DEERFIELD CHATTER

JAN 2020

Administrative Office – 6 Congasia Road. **732-350-2656**
Email: crestwood6@comcast.net **Homepage** **www.crestwoodvillage6.com**

President's Message. . .

Happy New Year! Yes, here we are again, another year. Wow, time sure has moved along. Having served on this Board for eleven years, I've had the honor of working with many really great people in serving our village. Many hours, many miles and many decisions have been recorded in governing our community. Over that course of time I won't say it has been easy, at times downright challenging, to say the least. But the rewards of serving have helped ease the demands of continuously being in office.

As the demographics of our village change constantly our governing documents remain pretty much a constant. Every household should have a binder containing our bylaws, covenants and Rules & Regulations. These documents should be able to answer most questions a resident might have. If you, as a homeowner or renter, don't have a binder, check with the office to obtain a copy. All binders must stay with the residence.

As an age-restricted community, there are many opportunities to avail our residents. All activities require your volunteering, whether you play shuffleboard or bocce or engage in Bingo or Safety Patrol. All of these activities require volunteers to keep these activities up and running. Advisory Boards and Boards of Trustees all are staffed by volunteers. As the demographics have changed, the need for volunteers has increased. I ask all recent newcomers to our village to get actively involved in some of our activities or clubs or organizations. The longevity of our village hinges directly on those who would volunteer to perpetuate our existence.

Please be aware of our parking restrictions and our snow removal policies. Towing during these periods are fundamental. Your understanding and compliance to these areas are deeply appreciated.

Lastly, as a friendly reminder, please DO NOT throw your litter out on Congasia Road or any other road in Village 6.

Happy New Year to all and may we all have a healthy, happy and prosperous one.

Respectfully,

Wayne Koester, President

Semper Fi

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.

I hope everyone had a fantastic day bringing in the new year. Hopefully the coming year for our village will be a great one with all of the projects being done and a lot of them coming to completion. At this time, I would like to address all of our new homeowners moving into our community and also older and current homeowners.

By now all of the new homeowners and others who have registered with the community have received their manual which have the covenants, bylaws and rules and regulations in them. This is a restricted community and the items in your manual have got to be observed. I know this is not easy for a lot of folks, but they must be observed in order to keep our charter with the Sstate.

Our community cannot exist very long unless people volunteer to help wherever they can, I know that a lot of new folks moving into our community are working full-time jobs or even part-time jobs, but it still remains that this community cannot exist without volunteers. Even the Board of Trustees is all made up of volunteers that were voted in by the homeowners of this community.

Each of the trustees has one or more projects that they're working on to make sure they're done right and in a timely manner always keeping in mind the best for this village.
The trustees work diligently trying to maintain current projects that have to be done in order to keep the village up to date with laws and regulations by the State. Your trustees put a lot of hours in to do this and, again, it's all volunteer work. There is no payment for doing this.

I am asking all of the new homeowners that have come into our community to think seriously about how you can help out here. We definitely need your help. A lot of you in your past life have a lot to offer as you can see by just reading the resumes of some of the trustees that have run for office. A lot of our volunteers do so to make sure our village is safe and current. As we have in our village 1141 homes, you might say this is definitely a small town with a lot of the same responsibilities as regular government. Keeping everything on track is one heck of a job, but again we definitely need the help of each and every homeowner to participate in doing this. We all have a lot on our plates in different ways, but whatever you can spare in time to help out our community is truly well appreciated.

As a trustee I must say I do value and appreciate every volunteer's commitment to our community. It definitely shows in how we look and operate. If anyone has any questions in regard to what I'm saying here, please contact me or one of the other trustees that are available. They will be able to tell you where you can help out for sure, for whatever little time you can afford to give.

Respectfully,
Ronald Paluzzi, Vice President

Merry Christmas and Happy Holidays. Happy New Year. I want to take this time to say Thank You to all the Members of Crestwood Village Six for allowing me to represent them as a Trustee. This job can push your patience at times, but when the outcome is done there is a gratification that comes to you that you have done your best for 1,141 homes. I can only speak for myself when I say this. As 2020 comes we, the members, need to make sure that we move forward, but also keeping everything that we love about living here. This is a fine balance, so I want you to keep this in mind as we, the Trustees, move forward.

I wish you a Merry Christmas and Happy, Health, Safe Holiday to all the members.

Bonnie Hawthorne, Secretary

I hope everyone had a Happy and Healthy Holiday Season. Let's hope to be blessed with a mild winter and may we all have a Happy, Healthy and Prosperous New Year.

The November 30, 2019 Income/Expense Statement included in this month's Chatter is unaudited. The Village finances continue as expected with the first payment of the new snow contract made in November. Some adjustments were made with the year to date figures between clubhouse expenses and other expenses to properly reflect where the different accounts were budgeted.

Due to the early deadline for the Chatter I have nothing to report on the price for SRECs and we have not received any check as of yet in December representing SRECs produced in October. Again, let's hope for sunnier days rather than snowy ones this winter.

As of the date of my writing this article, there is nothing farther to report on the Insurance renewal process. We have been diligently working with Ryan Fleming, our broker from JGS while he negotiates with the various insurance carriers. It is his and our hope that our 2020 insurance renewal cost will remain relatively flat despite the many continued natural disasters that have occurred throughout the country this past year.

We currently have 422 or 37% of our homeowners on automatic deposit for monthly maintenance. Save yourself time and postage and if financially possible complete the enclosed Authorization of Direct Debit of monthly maintenance (assessment) fees.

