size limitation or by trying to keep a coordinated residential look rather than seeing things that might be found in an inner city setting. Approval of the Board of Trustees should be done and must be done prior to you undertaking any projects. It would be very costly if you undertook a project and, for some valid reason, it had to be modified to comply with the governing documents.

Members of this Board of Trustees have for the past four years dedicated a great deal of time and energy in educating themselves. Many of the educational programs attended were conducted by the CAI and their professional partners. I, again, hope that this will not only answer some of your questions that may have arisen because of the article in the Asbury Park Press or that you as an individual may still have had. As always, this was placed in the Chatter for your information to be as transparent as possible.

RJ Anderson

President, Board of Trustees

CV6 BUS SCHEDULE REVISIONS

The CV6 bus will be going to Columbus Farmers Market on Thursday, September 12th and Thursday, October 10th and to Historic Smithville on Thursday, November 21st. Next year these special trips will start up again in May 2020. Please contact the Office to reserve your seat and whether or not you wish to be picked up at the clubhouse or at your home address. If being picked up at your home, you must be at the curb for pickup. The Bus Driver cannot be expected to see you sitting or standing on your porch down an access driveway. The bus departs the Clubhouse at 9 am and begins travelling down Alpine Road, then drives along Norwich Drive for those courts and finally around 9:15 am travels down Sunset Road. Residents of Village Six will be given priority over guests of other residents of this village. Trustee Marianne Yewaisis, on the August monthly Mall bus trip, conducted a poll of the riders and they overwhelmingly loved the idea. This change has been reflected on the Bus Calendar in this Chatter. The weekly bus is included in your monthly maintenance fees and there is no additional charge. If you have any questions, please feel free to contact the Office or Trustee Yewaisis at 732-849-5363.

DEERFIELD WOMEN'S CLUB HEALTH FAIR SATURDAY, NOV. 2ND 9-1

Deerfield Women's Club is hosting a health and wellness fair with various health care and insurance companies along with screenings by Deborah. Mark your calendar more information in October

Call Rosie for info
(732) 881-1044

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Diplomate, American Board of Dermatology
Fellow, American Society of Mohs Surgery
Fellow, American Society of Dermatologic Surgery*

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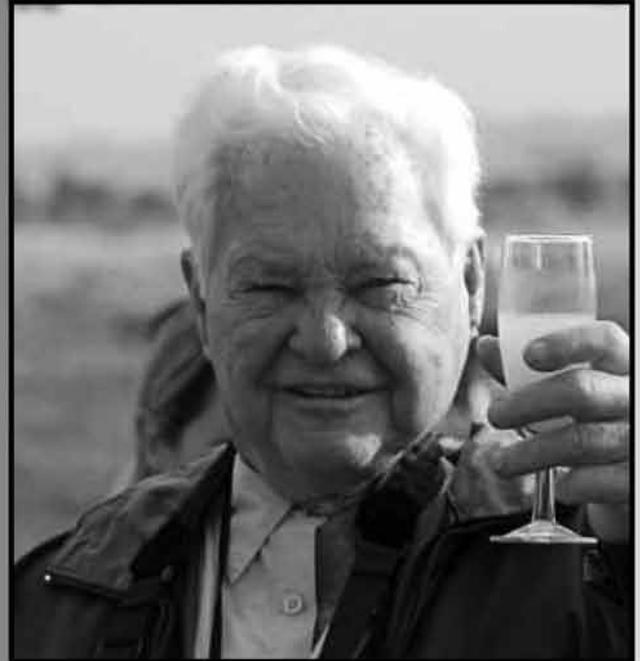
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Board of Trustees
Crestwood Village Six Association
OPEN MEETING
August 7th 2019, 7:00 PM

Meeting opened: 7:00 pm.

Salute to the Flag:

Attendance: RJ A., Wayne K., Dominic A., John M., Bonnie H., Marianne Y., Val O’N.

