

# DEERFIELD CHATTER

**DECEMBER**

**2022**



Administrative Office – 6 Congasia Road.

732-350-2656

Email: [crestwood6@comcast.net](mailto:crestwood6@comcast.net)

Homepage

[www.crestwoodvillage6.com](http://www.crestwoodvillage6.com)



# President's Message . . .

Greetings,

Or should I say “Seasons Greetings”? Another year's end is upon us. This year has been troublesome, but not as demanding as the year before. Unfortunately, we had a six-week drought, but most of us weathered (pun intended) through it. For now, leaves and pine needles are the order of the day. Leaf and brush pickup are still on the third Thursday of the month, excluding January and February, when there will be no pickup due to snow.

If you haven't signed up for natural gas, you still have time. Once they leave the village, (and they will), it may prove to be difficult in getting them to return for single hookups. The Board may deny applicants after our new roads have been paved.

It's been exactly a year since I first wrote about putting your house numbers on your mailbox and on your home viewable from the street. This may become a mandate this coming year.

Snow season is here. “Yikes!” Already? Please do yourself a favor and acquaint yourself to our Rules & Regulations concerning snow and its removal. No one wants to get towed.

I hope everyone had a joyous Thanksgiving with family and friends. I pray all of you have a blessed Christmas and Hannukah. May we all join in in celebrating a new and magnificently better year. “2023!”

Thank you for your cooperation in these matters. Semper Fi.

Wayne Koester, President, BOT

I have discovered that my honest confession of need opens pathways for others that my harsh judgement never does.

D. Walling

To love God is the greatest of virtues;  
To be loved by God is the greatest of  
blessings.

Author unknown



# *Trustee Korner. . .*

We hope you all had a wonderful Thanksgiving with family and friends. I would like to welcome our new residents to the village. There has been a lot of new and interesting things happening and hope everyone can take some time and get involved and stay involved. Come to CV6's Open Meetings, always read the monthly Chatter and review the calendar on the back, please volunteer, and stay educated on all that is happening. The "Beautification" process in our village is a work in progress. A lot of the focus over the past year or so has been on our carriage sheds. They have come a long way and the grounds around them never looked better. Also, carriage sheds have had new roofs installed and are complete. In the spring all the carriage sheds will be power washed and painted. This is just a small part of what is going on around the village, so get involved, stay involved and volunteer!

Michael Thomas, Trustee

THANK YOU, THANK YOU for all your signed petitions opposing Bill S2537/A4377.

We have received over a thousand and they will be going to Trenton. We need to let Trenton know we are paying attention! Let us control our way of life in our communities.

Please take time to attend our next Open Meeting on December 7, 2022, at 1:00 pm. We have special a guest speaker from Northern Ocean Habitat for Humanity which does more than build homes. They help with repairs, build ramps or other ADA (American Disabilities Act) modifications. We have also invited Maria LaFace from Ocean County Seniors Services, outreach, adult protection. Look forward to seeing you all there.

Hope you had a very Happy Thanksgiving! Wishing you all a happy holiday season!

Judy Noonan, Trustee

## **HOLIDAY DECORATION POLICY**

Easter, Passover, Halloween, 4th of July, Thanksgiving decorations may be displayed no sooner than two weeks prior to the holiday.

Christmas & Hanukah decorations may be displayed two weeks prior to Thanksgiving. All Decorations must be removed within two weeks following the holiday. All inflatables must be properly anchored. Seasonal decorations (welcome fall, spring, etc.) flags & signs should be displayed within the 3-foot area around your home.

Leo Ruscitto, Vice President



## Happy Holidays to all! Let me start with the Treasurer notes:

For the month of October our finances continue to perform well. Our Income was \$7,100 higher than budgeted, the major reason was a large amount of work orders in the month.

Our expenses for October were \$15,000 under budget, which contributed to an overall operating profit for the month of \$41,000. After putting our monthly contribution to the reserve account of \$34,167 we ended with a net income of \$6,800 for the month. This is considerably better than we budgeted.