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

Respectfully,
Marianne Yewaisis,
Treasurer

Bank Balances

Ocean First as of 11/30/19	$	290,668.89
Edward Jones as of 11/29/19		
Operating	$	85,863.39
Reserves	$	1,421,000.35

Aged Account Activity as of November 30, 2019

6	Over 90 Days	$	4,994.26
5	Accelerated	$	12,299.00
12	Liens	$	63,426.00
9	Foreclosures	$	82,088.51
1	Bnkrptcy/Frclsr	$	16,916.50
0	Sheriff Sales	$	-
0	Bankruptcy	$	-
33		$	179,724.27

CRESTWOOD VILLAGE SIX

Income/Expense Statement Period 11/1/2019 to 11/30/2019 and 7/1/2019 to 11/30/2019

	Actual	Current Period Budget	Variance	YTD Actual	Year-To-Date Budget	Variance	Yearly Budget
INCOME:							
HOMEOWNERS FEES	155,451.00	155,552.00	(101.00)	777,537.00	777,760.00	(223.00)	1,866,624.00
TRANSFER FEE	2,250.00	1,875.00	375.00	9,500.00	9,375.00	125.00	22,500.00
RENTAL LEASE FEE	450.00	416.67	33.33	1,888.00	2,083.33	(195.33)	5,000.00
MISCELLANEOUS INCOME	5,794.66	6,042.50	(247.84)	29,977.32	30,212.50	(235.18)	72,510.00
SUB TOTAL	163,945.66	163,886.17	59.49	818,902.32	819,430.83	(528.51)	1,966,634.00
WORK ORDER INCOME	4,357.00	4,666.67	(309.67)	24,234.23	23,333.33	900.90	56,000.00
COSTS CHARGED TO WORK ORDER	(1,579.11)	(1,500.00)	(79.11)	(6,156.87)	(7,500.00)	1,343.13	(18,000.00)
SUB TOTAL	2,777.89	3,166.67	(388.78)	18,077.36	15,833.33	2,244.03	38,000.00
TOTAL INCOME	166,723.55	167,052.83	(329.28)	836,979.68	835,264.17	1,715.51	2,004,634.00
OPERATING EXPENSES:							
SALARIES TAX & BENEFITS	23,789.91	21,908.33	(1,881.58)	101,293.03	109,541.67	8,248.64	262,900.00
PROFESSIONAL FEES	4,226.65	4,350.00	123.35	16,093.94	21,750.00	5,656.06	52,200.00
CONTRACTUAL EXPENSES	151,963.14	89,661.17	(62,301.97)	493,560.92	448,305.83	(45,255.09)	1,075,934.00
ADMINISTRATIVE EXPENSES	13,353.92	6,758.33	(6,595.59)	33,962.25	33,791.67	(170.58)	81,100.00
CLUBHOUSE EXPENSES	2,086.98	2,650.00	563.02	16,838.04	13,250.00	(3,588.04)	31,800.00
OTHER EXPENSE	5,548.46	7,558.33	2,009.87	23,665.60	37,791.67	14,126.07	90,700.00
TOTAL OPERATING EXPENSES	200,969.06	132,886.17	(68,082.89)	685,413.78	664,430.83	(20,982.95)	1,594,634.00
OPERATING INCOME (LOSS)	(34,245.51)	34,166.67	(68,412.18)	151,565.90	170,833.33	(19,267.43)	410,000.00
RESERVE FUNDING:							
CAPITAL RESERVES	34,166.67	34,166.67	0.00	136,666.67	170,833.33	34166.66	410,000.00
INCOME (LOSS)	(68,412.18)	(0.00)	(68,412.18)	14,899.23	(0.00)	(53,434.10)	(0.00)
		MONTH		**YTD**		**TOTAL**	
SOLAR LOAN RECAP	228,977.00						
SOLAR PAYBACK		2,464.00		14,798.50		74,191.00	
REFERRALS		0.00		1,000.00		7,940.00	
ELECTRIC SAVINGS		833.33		4,166.65		30,166.65	
LOAN BALANCE							116,679.35

Crestwood Village Six Community Association
Deerfield Hall – 6 Congasia Road
Whiting, NJ 08759
Business Office: (732) 350-2656
Fax Number: (732) 350-2838

Authorization of Direct Debit of Monthly Maintenance (Assessment) Fees.

Name(s):_____
(Please Print)

Address:_____

Telephone:_____ **Account #:**_____

BANK ACCOUNT INFORMATION

I (we) hereby authorize Crestwood Village Six Community Association to initiate debit entries to my (our) account indicated below at the depository financial institution named below, hereafter called DEPOSITORY and to debit the same such account. I (we) acknowledge that origination of ACH transactions to my (our) account must comply with the provision of U.S. law.

Bank Account Type: ☐ **Checking** ☐ **Savings**

Routing Number:_____ **Bank Account Number**_____

Please Attach a Voided Check

This authorization is to remain in full force and effect until Crestwood Village Six Community Association has written notification from me (or either of us) of its termination in such time and in such manner as to afford Crestwood Village Six Community Association and Depository a reasonable opportunity to act on it.

Signature:_____ **Date:**_____

Start Date:_____

All insufficient funds will incur a $10.00 processing fee. Complete this form and mail to the above address.

revised: 6/4/19

JANUARY 2020
Happy New Year!
From the Village Administrator, Valerie O'Neill

HOLIDAY CLOSINGS

The Administrative Office and Deerfield Hall will be closed on **Wednesday, January 1st, 2020.**

FOOD TRUCK

The Food Truck will be in the Deerfield parking lot on **January 8th, 2020 at 10 a.m.**

OPEN TRUSTEE MEETING

The **Trustee Open Meeting** is scheduled for **Wednesday, January 8th, 2020 @ 1 p.m.** Please join us. Refreshments will be served following the meeting.

LIVE HOLIDAY TREE PICKUP

Stanley Contracting will do a live holiday tree **CURBSIDE** pickup on **Thursday, January 9th**.

ICE MELT FOR SALE

10lb bags of ice melt are for sale in the Administrative Office. You can purchase two bags for $10. Delivery is free.

SNOW PLOWING

Turf Tech will be plowing roads, fingers and driveways in Village 6. Remember to remove your vehicle from the driveway if you wish to be plowed. Temporary parking is available in the Deerfield Hall parking lot, if needed. Please do not park in any numbered spaces in the lot as they are rental spaces.

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.