Approval of Minutes of: 7-17-24-31-2019

Administrator’s Report: Gross Income collected from chargeable income was \$4,882.10 there were 181 chargeable work orders performed and the non-chargeable performed were 176. The arrears paid for the month were \$1998.50. We had 7 new homeowners that have checked in this month. We had 3 pipe breaks, one on Golden Ct. and one on Stonybrook Rd and one on Medford Rd. Bob Elliott, our auditor, is on his 3rd day of the audit. The worker’s comp audit was completed on 6-24-19. New cameras were added showing the rear garage, the front steps and new shed out back. We lost a piece of equipment for the cameras in last week’s storm, but it has been replaced.

Report of Trustees

RJ. Anderson: There will be no election in Sept. because Dennis Switana has pulled his resume for personal reasons. The Advisory Board has asked if the new candidates would still be interested in answering questions. I don’t know. They will have to answer that question. Good news! The town of Manchester signed an energy replacement for JCPL. RJ spoke about solar and how it is better to purchase it than to lease it because some of the contracts have an increase cost to them over time. The Natural Gas Co. wants to come in and speak to our members on bringing gas into our village. This Board does not want to fine people over bad lawns. In fact, some of our board members have reached into their own pockets to buy products to help people to fix their lawns. What some of you forget is if your neighbor has a bad lawn it can contaminate your lawn and then it will also bring down the property values of the people around them. When that letter went out it said that we want you to take reasonable action. Simple cost, we understand that you can’t do anything now, but you need to inform the office as to what your plan will be and when you will start it. The towing went into effect and so far no one has been towed. We are still without volunteers for a few clubs, one very close to my heart is Resident’s Club. We need someone to step up and the last Resident’s Club will be willing to help get you up and running. The Firewise Committee members will come out to help you to assess your property. Just call the office and they will be glad to give your name to Firewise.

Wayne Koester: Good evening, ladies and gentlemen. It is nice to see everyone out. If a lot of you are here because you received the lawn letters, don’t take them too seriously. They were not personal. They were just to let you or your neighbor know that this is bringing down the value of the property. All that has to be done is for you to let the office know that you plan on fixing the issues. We are still looking at the snow removal contracts and waiting for a few more to come in. We will let you know when this will happen.

John Maass: No Report. Ron Paluzzi absent.

Dominic Amoroso: The Home Improvement work is ongoing and is doing well. The Fire Safety meeting for the town has been cancelled and not rescheduled.

Marianne Yewaisis: Good evening everyone. Nice to see you out. As Val stated the audit is ongoing. I’m sorry for not being here in July. I was under the weather, but I am happy to report the SREC’s for the month of July sold at \$224.00 and we had 14 SREC’s which gave us \$3,136.00 and the same was for

June. We are waiting for Manchester's snow and lighting reimbursement totaling \$18,375.86 which should be coming in the mail. We are going to try something new for the bus trips, in Sept. the special trips for the month we want you to call the office and let them know you would like to go and either be picked up at the Clubhouse at 9 a.m. or at your home. We are hoping to cut down on the time for the bus driving around the village. The investments are going very well.

Bonnie Hawthorne: Good evening everybody. I have received a few complaints about our common grounds and there are a few issues with the sprinkler systems and they are being look into and hopefully be fixed.

Clubs

Arlene Portenstein: spoke about the movie for this month and Sept. movie is "A Dog's Journey". Doors open at 5:30 and movie starts at 6:30. For all the new people we have a coupon club in the library. All you have to do is bring your cut coupons that you don't want and pick the ones you do want.

Peggy is not here, but I want to let everyone know that the coloring activity will start back up in Sept. Also check the Chatter for more info.

Leo Ruscitto: Advisory Board is looking for volunteers. They meet the second Tues of the month in the V-room at 10:00 if anyone is interested. He has asked the board since we are not having an election can they still put on a meet the candidates night? The Board stated we have to discuss this as it has not been do before.

Julia Sutton: Safety Patrol invited the new people to come and see what it is all about.

She also spoke about the Travel Club and the up and coming trips and for the folks that owe the rest of the money, now is the time to see her on Monday mornings to complete the payment.