Year to date we are showing operating income of \$110,280, and we have added \$136,667 to our re-paving project so far this year.

Okay, now get yourself a cup of tea and come back to read the rest of my blog as it is quite a lot of information, and I want you to read it thoroughly!

Pickleball continues to be a coveted event. Some of our players are getting rather good, and we still have beginners joining us each week. It is a lot of fun, a little bit of exercise and a great opportunity to make new friends. Come out if you dare!

We are actively pursuing opportunities to do community service for our residents. If you are interested in volunteering to assist elderly residents with their lawn and landscaping issues, call me. We are also looking for Techies to join our "Tech Team." If you are experienced with computers, or audio-visual technology, again, call me.

Communication in our village needs to be improved. We have many avenues that we communicate to our residents. 1) Deerfield Chatter; 2) our website [www.crestwoodvillage6.com](http://www.crestwoodvillage6.com); 3) Facebook "Friends in Crestwood Village 6."

"Facebook", that's a scary word for some! Take the plunge and create an account. It's quite safe, follow the "Friends in Crestwood Village 6" Facebook page. Lots of relevant information is posted on a daily basis. We have someone who will teach you how to do this, for free. If you are interested, call me to sign up for a class.

As part of our "beautification" project, Mike is looking into acquiring and placing more benches in some of our common areas. This would be a great opportunity to honor your deceased loved ones. If you would like to participate in sponsoring a bench with a memorial plaque, call me.

Hope to see you at our New Years' Eve dance; it's going to be a great time! Thanks for reading!

Tom Perro, Treasurer

609-977-1692

### Bank Balances

Ocean First Operating as of 10/31/22	\$	201,603.13
Ocean First Money Market as of 10/31/22	\$	100,044.80
Edward Jones as of 10/28/22		
Operating	\$	102,318.59
Reserves	\$	1,433,553.98

### Aged Account Activity as of October 31, 2022

7 Over 90 Days	\$	8,466.00
7 Liens	\$	27,004.75
4 Foreclosures	\$	26,795.25
<u>2 Village Foreclosures</u>	<u>\$</u>	<u>60,298.95</u>
20	\$	122,564.95