Board of Trustees
Open meeting
December 3rd, 2019 @ 1:00 pm

Open meeting at 1:00 pm_____
Salute to flag
Attendance:
WK__X__ RP__X___ JMAbsent_BH_X____MY_Absent ES__X___JSAbsentV O'N_X
Acceptance of previous minutes. None
REPORT OF ADMINISTRATOR: Gross Income collected for the month of November is $3,395. Chargeable work orders performed were 123 and the non- chargeable performed were 147. There were no arrears paid at this time. We had a total of eight (8) new Homeowners check in this month. Gutters are finishing up and Turf Tech has started their final clean up. The Office will be closed at 1pm on Christmas Eve and New Year's Eve. They have just received their bags of Ice Melt in the office stop up to get yours if you need it or call if you can't get out. Price is two 10 lb. bags for $10. January Chatter will be out before Xmas due to the printer having time off. A Turf Tech Resolution will be voted on in January due to illness on the board.

REPORT OF TRUSTEES:

Wayne Koester: Attended the President's meeting today for 2 hours. Country Walk did not like the way their roofs were cleaned. Whiting Station just starting their towing contract and will be getting a new sprinkler company. Cedar Glen will start a memorial garden for the members who lost love ones. They also changed their trash pickup to once a week, but that was not going over too well so they went back to twice a week. Village 7 has stopped taking people from other villages on the bus because of insurance liability. Their New Year's Eve dance is sold out. They are also removing their bocce and shuffleboard courts because of lack of interest. Village 5, they are putting 9 spaces for parking with a fee of $25.00. Village 3 is taking a bus to AC. And they are starting their towing project in Jan. Now I would like to bring up the topic of how many meetings we have. I will bring up to the Board for discussion to reduce the number of Open Meetings and workshop meetings we have. If the members have any suggestions, we will be glad to hear them.

Ron Paluzzi: There is no Food Truck in Dec. The Food Truck is back on Wednesday, January the 8th. The roofs are at 82% completed and they are finishing up the list and will start back in the spring. Now for Fire wise, there are 9 people on the committee. We have gone thru the 2020 certification and are starting to work on the 2021. They will start having their meetings in the spring again. We will be setting up a Fire wise meeting for the community and remember we can make money (credit) for everyone who shows up. MCC meeting are going well. The mayor had the water checked and the readings came back at the acceptable levels. The signs for the parking on Schoolhouse Rd and those areas are doing well and the villages are now making room for parking in their parking lots.

John Maass: Absent. No Report.

Bonnie Hawthorne: Just want to say thank you again to all the volunteers that helped to decorate for the Tree Lighting. Wanted to wish everyone a Merry Christmas and happy holidays.

Marianne Yewaisis: Absent, sent a message she wishes everyone a Merry Christmas, Happy Hanukah and Happy Holidays. Let us approach the New Year with kindness in our hearts. Our finances are going as expected. We are waiting to hear from the Insurance Broker concerning 2020 renewal. It is too early for the SREC report and current month sales, so I will see you next month. Happy New year.

Ellie Strasser: Gave a report on the traffic light on Congasia and Rt.530 she has received a lot of signatures from inside the community and outside people who attend our functions. This is just the first step in a long process.

Jack Stewart: Absent. No Report.

Clubs

Arlene Portenstein: Movie for January is Downton Abbey, doors open at 4:30 and movie starts at 5:30. Price is $2.00 per person. She also let everyone know that the coupon club is doing well so please keep up the good work.
Paul Wannemacher. Wanted to let everyone know that Safety Patrol and Advisory Board are looking for members. Check the calendar for dates and time they meet for the month.
Peggy Carucci: Spoke about the coloring activity that takes place on the third Monday of the month at 1:30 pm. She also is in charge of the library and they are starting to bring puzzles to be checked out.
Rosemary Weaver: The Women's Club will be selling tickets for a pancake breakfast held on Dec. 7th on Monday in the V-room between 10:00 and 11:00. The price is 7.00 per person. The Bereavement Group meets on the last Friday of the month at 1:00 pm in the D&E room. Wanted to wish everyone a happy holiday.
Barbara Kulusic: Wants to let everyone know that TOPS means to Take off Pounds Sensibly and it meets every Wednesday from 10 –12 in the V-Room. Everyone is welcome. There is a wealth of information on what to eat that will help and what puts on the pounds so please check it out.

Public Comments

Roger Drinjak: Asked why do we need a stop light at the end of Congasia?
Answer: Because the traffic is getting heavier and it is hard to make left turns to leave the village. He also was told this is just the start of this to get the Mayor to look at this.

Meeting ended @ 2:00pm
Bonnie Hawthorne
Secretary

Village VI Advisory Board Minutes
November 12, 2019

Members Present: Leo Ruscitto, Michael Degnan, Andrea James, Jane Messenger, Jay Johnson, Chris Colton, Carol Lauer, Paul Wannemacher, Warren Ciafardini, Tom Aimone, Mary McSwiggan, Al Fagerlund.

Trustees Present: Eleanor Strasser, Wayne Koester

DECEMBER MEETING HAS BEEN CANCELLED

AT THIS MEETING THE FOLLOWING WAS DISCUSSED;

- Cars being parked on the lawn.
- Installing solar speed signs for village
- Rules and regulations given to potential buyer before closing.
- Purchase cameras for village.

REPRESENTATIVES REPORTED ON THE FOLLOWING IN THEIR DISTRICTS:

- Potential home owners with carriage sheds need to be told they only have one parking space.
- Some home owners don't know they have to check in.

TRUSTEE & GENERAL COMMENTS:

1. Possibly have decals for resident's cars
2. Remind home owners to leave binder for new owner

IMPORTANT CONCERNS:

There were no important concerns this month.

Advisory Board Meeting Information

The December meeting has been cancelled. Stop by any Monday from 10AM to 11AM in the Volunteer Room to speak with an Advisory Board Representative.

Respectfully submitted,

Janet Douglas

safety matters

Toolbox Talks for

From your safety partners at JGS Insurance

Avoid Winter Slip-ups

Winter months present additional hazards that are typically not factors for employees during warmer weather – specifically, slip and fall concerns. With snow and ice covered conditions, you run the risk of taking major falls, which can lead to serious injuries.