Rosie Weaver: The Bereavement support will be starting back the last Friday of September at 1:00 so come and join us to find out what this is about. She also spoke on Women's Club, that they are starting to sell Boscov's tickets on Mondays in the V-room at 10:00am. The Women's Club meets the last Tues of the month. Check the Chatter for info.

Public Comments

Jan Everett: Who is responsible for the wooded area behind the houses?

RJ. stated that most of the time is the people who own the home. However, depending where you live, it might be common property and if they stop up to the clubhouse on Monday morning, he would be glad to show them the maps and clear this up for them.

Agnes Arnold: there will be no more collection of bottle tops for cancer. She thanked everyone who supported the program and she is sorry that this has to end.

Donna McGlashan: She has a few issues she would like to bring up. One is about Safety Patrol not going down the finger to check the garage doors. Second is the Firewise, she is concerned that the properties that are in the back that others own are not cleaning up and not being made to clean up. And third she feels it is a good idea to have a meet the candidate's night to find out more about them.

Answer: 1. As far as Safety Patrol it is volunteer based and it is not safe for them to go down a finger and back up to turn around. Second, about the property that is in back of your place. it is owned by two different Companies, one is JCPL and second is Keswick and, yes, we have written letters to all of them to help clean up their land.

Rosie Weaver: Let the Board know that there are people putting brush out way too early than it has to be and then when it storms it goes into the street and is left there.

Val stated she would have the guys check it out.

Closed meeting: 7:58pm

Bonnie Hawthorne, Secretary

PRESS RELEASE - AUGUST 2, 2019

MANCHESTER TOWNSHIP MAYOR AND COUNCIL UNVEIL NEW ENERGY AGGREGATION PROGRAM

On July 18, the Manchester Town Council awarded a competitive contract to **Constellation New Energy (Constellation)**. This program is authorized by the State, and gives the Township the ability to use bulk purchasing power to enter into contracts with third-party energy suppliers at a rate significantly lower than that charged by Jersey Central Power and Light (JCP&L). The contract with Constellation is our second Manchester Community Energy Aggregation (MCEA) contract and replaces the Township's original contract with TriEagle Energy that expired last month. This program saved Manchester residents more than \$4 million over the last two years. The contract with Constellation will run for a period of 24 months, beginning with the October 2019 billing. Throughout the new contract, JCP&L is still responsible for delivering the electricity to your residence as well as mailing all future bills.

In February 2019, the Township received proposals from energy companies to allow the town's Energy Aggregation program to continue after the TriEagle contract expired. The township received only one bid at a price that was 5% less than JCP&L's rate. The Council felt this bid did not offer enough savings for our residents, and the town repeated the process for new bids in June. On July 18th the town received bids from three energy providers, with Constellation having the lowest price at 8.11 cents per kilowatt hour (KWH). Not only was Constellation the lowest bidder at 10.5% lower than JCP&L's rate, they also received the highest customer satisfaction rating. The rebidding process delayed the continuity of Manchester's Energy Aggregation program, but will create larger savings for our residents.

The Township and Constellation will both be sending out information to all residents currently receiving their electricity from JCP&L. This includes all residents who were participating in the first contract with TriEagle. Additionally, the Township will hold several information meetings during August to provide additional information and answer any questions. All of the meeting dates have not yet been set, but will be advertised in local papers and on the Manchester Township website. In the meantime, there are several points to remember about this program, and some answers to frequently asked questions:

1. JCP&L is still responsible for the delivery of electricity to your home. If there is an outage or other problem, JCP&L is responsible to fix it.
2. You will still receive a single bill from JCP&L and send your payment to them. JCP&L will then pay Constellation.
3. If you are on a budget plan you will automatically be put on a budget plan by Constellation, at their lower rate.
4. If you are receiving any energy assistance funding from the state or other source, this program will have no effect on your assistance.
5. There are no hidden costs or fees, EVER. You can opt-in or out of the program at any time with no charge by either Constellation or JCP&L.
6. You will automatically be opted into the program. Unless you choose to opt-out, you will then receive a letter from JCP&L confirming that you have changed your provider to Constellation. If you do not receive this letter, you are not entered in the program.
7. This program is designed to save you 10.5% on the electric generation portion of your bill.