**CRESTWOOD VILLAGE SIX**  
**Income/Expense Statement Period 10/01/2022 to 10/31/2022**

	Actual	Current Period Budget	Variance	YTD Actual	Year-To-Date Budget	Variance Over/(Under)	Yearly Budget
<b>INCOME:</b>							
HOMEOWNERS FEES	155,826.00	155,552.00	274.00	622,695.00	622,208.00	487.00	1,866,624.00
RENTAL LEASE FEE	650.00	333.00	317.00	2,050.00	1,332.00	718.00	4,000.00
TRANSFER FEE	1,250.00	1,875.00	(625.00)	8,500.00	7,500.00	1,000.00	22,500.00
ADMINISTRATION FEE	1,000.00	-	1,000.00	1,250.00	-	1,250.00	-
MISCELLANEOUS INCOME	7,040.41	5,608.00	1,432.41	43,341.82	22,432.00	20,909.82	67,300.00
<b>SUB TOTAL</b>	<b>165,766.41</b>	<b>163,368.00</b>	<b>2,398.41</b>	<b>677,836.82</b>	<b>653,472.00</b>	<b>24,364.82</b>	<b>1,960,424.00</b>
WORK ORDER INCOME	7,729.51	4,667.00	3,062.51	24,454.75	18,668.00	5,786.75	56,000.00
COSTS CHARGED TO WORK ORDERS	(106.15)	(1,750.00)	1,643.85	(4,835.73)	(7,000.00)	2,164.27	(21,000.00)
<b>SUB TOTAL</b>	<b>7,623.36</b>	<b>2,917.00</b>	<b>4,706.36</b>	<b>19,619.02</b>	<b>11,668.00</b>	<b>7,951.02</b>	<b>35,000.00</b>
<b>TOTAL INCOME</b>	<b>173,389.77</b>	<b>166,285.00</b>	<b>7,104.77</b>	<b>697,455.84</b>	<b>665,140.00</b>	<b>32,315.84</b>	<b>1,995,424.00</b>
<b>OPERATING EXPENSES:</b>							
SALARIES TAX & BENEFITS	23,400.38	25,197.00	(1,796.62)	99,246.49	100,788.00	(1,541.51)	302,362.00
PROFESSIONAL FEES	2,801.44	4,608.00	(1,806.56)	32,903.72	18,432.00	14,471.72	55,300.00
CONTRACTUAL EXPENSES	94,415.27	103,724.00	(9,308.73)	412,494.36	414,896.00	(2,401.64)	1,244,683.00
ADMINISTRATIVE EXPENSES	2,985.63	5,004.00	(2,018.37)	10,611.02	20,016.00	(9,404.98)	60,050.00
CLUBHOUSE EXPENSES	3,544.20	2,354.00	1,190.20	11,704.11	9,416.00	2,288.11	28,250.00
OTHER EXPENSE	5,230.54	6,525.00	(1,294.46)	20,215.53	26,100.00	(5,884.47)	78,300.00
<b>TOTAL OPERATING EXPENSES</b>	<b>132,377.46</b>	<b>147,412.00</b>	<b>(15,034.54)</b>	<b>587,175.23</b>	<b>589,648.00</b>	<b>(2,472.77)</b>	<b>1,768,945.00</b>
<b>OPERATING INCOME (LOSS)</b>	<b>41,012.31</b>	<b>18,873.00</b>	<b>22,139.31</b>	<b>110,280.61</b>	<b>75,492.00</b>	<b>34,788.61</b>	<b>226,479.00</b>
<b>RESERVE FUNDING:</b>							
CAPITAL RESERVES	34,166.67	34,166.67	0.00	136,666.68	136,666.68	0.00	410,000.00
<b>INCOME (LOSS)</b>	<b>6,845.64</b>	<b>(15,293.67)</b>	<b>22,139.31</b>	<b>(26,386.07)</b>	<b>(61,174.68)</b>	<b>34,788.61</b>	<b>(183,521.00)</b>
		<b>MONTH</b>		<b>YTD</b>		<b>TOTAL</b>	
<b>SOLAR LOAN RECAP</b>	228,977.00						
SOLAR SRECs SOLD		2,795.00		8,932.00		150,927.00	
SOLAR REFERRALS		0.00		0.00		7,940.00	
ELECTRIC SAVINGS		833.33		3,333.32		59,333.32	
<b>TOTAL PAYBACK</b>						218,200.32	
LOAN BALANCE	0.33	YEARS					10,776.68
<b>ESTIMATED PAYBACK</b>							
	166,544.13	181,578.67	(15,034.54)	723,841.91	726,314.68	(2,472.77)	2,178,945.00
							match variance total on income/expense for month
							<b>34,788.61</b>

Unaudited Financial Statement



**Happy Holidays!  
December 2022**

From the Village Administrator, Valerie O'Neill

### **GUTTER CLEANING**

**Stanley Contracting** is cleaning gutters. Please call the office if you would like to put in a complaint within 2 weeks of completion. Please note your gutters are not cleaned if you have gutter guards.

### **PRIORITY SNOW REMOVAL**

If you are on **dialysis**, getting **chemotherapy** or **radiation**, please pick up a form at the office to be put on the list for priority snow removal. The form must be filled out every year and signed by your doctor and returned to the office. Forms must be received a minimum of 2 days before a storm to go into effect as the contractors must be notified in advance.

### **LIVE CHRISTMAS TREE PICKUP**

There will be **no** leaf and brush pickups in **January** or **February**. However, live Christmas trees will be picked up in January. Place them at the curb the night before pickup. The date for pickup will be in the **January Chatter**.