Prevention

Education is essential in preventing winter weather-related injuries. Consider the following recommendations to prevent slip and fall injuries during the winter months:

- Wear the proper footwear that provides traction on snow and ice. Footwear should be made of anti-slip material; avoid plastic and leather-soled shoes or boots.
- Exercise caution when entering and exiting vehicles, and use the vehicle for balance and support.
- Try to walk only in designated areas that are safe for foot traffic. If you notice that a walkway is covered in ice, walk on the grass next to the sidewalk, which will have more traction.
- Avoid inclines that are typically difficult to walk up or down as they may be more treacherous in winter conditions.
- Take small steps to maintain your center of balance, walk slowly and never run. When possible, walk with your hands free to maintain your balance. And despite the cold temperatures, avoid putting your hands in your pockets. This will help you better maintain your balance and allow you to break a fall should you slip.
- Use handrails, walls or anything stationary to assist in steadying your feet.
- Look ahead to the path in front of you to avoid hazards.
- Test a potentially slippery area before stepping on it by tapping your foot on the surface first.
- Remove debris, water and ice from all working walkways.
- Steer clear of roof edges, floor openings and other drop-offs to avoid slipping hazards.
- Sand or salt surfaces covered by ice or snow to provide traction.
- Dry your shoes or boots on floor mats when entering a building.
- Report trip and fall hazards immediately to your supervisor.
- Seek shelter immediately in the event of severe weather conditions.

If You Begin to Slip…

- Twist your body and roll backward to avoid falling forward and injuring your face.
- Try to relax your body when you start to feel your legs give way.

If you are carrying a load, throw it off to the side so it does not land on you when you fall. This will also free your arms to help break your fall.

Injuries resulting from slips and falls can be devastating. And colder temperatures bring especially hazardous conditions.

JGS INSURANCE

This information is not intended to be a substitute for professional medical or legal advice. © 2015 Zywave, Inc. All rights reserved.

Crestwood Village VI

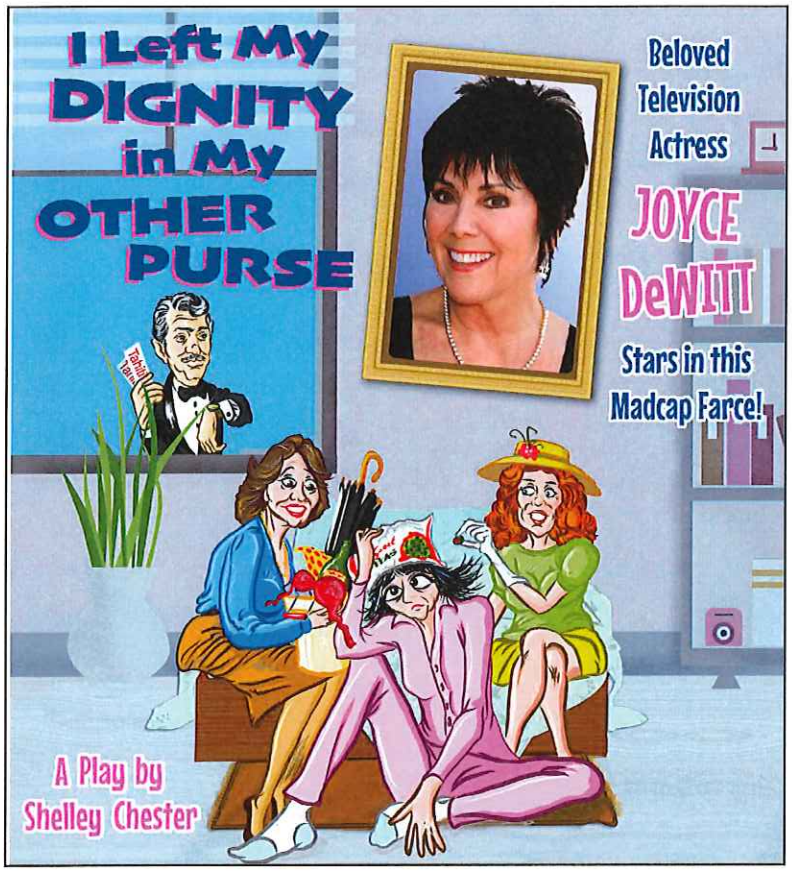
JANUARY BUS SCHEDULE

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
			1	2	3 9:00 AM Whiting Shopping Ctr/ Whiting Commons 11:30 AM Manchester Shoprite	4
5 CHURCH SERVICE 9:00 AM	6 10:00 AM Whiting Shopping Ctr/ Whiting Commons 12:15 PM Lacey Walmart/Shoprite	7 9:00 AM Christmas Tree Shop & Brick Shopping Centers	8	9	10 9:00 AM Whiting Shopping Ctr/ Whiting Commons 11:30 AM ALDI OR WALMART TOMS RIVER	11
12 CHURCH SERVICE 9:00 AM	13 10:00 AM Whiting Shopping Ctr/ Whiting Commons 12:15 PM Lacey Walmart/Shoprite	14	15	16	17 9:00 AM Whiting Shopping Ctr/ Whiting Commons 11:30 AM Manchester Shoprite	18
19 CHURCH SERVICE 9:00 AM	20 10:00 AM Whiting Shopping Ctr/ Whiting Commons 12:15 PM Lacey Walmart/Shoprite	21	22	23	24 9:00 AM Whiting Shopping Ctr/ Whiting Commons 11:30 AM ALDI OR WALMART TOMS RIVER	25
26 CHURCH SERVICE 9:00 AM	27 10:00 AM Whiting Shopping Ctr/ Whiting Commons 12:15 PM Lacey Walmart/Shoprite	28	29	30	31 9:00 AM Whiting Shopping Ctr/ Whiting Commons 11:30 AM Manchester Shoprite	

NOTE:Stouts Bus does not operate when Manchester Schools are either closed or on delayed opening. Stouts: 609-883-8891

Crestwood Village Six Travel Presents:
HUNTERDON HILLS PLAYHOUSE

Hampton, NJ



I Left My Dignity in My Other Purse

Thursday June 11, 2020

$84

Package Includes:

Show Ticket, Sit-Down Luncheon and Dessert Buffet
Deluxe Motor Coach Transportation and Driver's tip included.