CRESTWOOD WALKING CLUB 2019

SEPT 9, VETERAN'S PARK, WHITING, 3-5 TIMES AROUND

SEPT 16, JAKE'S BRANCH PARK, BAYVILLE

SEPT 23, LAKE CARASALJO, LAKEWOOD

SEPT 30, DOUBLE TROUBLE PARK, BAYVILLE

OCT 7, SHENENDOAH LAKE, LAKEWOOD

OCT 14, WHITESBOG VILLAGE, BROWNS MILLS

OCT 21, BRICK RESERVOIR, BRICK

OCT 28, SEASIDE HEIGHTS BOARDWALK, S H

NOV 4, CATTUS ISLAND PARK, TOMS RIVER

NOV 11, BARNEGAT BRANCH TRAIL, BEECHWOOD

NOV 18, ISLAND HEIGHTS WALK, TOMS RIVER

NOV 25, WINDING RIVER PARK, TOMS RIVER

RAIN DATE IS ALWAYS THE TUESDAY FOLLOWING.

WE MEET IN CRESTWOOD 6 PARKING LOT 10AM

DON'T BE LATE, 10:05 WE LEAVE IN CARPOOLS.

SUBSTITUTE. INFO CALL: MICHAEL 732 580 1039.

IN MEMORIAM

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



**Joan Conetta
Marguerite Wilson
Agnes Jacunski
Constance Wash
Geraldine Vunk
Michael Pilone**

Please print in your current village paper.

I must advise that our trustee president Pat Johnson has vacated her position as president of the board of trustees at Cares. This position is now vacant and we will be looking for a replacement to this position when the board convenes in September. If anyone feels they are interested in this position please send resume to Cares c/o executive director. All information is confidential.

P. Zyla Executive Director

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Manchester, NJ: 60 Lacey Rd.
Aberdeen, NJ: 557 South Atlantic Ave.
Tinton Falls, NJ: 4057 Asbury Ave.
Freehold, NJ: 501 Iron Bridge Rd.
Toms River, NJ: 367 Lakehurst Rd.

Village VI Advisory Board Minutes for July 9th, 2019

Members Present: Mary McSwiggan, Jane Messenger, Warren Ciafardini, Al Fagerlund, Paul Wannemacher, Jay Johnson, Leo Ruscitto, Andrea James

Trustees Present: Wayne Koester, Bonnie Hawthorne

Closed meeting started: 10:10 AM

AT THIS MEETING THE FOLLOWING WAS DISCUSSED

- Noise complaints
- Gas lines from Village 5 possibly going into Village 6
- Why only Comcast available in village?
- Water line break, who is responsible?

REPRESENTATIVES REPORTED ON THE FOLLOWING IN THEIR DISTRICTS:

- Jay Johnson reported noise complaints made about a residence located on
- Sunset Rd. Suggested homeowners to contact Manchester Police Department for any further issues.
- Jane Messenger asked if gas lines came into Village 6 from Village 5?
- Why only Comcast as a major choice for cable/phone in Village 6? Do we have contract with them and when does it expire?
- Leo Ruscitto mentioned if it's a good idea that the village buys foreclosure properties, fix them and sell them.

TRUSTEE & GENERAL COMMENTS:

- **Bonnie and Wayne responded or commented on the following:**
- Wayne & Bonnie said as far as any noise complaints, we are not responsible beyond issuing a letter to the offender that cites rules and code from Rules and Regulations. Residents must contact and document issues with Manchester Police Department.
- Update from past meeting on Towing. Still waiting for signs to be fixed with proper details (Rate, hours etc.)
- Wayne said big trees with dead branches on private property are getting letters since it's homeowner's responsibility to trim them back.
- Wayne said he would ask the village attorney if buying foreclosure properties is something profitable for the village to do.
- Wayne explained there are no gas lines in Village 6, they are in Village 5 on the border.

IMPORTANT CONCERNS:

- Corrected Towing signs

The next meeting will be on Tuesday August 13th 2019. Meeting closed at 11:20 AM.