### **RUN-OFF ELECTION**

A **Run-off Election** has been scheduled for **Tuesday, December 6<sup>th</sup> from 6 am – 8 pm** in the Deerfield Hall Clubhouse. All events in the Great Room will be cancelled for that day. Events in the D & E rooms will take place as scheduled.

**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.

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(4 Times Inside 3 Times Outside)

Termite Contracts \$85<sup>\*tax</sup> per year with no current termite problems

Neighbor Discount  
Get 5 neighbors for a one time spray only \$60 each  
(Inside and outside) - MUST BE APPLIED SAME DAY

\*\* BED BUGS NOT INCLUDED\*\*  
\*\*WOOD DESTROYING INSECTS NOT INCLUDED\*\*

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# Hoarding and Fire: Reducing the Risk

Do you have a person in your life who may be a hoarder? Hoarding is a condition where a person has persistent difficulty discarding personal possessions. The large amount of possessions fill the home and prevent the normal use of the space. Living space becomes cluttered. It may be unusable. Hoarding brings distress and emotional health concerns.

## WHY HOARDING INCREASES FIRE RISKS

- Cooking is unsafe if flammable items are close to the stove or oven.
- Heating units may be too close to things that can burn. They might also be placed on unstable surfaces. If a heater tips over into a pile, it can cause a fire.
- Electrical wiring may be old or worn from the weight of piles. Pests could chew on wires. Damaged wires can start fires.
- Open flames from smoking materials or candles in a home with excess clutter are very dangerous.
- Blocked pathways and exits may hinder escape from a fire.

## HOW HOARDING IMPACTS FIRST RESPONDERS

- Hoarding puts first responders in harm's way.
- Firefighters cannot move swiftly through a home filled with clutter.
- Responders can be trapped in a home when exits are blocked. They can be injured by objects falling from piles.
- The weight of the stored items, especially if water is added to put out a fire, can lead to building collapse.
- Fighting fires is very risky in a hoarding home. It is hard to enter the home to provide medical care. The clutter impedes the search and rescue of people and pets.

## How Can You Help Reduce the Risk of Fire Injury

- ✓ When talking to a person who hoards, focus on safety rather than the clutter. Be empathetic. Match the person's language. If they call it hoarding, then you can call it hoarding.
- ✓ Help the residents make a home safety and escape plan. Stress the importance of clear pathways and exits. Practice the plan often. Exit routes may change as new items are brought into the home.
- ✓ Install working smoke alarms in the home. Test them at least once a month.
- ✓ Reach out to community resources. Talk to members of the fire department to alert them of your concerns. They may be able to connect you with members of a hoarding task force for additional help.

CRESTWOOD VILLAGE SIX  
FIREWISE COMMUNITY



Your Source for SAFETY Information

NFPA Public Education Division • 1 Batterymarch Park, Quincy, MA 02169

[www.nfpa.org/education](http://www.nfpa.org/education) ©NFPA 2016

# Village VI Safety Patrol 40th Celebration

Marian Colton

Village Six honors your commitment and dedication,  
As we gather together for Safety Patrol's "40th" Celebration!

Let us pause to remember those who've gone on before...

May their souls gently rest in their Heavenly Reward.

For those who've retired; we're so glad you are here!

Your dedication is appreciated and you should share in our cheer!

For those who now serve as part of the Patrol,

We're proud of your efforts; "Thanking you" is our goal.

1982 was Safety Patrol's opening year, and in 2022 our team is still here!

40 years is worth a celebration; It took enormous faithfulness and deep dedication!

Mobile, Base, Monitors too; our patrols go smoothly thanks to you!

The Chatter is delivered to every resident. To the folks who deliver, your caring is evident!

Food truck helpers, you did your job well. The people you served were glad for your help!

We are thankful for each of you, whichever your position.

Thanks to you ...

This Safety Patrol has weathered many a transition.

So, today let us celebrate "40 Years and more...."

Both the days up ahead and the days gone before...!