Joyce DeWitt, renowned for her role as **Janet in the iconic TV sitcom, "Three's Company,"** returns to the HHP stage next spring in the **east coast premiere** of the hilarious new comedy, **"I Left My Dignity in My Other Purse."**

Tickets available January 2020
We need at least 40 signees in order to run the trip.

Non-Residents of Crestwood Village Six are always welcome. **No refunds unless trip is cancelled. Money is due upon booking.** Tickets Sales are Mondays 10-11 AM at Deerfield Hall, 6 Congasia Rd, Whiting/Manchester. For information call Julie at 732-849-5363 or Doris at 732-716-1460.

HOLIDAY SCHEDULE 2020
ADMINISTRATIVE OFFICE & CLUBHOUSE

	Office	Clubhouse
Wed., Jan. 1, 2020	**Closed**	**Closed**
Mon. Feb. 17 President's Day	**Closed**	**Open**
Fri. April 10, 2020	**Closed**	**Closed**
Sun. April 12, 2020 Easter	**Closed**	**NO BINGO**
Sun. May 10, Mother's Day	**Closed**	**NO BINGO**
Mon. May 25 Memorial Day	**Closed**	**Closed**
Sun. June 21 Father's Day	**Closed**	**NO BINGO**
Fri. July 3rd	**Closed**	**Closed**
Mon. Sept. 7 Labor Day	**Closed**	**Closed**
Thurs. Nov. 26 Thanksgiving	**Closed**	**Closed**
Fri. Nov. 27 Day After	**Closed**	**Open**
Thurs. Dec. 24 Christmas Eve	**Closed 1pm**	**Closed 1pm**
Fri. Dec. 25 Christmas	**Closed**	**Closed**
Thurs. Dec. 31st, New Year's Eve	**Closed 1pm**	**Closed 1pm**

Note: When there is no Bingo, Clubhouse is closed.

Welcome New Homeowners!

James Kornutick
Sue Ohman
2-A Ardsley Ave.
(correction)

James Provinzano
2-A Hawthorne St.

Majka Homes LLC
30-C Mill Rd.

Luis Lopez
14-B Ardsley Ave.

Steven Etting
2 Berkshire Rd.

Candy Funk
25 Dartmouth St.

IN MEMORIUM

Our Deepest Sympathy to
The Family and Friends of

Marc Rogala
Al Vorhees
Maria Adriazola
Joseph Zavatsky

DEERFIELD HALL
JANUARY 2020 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.)

VILLAGE SIX PET CLUB- Hope everyone had a wonderful holiday. We will be having our next meeting on January 8. At that time we will be collecting dues for the year, $10 per family. This covers the whole year. Just to let you know to join you don't have to have a pet, just come and join us for friendship and fun. The club is planning new ideas for the year to come. Doors open at 6pm. *Debbie Shrump President. 732-552-8917*

TRAVEL CLUB- Happy New Travel Year from Village Six Travel! Tickets are now available for all trips that we have scheduled for 2020! Our trips to the Golden Nugget in Atlantic City Monday, January 20, and Monday, February 17, are already filling up nicely. Each trip is still priced $25 with $25 slot play and $5 food credit. Bingo is also anticipated for both trips. Thursday, June 11, the Travel Team presents: "I Left My Dignity in My Other Purse" at the Hunterdon Hills Playhouse, starring Joyce DeWitt from "Three's Company." Tickets which include show ticket, sit-down luncheon and dessert buffet are $84. We need at least 40 people signed up with a down payment of $50 by Monday, February 24, 2020. The remaining amount of $34 is due by Monday, March 30. Thursday, July 16, is the always favorite trip to Harrah's Casino and Racetrack for $30. Thursday, August 20, we travel to the Atlantic City Boardwalk/Resorts/Hard Rock for $25. Thursday, September 17, is our very popular "On the Way to Cape May" trip for $30. Thursday, October 22, we enjoy the buffet at the Shady Maple with shopping and continue to the Kitchen Kettle for $59. Monday, November 9, finds us again at the Golden Nugget for $25. A December trip will also be planned. Non-Residents of Village 6 are always welcome. All monies/down payments are due upon sign up. No refunds of monies/down payments unless trips are cancelled. Casinos' bonuses and offers can be changed at the Casino's discretion. Only deluxe bus transportation is used and cost includes driver's gratuity. Ticket Sales are Mondays 10-11 AM 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!

MOVIE NIGHT-On Friday, January 10, we are showing "Downton Abbey". This critically acclaimed worldwide phenomenon continues with much of the original TV cast returning us to 1927 with the Crowley's and their intrepid staff preparing for a royal visit from the king and queen of England that will unleash scandal, romance and intrigue. The movie is rated PG and runs 2 hours and 2 minutes. It is shown close-captioned for the hearing impaired. **Remember: Earlier Times until Spring. Doors open at 4:30pm and the movie starts at 5:30 pm.** Come early to sit, chat and enjoy refreshments that will only be available until **5:15.** 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-The next meeting is not until February 28 at 1 pm at the clubhouse. Anthony Lipari, D.Min. is the speaker. The stages of grief are discussed. Social time and refreshments. There is no meeting in January, the Spring session starts in February. Dates for the Spring session are March 27, April 24, May 29 and June 26 break for summer. You can just show up, no need to call. For info call *Rosie 732-881-1044*

DEERFIELD SONGSTERS With Christmas and all the holiday activities behind us, we can finally sit down and relax for a month or so. The Songsters had yet another successful concert in December and we are settling down for a short winter's nap. Our group of singers outdid themselves with fine performances for the holidays. The Deerfield Songsters will resume rehearsals on Thurs., February 6 at 9:45 am when we will start preparing for our Spring concert. Do come early to catch up what your friends have done since you last saw one another. Our rehearsals are held at the clubhouse between 9:45 and 11:30 every Thursday morning. The program will be on June 13 at 2pm. We are always looking for new members to join our group . Come and make music with us! If you would like to invite the Deerfield Songsters to entertain your group or club, please call our Director, Pam Unger (732-716-1628) to discuss arrangements. We are available to perform a winter holiday program in early and mid-December or a light general-interest program in late May or June. *Pam Unger, Director.*

SAFETY PATROL- Happy New Year from your Safety Patrol! Wow 2020! What a number. It not only represents perfect vision but it also represents our vision of a happy, healthy and safe New Year for all of our Crestwood Village Six residents. Please help us with our vision by joining us in our mission to look out for you. As we always say, it only requires one to two hours per month to help us as a mobile car member, base home person or helping with delivery of our Chatter. Please make joining Safety Patrol one of your New Year resolutions that you keep! Our next Safety Patrol meeting is Tuesday, January 21, 2020. Join us at 9:30 AM for breakfast items followed by our meeting at 10 AM. If you are unable to attend 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 AM 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. Call between 9:00 AM and 8:00 PM and leave a message if there is no answer.