Respectfully Submitted, Sarah Gallagher



DEERFIELD HALL SEPTEMBER 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.

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, September 13, we are showing "A Dog's Journey" This is the sequel to "A Dog's Purpose", again starring Dennis Quaid and it picks up where the first one left us. This time, the dog promises to protect his owner's granddaughter as she experiences the highs and lows of life. The movie is rated PG and runs 1 hour and 48 minutes. It 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, however, please do not block others views. All are welcome with the low admission price 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-There were no meetings in July and August, and the next meeting is September 27 at 1 pm at the clubhouse. Anthony Lipari, D.Min. is the speaker. Social time and refreshments. Meetings are open to anyone, not just Village Six residents. Meetings for the Fall session are October 25, November 29 and December 27. Rosie Weaver 732-881-1044

DEERFIELD SONGSTERS- The time has come for all of our singers to return to their places in the chorus. The Deerfield Songsters will begin rehearsals for their 2019 holiday program on Thursday, September 5 at 9:45am. A spectacular program has been planned. The music packets for the singers have been prepared. The chairs will be arranged for the rehearsal. All is ready for us to begin yet another season. All singers are urged to arrive at least 15 minutes early that day to pick up their music packets. This will give you time to look over the selections. For returning members, it will also give you time to catch up with fellow members discussing how you spent your summer. New members will have an opportunity to get to know some of the veterans in our warm and friendly group. This year's repertoire contains a number of very challenging selections. While many of the songs are new to our repertoire, they are not necessarily new songs; in fact, many are old songs sporting new arrangements, with variations in lyrics, melodies, and rhythms that make the old seem new again. We hope you will come to hear our program on Saturday, December 14 at 2pm in the clubhouse. Refreshments will be served following the performance. Tickets will be on sale sometime in mid-October for \$5 each. Experienced as well as novice singers are welcome to join the Songsters. The only requirement is regular attendance at rehearsals. Many of our current members do not read music, but everything is taught and reviewed often enough for even inexperienced singers to learn the music to perfection. If you would like to be part of our singing group, please call our Director, Pam Unger

(732-716-1628) and let her know so she can add your name and phone number to our roster, and we will be sure to have a sufficient number of copies of our music selections for everyone in the Songsters. We have a friendly group of people who always make newcomers feel welcome. The Deerfield Songsters are available to present programs for local organizations and clubs on selected dates in December and in late May and June of each year. For further information about booking the Songsters for your club, call our Director, Pam Unger. Brighten your day-MAKE SOME MUSIC.

VILLAGE 6 TRAVEL-Remaining balances are now due for tickets to Doolan's on December 12.

In addition, please provide your meal selection of either chicken kiev, herbal salmon or sirloin of beef. Seats are still available for Monday, October 21 and Monday, November 11 to the Golden Nugget, Atlantic City. Price is \$25 with \$25 slot play and \$5 food credit. The Travel Team anticipates that bingo will also be offered by the Golden Nugget. Join Village Six Travel for what is always an enjoyable day at the Golden Nugget. Non-residents of Village 6 are always welcome. No refunds unless trips are cancelled. Casino bonuses and offers can be changed at the Casino's discretion. Only deluxe bus transportation is used and cost includes driver's gratuity. Tickets sales are Mondays, 10-11 at the clubhouse. For more information call Julie at 732-849-5363 or Doris at 732-716-1460. No answer? Please leave a message with your name and phone number.

SAFETY PATROL-Please help us help you. Outside lights on at night will aid us in determining if your garage door is open or closed. This is especially important on fingers or in attached units where there is little or no lighting. Safety Patrol members do the best we can but we are not allowed to leave our vehicles per the Manchester Police. Please also remember that we are volunteers who sometimes succumb to illness and also do not patrol during inclement weather. **Our annual road closing is Thursday, October 3.** The intersection of Alpine and Congasia will be closed between the hours of 8am and Midnight. This road closing is required in order to maintain our private road status. Members of Safety Patrol will be on duty during this time. Please consider joining Safety Patrol.