## Crestwood 6 Hanukkah Party

Wednesday  
Dec. 21st  
6pm

**ALL of Manchester is invited!**

**Admission = Dessert for 4**

**For more information contact**

**Michael: [Michaelitt@aol.com](mailto:Michaelitt@aol.com)**

**Event will be held at the Crestwood 6 Clubhouse  
6 Congasia Rd. Whiting, NJ 08759**

**Lori Woytanowski**  
Broker/Sales  
Assoc./Manager  
732-674-6764

**Noreen Lynch**  
Realtor Assoc.  
732-267-2558

**Carol Kulkan**  
Broker Sales  
Assoc.  
732-232-1402

**Karen Nasdala**  
Realtor Assoc.  
973-484-1052

**Maria Oliver**  
Broker/Sales  
Assoc.  
908-783-8320

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(732) 350-1000

YES! Crossroads, your longest established and most trusted realtor, closes more transactions in Whiting and Manchester than any other realtor by a large margin, because we are working and marketing for you! These are the **FACTUAL** Sales statistics from the Monmouth/Ocean Board of Realtors Multiple Listing Service. It shows the true production numbers and the dollar volume for all of Manchester Township including all of Whiting from January 1, 2022 to July 31, 2022 (Report run 1:05:17 PM, August 1, 2022)

Here are the top 5 Realtors for Manchester/Whiting:

Rank	Company	Sales and Sold Listings	Dollar Volume
1	Crossroads Realty Whiting	89	\$9,243,789.00
2	Weichert Realtors/Toms River	46	\$5,627,399.00
3	ReMax New Beginnings/Toms River	42	\$4,794,350.00
4	ReMax New Beginnings/Whiting	39	\$5,573,410.00
5	Buonomo Realty, LLC	25	\$3,330,900.00

**Elizabeth Kohr**  
Realtor Assoc.  
717-288-6720

**Crystal Skinner**  
Realtor Assoc.  
732-681-8441

**Gerard Picco**  
Realtor Assoc.  
732-998-4197

The Crossroads team here in Whiting is working to market and sell **YOUR HOME**. We are all about **YOU** the customer.

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*A memorial service should be about memories, NOT HIGH PRICES.*

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\*Direct cremation (without ceremony) includes basic services of the Funeral Director and staff, transfer of the remains to the funeral establishment, refrigeration and service vehicle. The crematory fee is included.  
\*\*Immediate burial (without any rites or ceremonies at the funeral home, graveside or elsewhere) includes basic services of the Funeral Director and staff, registration, transfer of the remains to the funeral establishment, transportation of remains to the cemetery and service vehicle.  
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**ad-658**



**Crestwood Village VI  
Christmas Tree Lighting  
Ceremony**

**Saturday, December 3<sup>rd</sup>  
5:30 pm – 8 pm**



**Deerfield Hall ~ 6 Congasia Road**

**Tickets will be sold at the clubhouse**

**Every Monday 10 to 11 am, or**

**Contact Kathy Casper**

**#732-500-6155**

**\$2 per person**

**For Village VI residents only**

**Please consider bringing an unwrapped toy or clothing for a  
child or teen who has been affected by domestic violence.  
Donations will be delivered to the Providence house.**



# Crestwood Village VI New Year's Eve Party

Saturday, December 31<sup>st</sup>, 2022

7:30pm – 12:30 am (Doors open at 7pm)

Deerfield Hall ~ 6 Congasia Road Whiting, NJ

Party the night away  
with DJ MARE HAZE

## Food Catered by 'THE BARN'

- Pork Loin with Apple Stuffing
  - Chicken Francese
  - Penne Alla Vodka
- Caesar Salad; Roll & Butter
- Coffee, tea, soda & dessert
- Set ups & Party favors included

**Tickets are \$45 per person**  
**No tickets sold at the door**  
**\*(no refunds unless cancelled)**

**Ticket sales on Mondays 10 am – 11 am**  
**at Deerfield Hall clubhouse CV6 or contact**  
**Kathy Casper # 732-500-6155**