DEERFIELD WOMEN'S CLUB. The Deerfield Women's Club wishes everyone a very happy, healthy and prosperous New Year. Our next meeting will be held on January 28 at 1pm. New members are always welcome. For more information, please call *Jane Messenger, 1st VP at 732-350-2390*

AMERICAN POLISH CLUB OF WHITING- Our next monthly meeting is scheduled for Wednesday, January 15 at 1:30 in the clubhouse. Since January weather is so unpredictable, members will be called if meeting is cancelled. Happy and Healthy New Year to all. New members are welcome. You don't have to be of Polish descent to join. Used, clean clothing and non-perishable food items are collected every month and donated to "Your Grandmother's Cupboard" and given to those in need. Refreshments are served following the meeting. Call RoseMarie 732-350-4851 or Maureen 721-849-0511 for further information.

CRESTWOOD SIX BOOK CLUB-Welcome to a new year. Now is the time to join us in our reading and discussion group. This month we are reading "Dearie" by Bob Spitz about the life of Julia Child.(and who doesn't love Julie?) We meet on the fourth Wednesday at 2pm in the large room of the clubhouse. Everyone is welcome.

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 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

Fighting Phone Fraud

Answering the telephone lets whoever is calling into your corner of the world. From that point, whoever called you can take up your time, tax your patience and, increasingly, tap into your wallet and your personal information – if you let them. So take a few minutes now to learn how to protect yourself from annoying and potentially illegal spam and telemarketing calls.

Do Not Call Registry

The first step in reducing the number of calls from telemarketers and solicitors is to sign up for the federal **Do Not Call Registry**. This can be accomplished simply by calling **888-382-1222** or logging on to www.donotcall.gov and following the prompts.

It's important to note that signing up will not eliminate all annoying calls. The list is designed to stop sales calls. According to the website, you may still receive "political calls, charitable calls, debt collection calls, informational calls, and telephone survey calls." Also, if you have previously done business with a company, that company may call you as well. Calls made by fraudsters and scammers also are not likely to end even if you are on the **Do Not Call Registry**.

What Do I Do?

If you're still getting sales calls, you can file a complaint either by calling **888-382-1222** or by visiting **www.donotcall.gov**. With the advent of "robocalls" (calls made from an automated dialer accompanied by a pre-recorded voice message) and other sophisticated forms of telemarketing "spoofing" (sometimes showing a "local" telephone number on your Caller ID or a Washington DC area code 202 if the call is from the "government."), firms that solicit by phone have found ways to circumvent the **Do Not Call** list. It's important that you file a complaint. Those who violate the **Do Not Call Registry** are subject to fines of more than $40,000 a call, according to the *Federal Trade Commission* (FTC). While the FTC cannot respond to every complaint, it can spot trends and act on them.

What About My Cell Phone?

You can sign up your cell phone number for the **Do Not Call** list in the same way as registering your home phone number.

Does New Jersey Have a Registry?

No, but it does have a Do Not Call law which prohibits telemarketers from calling New Jersey residents who have placed their numbers on the national registry. This law also prohibits telemarketers who have not registered with the *Division of Consumer Affairs* from calling any New Jersey resident, whether he or she is on the national list or not. The state law also prohibits telemarketing calls between the hours of 9 p.m. and 8 a.m. and imposes fines of up to $10,000 for a first offense and up to $20,000 for each subsequent offense. More information on **New Jersey's Do Not Call** law can be found at **www.njconsumeraffairs.gov/telemarketers**.

800-242-5846 ▪ NJConsumerAffairs.gov

NJSave

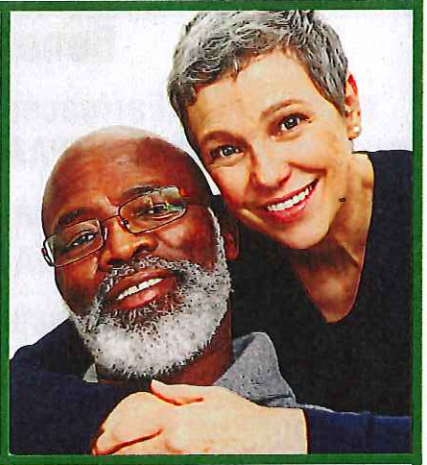
Your One-Stop Application for Benefits and Savings in New Jersey

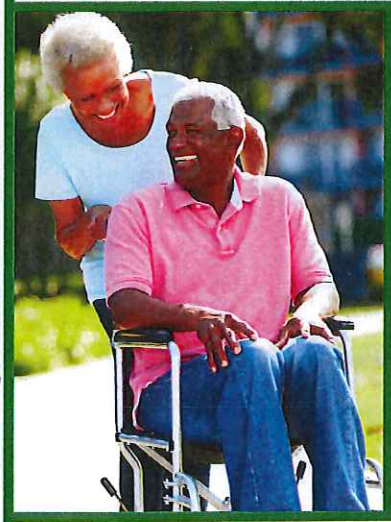
You May Qualify for Programs If:

- You are a resident of the State of New Jersey
- You are age 65 or older
- You are between the ages of 18 and 64 and receiving Social Security Disability benefits
- You meet certain income requirements

Benefits and Programs:

- Pharmaceutical Assistance to the Aged and Disabled (PAAD)
- Hearing Aid Assistance to the Aged and Disabled (HAAAD)
- Lifeline Utility Assistance
- Medicare Savings Programs
- Senior Gold Prescription Discount Program





Additional Savings Programs:

- Universal Service Fund (USF)
- Low-Income Heating and Energy Assistance Program (LIHEAP)
- Supplemental Nutrition Assistance (SNAP)
- Property Tax Freeze
- Reduced Motor Vehicle Fees
- Low-Cost Spaying/Neutering

Get Help Now and Save Today!