Our hours of volunteering are mainly at night whether you become a member of a mobile team or a base person who operates from home. All we need is about one or two hours per month. We also deliver the Chatter, park cars for Food Truck and sit for the annual road closing. We guarantee you will find this volunteering fulfilling and enjoyable. Our next Safety Patrol meeting is Tuesday, September 17. Join us at 9:30 am for breakfast items followed by our meeting at 10am. If you are unable to join us at the meeting but still want to join please call the numbers below. A member of Safety Patrol is available every Monday in the Volunteer Room from 10 to 11 am. 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 8pm and leave a message if there is no answer.

VILLAGE 6 PET CLUB- Well, here it is September already. Summer went by quickly and a very hot one it was. Hope you all had a wonderful summer and looking forward to Fall. Our November 16 Flea Market is approaching and we are still in need of Vendors. You can call me at 732-575-2089 to reserve a table for \$12. Starting in September, I will be at the clubhouse on Mondays from 10-11 am. The Pet Club would like to ask if anyone would like to donate a Gift Basket to our basket raffle being held on that day. Also, gift certificates or even something new you got and don't want. You know, one of those presents we all get. This would help support our club. Our next meeting is September 11. Doors open at 6pm and the meeting starts at 6:30pm. Come enjoy an evening of fun and friendship as well as dessert and coffee. Looking forward to seeing all of you.
Debbie Shrump 732-575-2089

CRESTWOOD SIX BOOK CLUB-As summer is winding down, you may wonder how you will fill the time left by all those hot weather activities. How about reading a book? Join us in the clubhouse at 2pm on the fourth Wednesday of the month to discuss September's book, *Invention of Wings* by Sue Monk Kidd. Join us for a lively discussion, and make some new friends along the way. All welcome.

DEERFIELD WOMEN'S CLUB- Hard to believe that it is already September. Hope everyone had a great summer. Our September 24 meeting at 1pm, we will have hot dogs and the fixins. The Lavender Lady will be our speaker. I am excited to hear her as I recently found new uses for lavender. Please support us by purchasing a Friend and Family pass for Boscov to use on October 16 all day. When you present this pass, you will receive 25% off your purchase that day. Boscov does offer free gift wrapping, but the line might be long that day because of the sale. Keep your receipts and go back another day with the item or items you would like to be gift wrapped and they will be happy to wrap them for you. The pass only costs \$5 and can save you quite a bit of money for Christmas and birthday gifts or maybe a gift for yourself. The \$5 donation helps the Women's Club to donate to our community as well as toward or Manchester High School Scholarship. One of our members will be at the clubhouse on Mondays September 16 to October 14 from 10-11 am for Boscov passes. One of our membership ladies will be at the clubhouse on Mondays starting September 16 so you can avoid waiting on line at our September 24 meeting to rejoin. Looking forward to seeing all of you. If you have any questions about Boscov please do not hesitate to call Georgette 732-716-0671, Doris 732-716-1360 or myself. *Jane Messenger 732-350-2390*

AMERICAN POLISH CLUB OF WHITING- Our club will resume its regular monthly meetings on Wednesday, September 18 at 1:30pm at the clubhouse. At this time we will renew yearly membership dues and welcome new members. Dues are \$10 per year. You do not have to Polish to join. As usual, we will collect used, clean clothing and non-perishable food items to be donated to "Your Grandmother's Cupboard" For more information please call RoseMarie Bartley 732-350-4851 or Maureen Zaleck 732-849-0511.

ADULT COLORING-Come join us for a relaxing afternoon of coloring. You don't have to stay in the lines. Everything is supplied. So come join us on Monday, September 9 from 1-3 in the "N" room. *Peggy Carucci 732-350-6016*

LIBRARY- Happy September everyone. Hope your summer was enjoyable. We have two new series from Guidepost that have been donated by Doris P. The first series is call "Secrets of Wayfarers Inn" Three friends purchase this old inn in Marietta, Ohio, which was part of the underground railroad during the Civil War. Each volume uncovers interesting facts about this inn and those who passed thru. (A little bit of mystery and some history.) Second series is "The Inn at Magnolia Harbor" in which two long time friends (Grace and Charlotte) purchase and update this lovely country inn. Each volume contains guest happenings always with a happy ending. Come in and browse, you are sure to find something that will peak your interest. *The Library Committee*

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 10th 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/Free

For Sale "One black & gold 5 ft lamp \$35. Must see. Like new. Connie 732-350-8326.