2023





# DEERFIELD HALL DECEMBER 2022 CLUB ACTIVITIES



**RESIDENTS CLUB-** Since the resignation of the prior residents club board, the CV6 Board of Trustees has approved a new Board. Please come to our next monthly meeting on Tuesday, December 20 at 1:30pm. We are extremely enthusiastic about some wonderful announcements as far as monthly dances and events and would love your input. Our Residents club meetings are the 3<sup>rd</sup> Tuesday of each month at 1:30pm at the clubhouse. Please come out and meet your new Board and, in January, join as a member of the Residents Club for 2023. CV6 residents are invited to our tree lighting on Saturday, December 3, 5:30 to 8pm. Tickets are required and sold every Monday at the clubhouse, from 10-11 am. Cake/cookies and coffee/tea/hot chocolate along with a 50/50 and prize raffle. We hope to see you there. (See flyer) We also have a New Year's Eve party planned on Saturday, December 31, 7:30 to 12:30am with music by DJ Mare Haze and food catered by THE BARN. BYOB, 50/50 raffles and great music make for a fabulous way to ring in 2023. Tickets are \$45 each, and sold on Mondays at the clubhouse 10-11am. (see flyer) We plan on having a CV "Residents" membership drive in January (more info to follow). Please come out to the meetings and let us know what you would like to see here in the village. New annual membership dues will be \$10 per person with a "\$2 discount" to Resident Club dances held in CV6 for 2023. If you have any questions, please contact Kathy Casper at 732-500-6155.

**HANUKKAH PARTY-**Once again this year the Residents Club of Crestwood 6 will sponsor the annual Hanukkah Party. This will be a candle lighting and dessert party with dreidel games and music. It will be held at the clubhouse on Wednesday, December 21 at 6pm. All residents of Manchester and their families are invited. Admission is each person must bring dessert for 4 other people. Homemade is always the best. Cookies, cakes, potato pancakes are also great. Coffee, tea and soda will be donated by the club.

This year only electric menorahs will be allowed. You can light an electric menorah inside but no live flame. Bring all your friends and family to this annual event to share the fun and food and traditions of the holiday season. For more info call Michael at 732-580-1039 or email @michaelitt@aol.com

**SAFETY PATROL-** Congratulations and thanks to the following members who were presented certificates of appreciation by Mayor Hudak during our 40<sup>th</sup> Anniversary celebration at the Captain's Inn: Loretta Lee for 30 years, Helen Melendez for 22 years and Fran Moccio for 18 years. The Safety Patrol was also presented with a certificate of appreciation for 40 years of service to our village. Thank you to all present and former members who have make this possible. Also, thank you to Marian Colton for providing us yet again with a poem for this event. Please see her poem in this Chatter. In order to honor all these years of service, we are still very much in need of new members. Volunteers are needed to do mobile tours once a month and base volunteers are needed to work from home. You do not need to attend our monthly meeting if you are still working. We do have members who still work but volunteer once a month on mobile or base. Our next meeting is our Annual Christmas Breakfast, Tuesday, December 20. Members only, please should arrive by 9:30am. If you are interested in joining in January, 2023, please call Julie Sutton, Chief, at 732-849-5363.

**BEREAVEMENT SUPPORT GROUP-**The next meeting is on Friday, December 30 at 1pm New Years. The group meets on the last Friday of the month from September to June at 1pm in the D&E room of the clubhouse. The speaker is Anthony Lipari, a grief counselor. The meetings are informative and cover the stages of grief. The group welcomed 3 new members. Refreshments are served and there is social time. You do not have to register, you can just show up. *Rosie Weaver 732-881-1044*

**Continued from page 19**

## Club Activities

### Continued from page 14

**CRESTWOOD SIX BOOK CLUB-** The holidays are upon us, so we will be celebrating instead of having our regular meeting of the month. But please join us on the fourth Wednesday of January at 11:30, in the Crestwood 6 clubhouse for our first meeting of the new year. Start off the year right by joining a new club. *Tina Crepezzi*