NJ Department of Human Services, Division of Aging Services

1-800-792-9745 www.aging.nj.gov

Scan Barcode With Your Smartphone!

Report Senior Scams!

OCEAN COUNTY
PROSECUTOR'S OFFICE
Prosecutor Joseph D. Coronato

Senior Scam Task Force

Important Numbers to Remember...

Keep an eye out and report senior scams

Ocean County Prosecutor's Office
Senior Scam Task Force
732-929-2027

Ocean County Office of Senior Services
732-929-2091 or
1-800-668-4899

Ocean County Board of Social Services
Adult Protective Services
732-349-1500

Ocean County Department of Consumer Affairs
732-929-2105

2020 Manchester Township Recycling Schedule

Dates in **bold** and underlined are Saturdays due to holiday on regular day
Regardless of weather conditions all recycling must be placed curbside the night before your pick-up date

MONDAY:

Roosevelt City, Fox Hollow, Beckerville, Timber Green, Crestwood 6, Lennar @ Lake Ridge
Jan. 6-**25**, Feb. 3-**22**, Mar. 2-16-30, Apr. 13-27, May 11-**30**, June 8-22 ,
July 6-20, Aug. 3-17-31 , Sept. 14-28 , Oct. 12-26 , Nov. 9-23 , Dec. 7-21.

Pine Lake Park-East, Southampton to Route 571, Leisure Knoll
Jan. 13-27, Feb. 10-24, Mar. 9-23, Apr. 6-20, May 4-18, June 1-15-29,
July 13-27, Aug. 10-24, Sept. **12**-21, Oct. 5-19, Nov. 2-16-30, Dec. 14-28.

TUESDAY:

Pine Ridge & Pine Ridge South, Country Walk
Jan. 7-21 , Feb. 4-18 , Mar. 3-17-31 , Apr. 14-28 , May 12-26, June 9-23,
July 7-21, Aug. 4-18, Sept. 1-15-29, Oct. 13-27, Nov. 10-24, Dec. 8-22.

Pine Lake Park-West of Southampton, Savannah Acres, Pine Acres Manor, Ridge Creek, Summit Park, Commonwealth Woods, Karen Court
Jan. 14-28, Feb. 11-25, Mar. 10-24, Apr. 7-21, May 5-19, June 2-16-30,
July 14-28, Aug. 11-25, Sept. 8-22, Oct. 6-20, Nov. 3-17, Dec 1-15-29

WEDNESDAY:

Homes on Rt. 571 - north of Rt. 70 to Jackson border—Rolling Meadows, Ridgeway Mobile Park, Renaissance, Ridgeway Acres, River Pointe, Cedar Glen West, Wilbur Ave, Holly Oaks, Clearstream Estates, Autumn Ridge Townhomes
Jan. 8-22, Feb. 5-19, Mar. 4-18, Apr. 1-15-29, May 13-27, June 10-24, July 8-22, Aug. 5-19, Sept. 2-16-30, Oct. 14-28, Nov. 11-25, Dec. 9-23.

Leisure Village West, homes on Rt. 571 - south of Rt. 70 to Toms River border—Leisure Ridge, Oak Knoll, Cedar Glen Homes, Richard Estates, Whitney Estates
Jan. **4**-15-29, Feb. 12-26, Mar. 11-25, Apr. 8-22, May 6-20, June 3-17,
July 1-15-29, Aug. 12-26, Sept. 9-23, Oct. 7-21, Nov. 4-18, Dec. 2-16-30.

THURSDAY:

Cedar Glen Lakes, Village Green, Old Whiting, Meadows, Pasadena, The Woods, Woodlands
Jan. 9-23, Feb. 6-20, Mar. 5-19, Apr. 2-16-30, May 14-28, June 11-25,
July 9-23, Aug. 6-20, Sept. 3-17, Oct. 1-15-29, Nov. 12-**28**, Dec. 10-24.

Crestwood Villages 2 & 3
Jan. 2-16-30, Feb. 13-27, Mar. 12-26, Apr. 9-23, May 7-21, June 4-18,
July 2-16-30, Aug. 13-27, Sept. 10-24, Oct. 8-22, Nov. 5-19, Dec. 3-17-31.

FRIDAY

Crestwood Villages 4 & 5, Schoolhouse Road
Jan. 10-24, Feb. 7-21, Mar. 6-20, Apr. 3-17, May 1-15-29, June 12-26,
July 10-24, Aug. 7-21, Sept. 4-18, Oct. 2-16-30, Nov. 13-27, Dec. 11-**26** .

Crestwood Villages 1 & 7, Whiting Station
Jan. 3-17-31, Feb. 14-28, Mar. 13-27, Apr. 10-24, May 8-22, June 5-19,
July 3-17-31, Aug. 14-28, Sept. 11-25, Oct. 9-23, Nov. 6-20, Dec. 4-18.