For Sale "Beauty Rest World Class Electric Recharge Single Bed. 1 year old. \$250. Call 631-655-7725.



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SEPTEMBER 2019

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
1 BINGO TEAM 2 11:30 AM Kitchen Open 1:30 PM Bingo	2 LABOR DAY CLUBHOUSE & OFFICE CLOSED	3 TRASH PICKUP 8:30 AM Art 10:00 AM Ticket Sales 4:00 PM Poker/S Stretch 9:00 AM Bus Freehold/ or Jackson Outlets	4 10:00 AM TOPS 1:00 PM Open Meeting 4:00 PM Poker	5 9:45 AM Songsters 1:00 PM Quilting 1:00 PM Mahjong 6:00 PM Canasta	6 TRASH PICKUP 9 AM Library Committee 10:00 AM Healthy & Fit 5:00 PM Ceramics	7 RECYCLE
8 BINGO TEAM 3 11:30 AM Kitchen Open 1:30 PM Bingo	9 8:30 AM Bocce 10:00 AM Ticket Sales 1:30 PM Canasta 1:00 PM Adult Coloring 6:30 PM Billiards	10 TRASH PICKUP 8:30 AM Art 10:00 AM Advisory Brd 2:00 PM Bingo Cmte 4:00 PM Senior Stretch 4:00 PM Poker	11 FOOD TRUCK 10:00 AM TOPS 4:00 PM Poker 6 PM Pet Club	12 9:45 AM Songsters 1:00 PM Quilting 1:00 PM Mahjong 6:00 PM Canasta 9 AM Bus-Columbus (Reserve w. Office)	13 TRASH PICKUP 9 AM Library Committee 10:00 AM Healthy & Fit 5:00 PM Ceramics 5:30 PM MOVIE A DOG'S JOURNEY	14 VILLAGE-WIDE GARAGE SALE 9-2
15 BINGO TEAM 4 11:30 AM Kitchen Open 1:30 PM Bingo Pine Barren Book Club	16 RECYCLE 8:30 AM Bocce 10:00 AM Ticket Sales 1:30 PM Canasta 6:30 PM Billiards	17 TRASH PICKUP 8:30 AM Art 10:00 AM Safety Patrol 4:00 PM Senior Stretch 4:00 PM Poker	18 10:00 AM TOPS 1:00 PM Trustee/Atty 1:30 Polish Amer. Club 4:00 PM Poker	19 LEAF & BRUSH PIU 9:45 AM Songsters 1:00 PM Quilting 1:00 PM Mahjong 6:00 PM Canasta	20 TRASH PICKUP 9 AM Library Committee 10:00 AM Healthy & Fit 5:00 PM Ceramics	21 VILLAGE-WIDE GARAGE SALE RAINDATE
22 BINGO TEAM 1 11:30 AM Kitchen Open 1:30 PM Bingo	23 8:30 AM Bocce 10:00 AM Ticket Sales 1:30 PM Canasta 6:30 PM Billiards	24 TRASH PICKUP 8:30 AM Art 1:00 PM Women's Club 4:00 PM Poker 4:00 PM Senior Stretch	25 10:00 AM TOPS 1:00 PM Trustee 2:00 PM Book Club 4:00 PM Poker	26 9:45 AM Songsters 1:00 PM Quilting 1:00 PM Mahjong 6:00 PM Canasta	27 TRASH PICKUP 9 AM Library Committee 10:00 AM Healthy & Fit 1:00 PM Bereavement 5:00 PM Ceramics	28
29 BINGO TEAM 2 11:30 AM Kitchen Open 1:30 PM Bingo	30 RECYCLE 8:30 AM Bocce 10:00 AM Ticket Sales 1:30 PM Canasta 6:30 PM Billiards					