**MOVIE NIGHT-** On Friday, December 9, we will be showing **LAST CHRISTMAS**. A heartfelt romantic comedy inspired by the music of George Michaels and written by Emma Thompson, starring Emilia Clarke, a frustrated Londoner who works as an elf in a year-round Christmas shop. Soon things take a turn for the better, when she meets Tom (Henry Golding) a kind-hearted man with a mysterious past who challenges her cynical world view. As London transforms into the most wonderful time of the year, Tom and Kate's growing attraction turns into the best gift of all-a yuletide romance. Also starring Emma Thompson. The movie is rated PG-13 and runs 1 hour and 42 minutes and is shown close-captioned for the hearing impaired. Extra bonus features will be shown immediately after the film. Doors open at 5pm and the movie starts at 6pm with refreshments available until 5:45. Feel free to bring your own chair or cushion if those provided do not suit you. However, we don't want you to block others' views. All are welcome for the low admission price of \$3. Non-residents of Village Six are also welcome. Any questions or movie suggestions, please call Arlene 732-408-5147.

**COUPON GROUP** This is not a club. There aren't any fees and the group is held in our library at the clubhouse. Hours are the same as clubhouse hours. I ask that all coupons be cut. They are to be left against the wall above the bookcase. You will see the box marked coupons. Take what you want, and leave the rest. Questions, call Arlene 732-408-5147

**WOMENS CLUB OF DEERFIELD HALL-** Our December 6<sup>th</sup> Christmas luncheon will be rescheduled due to the runoff election. Our 50/50 is back and lots of free giveaways. We now have a free coffee bar for members with flavored coffee,

cappuccino, etc, and hot chocolate. The schedule for 2023 is as follows: January; Laughter for your health, February; Soup sampling, March; TBA, April; Birthday month celebration. May; Flower arrangements for hospice and the Lavender Lady, June; Summer luncheon. There will be an occasional treasure table and jewelry for sale to raise money for a cherry tree for our deceased first VP. Meetings are open to anyone 55 and over due to speaker and age-related presentations. The club gives back to the community with the dollars raised by our events. Due to covid there have not been any since 2019 and the scholarships to MTHS had to be cut back along with any donations to local charities. We are looking forward to many events in the coming months. Our first one will be the Ragtimers, back by popular demand on Saturday, April 22 at 1pm. I know it is a long way off, but tickets go fast. If you would like to attend, please let me know. Leave your name and phone number and how many people. Tables of 8 can be reserved. For Ragtimers reservations only call 732-503-3043. Payment is not due until early March. Our Spring Fair will also be back on Saturday, May 6. Our meetings are held at the clubhouse on the 4<sup>th</sup> Tuesday of the month at 1pm from September until June. Membership is \$10 per year. Refreshments are served and we have luncheons during the year also. We will also discuss what we would like to do for our Christmas luncheon since it is our 40<sup>th</sup> Anniversary. Members will be asked for suggestions. We will now have a treasure table at our meetings for members to find a treasure that may have been trash to another. *Rosie Weaver, President 732-881-1044*

**LIBRARY COMMITTEE-**For this month of December, our library will be having many Christmas books and puzzles. We also have DVD's and CD's. Also, some new magazines and cookbooks. We also will be having the new 2023 calendars and Christmas cards. We are still taking donations. We hope you have very happy Holidays. *"It's time for you to explore all those new interests"*

**VILLAGE SIX PET CLUB-** Ho, Ho, Ho! Merry Christmas (Happy Holidays) This year is flying by so quickly. It's hard to believe it's December. We hope everyone had a wonderful Thanksgiving, and if you were able to celebrate with family members,