2020 Manchester Bulk, Leaf and Brush Pick-up Schedule (continued)

Zone 3b
All single family homes in Savannah Acres and Summit Park including all single family homes on Route 37, Ridgecreek, Pine Acres Manor, Commonwealth Woods & Karen Ct.
Bulk pick-up dates: Feb 20 & Sept 22
Leaf & brush pick-up dates: May 7 & Dec 10

Zone 4a
Pine Lake Park, 1st Ave. to the ***south*** side of Commonwealth, Gladstone through Manchester St. including all dead end streets off Manchester St.
Bulk pick-up dates: Mar 10 & Oct 8
Leaf & brush pick-up dates: May 19 & Dec 21

Zone 4b
North side of Commonwealth Blvd to Riverside & all dead end streets off Manchester St.
Bulk pick-up dates: Mar 12 & Oct 13
Leaf & brush pick-up dates: May 21 & Dec 28

Crestwood Village 1
Bulk pick-up dates: Jan 2 & Aug 4
Leaf & brush pick-up dates: Mar 17 & Oct 15

Crestwood Village 2
Bulk pick-up dates: Jan 7 & Aug 6
Leaf & brush pick-up dates: Mar 19 & Oct 20

Crestwood Village 3
Bulk pick-up dates: Jan 9 & Aug 11
Leaf & brush pick-up dates: Mar 24 & Oct 22

Crestwood Village 4
Bulk pick-up dates: Jan 14 & Aug 13
Leaf & brush pick-up dates: Mar 26 & Oct 27

Crestwood Village 5
Bulk pick-up dates: Jan 16 & Aug 18
Leaf & brush pick-up dates: Mar 31 & Oct 29

Crestwood Village 6
Bulk pick-up dates: Jan 21 & Aug 20
Leaf & brush pick-up dates: Apr 2 & Nov 3

Crestwood Village 7
Bulk pick-up dates: Jan 23 & Aug 25
Leaf & brush pick-up dates: Apr 7 & Nov 5

Cedar Glen Homes & Renaissance
Bulk pick-up dates: Mar 3 & Oct 1
Leaf & brush pick-up dates: May 12 & Dec 15

Cedar Glen West
Bulk pick-up date: Feb 25 & Sept 24
Leaf & brush pick-up dates: Apr 30 & Dec 3

Cedar Glen Lakes
Bulk pick-up dates: Jan 30 & Sept 1
Leaf & brush pick-up dates: Apr 14 & Nov 12

Pine Ridge & PR South
Bulk pick-up dates: Feb 4 & Sept 3
Leaf & brush pick-up dates: Apr 16 & Nov 17

Whiting Station, The Meadows & Country Walk
Bulk pick-up dates: Jan 28 & Aug 27
Leaf & brush pick-up dates: Apr 9 & Nov 10

Leisure Ridge
Bulk pick-up dates: Feb 25 & Sept 24
Leaf & brush pick-up dates: Apr 30 & Dec 3

Leisure Knoll
Bulk pick-up dates: Mar 5 & Oct 6
Leaf & brush pick-up dates: May 14 & Dec 17

The township will provide a **SPECIAL PICK-UP OF BULK ITEMS** for the death of a homeowner (within 90 days), or if a resident is moving out of the township. We do not provide a move "in" pick-up service. SPECIAL BULK PICK-UPS must be requested **IN PERSON** by resident or family member only at the public works office in town hall. Families cannot be represented by a realtor. Proof of residency must be provided along with death certificate, contract of sale or lease agreement as conditions require. Realtors, landlords and rubbish removal contractors **will not** be permitted to apply for special pick-ups.

continued ▶

Crestwood Village VI — JANUARY 2020

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
			1 Happy New Year!! Administrative Office & Deerfield Hall Closed	2 1:00 PM Quilting 1:00 PM Mahjong 6:00 PM Canasta	3 TRASH PICKUP 9 AM Library Committee 10:00 AM Healthy & Fit 5:00 PM Ceramics	4 Songsters Snow Date
5 BINGO TEAM 2 11:30 AM Kitchen Open 1:30 PM Bingo	6 10:00 AM Ticket Sales 1:30 PM Canasta 6:30 PM Billiards	7 TRASH PICKUP 8:30 AM Art 9:00 AM Bus-Brick 4:00 PM Senior Stretch 4:00 PM Poker	8 10:00 AM TOPS 10:00 AM FOOD TRUCK 1:00 PM Trustee Open 4:00 PM Poker 6:00 PM Pet Club	9 1:00 PM Quilting 1:00 PM Mahjong 6:00 PM Canasta	10 TRASH PICKUP 9 AM Library Committee 10:00 AM Healthy & Fit 5:00 PM Ceramics 5:30 PM MOVIE Downton Abbey	11 FLOOR WAX - CLUBHOUSE
12 BINGO TEAM 3 11:30 AM Kitchen Open 1:30 PM Bingo Pine Barren Book Club	13 10:00 AM Ticket Sales 1:30 PM Canasta 1:00 PM Adult Coloring 6:30 PM Billiards	14 TRASH PICKUP 8:30 AM Art 10:00 AM Advisory Brd 2:00 BINGO Cmmttee 4:00 PM Senior Stretch 4:00 PM Poker	15 10:00 AM TOPS 1:00 PM Trustee/Atty 1:30 PM Polish Club 4:00 PM Poker	16 1:00 PM Quilting 1:00 PM Mahjong 6:00 PM Canasta	17 TRASH PICKUP 9 AM Library Committee 10:00 AM Healthy & Fit 5:00 PM Ceramics 6 P.M. Private Party	18
19 BINGO TEAM 4 11:30 AM Kitchen Open 1:30 PM Bingo	20 Martin Luther King 10:00 AM Ticket Sales 1:30 PM Canasta 6:30 PM Billiards Bus-Golden Nugget	21 TRASH PICKUP 8:30 AM Art 10:00 AM Safety Patrol 4:00 PM Senior Stretch 4:00 PM Poker	22 10:00 AM TOPS 1:00 PM Trustee 2:00 PM Book Club 4:00 PM Poker	23 1:00 PM Quilting 1:00 PM Mahjong 6:00 PM Canasta	24 TRASH PICKUP 9 AM Library Committee 10:00 AM Healthy & Fit 5:00 PM Ceramics	25
26 BINGO TEAM 1 11:30 AM Kitchen Open 1:30 PM Bingo	27 10:00 AM Ticket Sales 1:30 PM Canasta 6:30 PM Billiards	28 TRASH PICKUP 8:30 AM Art 10:00 AM Ticket Sales 1:00 PM Women's Club 4:00 PM Senior Stretch 4:00 PM Poker	29 10:00 AM TOPS 1:00 PM Trustee 4:00 PM Poker	30 1:00 PM Quilting 1:00 PM Mahjong 6:00 PM Canasta	31 TRASH PICKUP 9 AM Library Committee 10:00 AM Healthy & Fit 5:00 PM Ceramics	