Continued from page 20

that is even better. There are many people who are alone, with no family with whom to share the holidays. Maybe invite one or two people for dinner during the holidays. We look forward to having wonderful guest speakers for the new year. Our Santa Photos are always fun, to see our pets sitting either on Santa's lap or sitting right next to him. Merry Christmas and Happy New Year 2023. May this new year bring us peace and happiness. Dues will be collected at the January meeting. They are going to be \$15 a year for everyone. CV6 Pet Club is a non-profit 501c7 organization. Wishing everyone a Happy, Healthy, and safe New Year 2023. If you have questions about the club, please contact Sharon Smith, Pres. 732-600-3533 or Judy Hall VP, 732-998-0010

**VILLAGE SIX TRAVEL CLUB**-Our trips are open to everyone. You don't have to live in Village 6. We would be happy to have you join us on any of our trips. Please let us know if you have a walker, wheelchair or other medical issues as we can accommodate you accordingly. On Monday, January 16, MLK Day, the bus leaves for Resorts at 9am. \$35 includes transportation, \$20 slot play and driver gratuity. On Monday, February 20, President's Day, bus leaves again for Resorts at 9am. \$35 includes transportation, \$20 slot play and driver's gratuity. Come spend the holidays with us. We sell tickets on Mondays 10-11am in the clubhouse. If unable to come in at that time, call Doris at 732-716-1460. Please note, no refunds unless trip is cancelled. We are working on several new trips. Watch for more information on the Travel Club board in the V6 hallway. We welcome your suggestions for trips.

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](mailto:lakewally36@comcast.net). Thank you, Jean Balliet, Editor

### Items for Sale

**Please take notice--- You MUST inform me if items advertised have been sold. If I do not receive information, I WILL ASSUME EVERYTHING HAS BEEN SOLD AND WILL NOT PUT THE ITEM IN THE NEXT MONTH'S CHATTER.**

Pellet Stove -Englander- Model 55-SHP10L  
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Judy Cleveland  
30 Amherst Rd

George Walker  
5 Brooklane Ct



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# GET READY!

## FLOODS

Floods can happen everywhere, making them one of the country's most common natural disasters. Flooding poses a greater threat in low-lying areas, near water, downstream from dams. Even the smallest streams, creek beds or drains can overflow and create flooding. During periods of heavy rain or extended periods of steady rains, be aware of the possibility of a flood. Flash floods develop quickly—anywhere from a few minutes to a few hours. Listen to local weather reports for flooding information.

### Before

- Check to see if you have flood insurance coverage.
- Raise your furnace, water heater, or electrical panel if they are in areas of your home that may be flooded.
- Install "check valves" in sewer traps.
- Construct barriers, such as levees, berms, or flood walls, to stop floodwater from entering the building.
- Seal walls in basements with waterproofing compounds.
- During a flood or flash flood watch, be prepared to evacuate, including fill your car's gas tank; bring in outside furniture; move valuables to high points in your home; and unplug electrical appliances and move them to high points.
- During a flood warning, evacuate if you are so advised.
- During a flash flood warning, immediately seek higher ground.
- Keep your emergency supplies kit, including water, stored in an easily accessible, waterproof place.

### During

- If time allows, call someone to let them know where you are going, and check with neighbors who may need a ride.
- Stay out of flood waters, if possible. Even water only several inches deep can be dangerous. If you have to walk through water, use a stick to check the firmness of the ground ahead of you. Avoid moving water.
- Do not drive into flooded areas. If your car becomes surrounded by rising water, get out quickly and move to higher ground.
- Stay away from downed power lines.



### After

- Do not return home until local authorities say it is safe to do so.
- Do not drink or cook with your tap water until local authorities say it is safe.
- Avoid floodwaters, which could be contaminated or electrically charged.
- Watch out for areas in which the floodwaters may have receded, leaving weakened roadways.
- Be extra careful when entering buildings that may have hidden structural damage.
- Clean and disinfect everything that got wet.
- Service damaged septic tanks, cesspools, pits, and leaching systems as soon as possible. Damaged sewer systems are a serious health hazard.

For more information, visit the National Fire Protection Association at [www.nfpa.org/disaster](http://www.nfpa.org/disaster).

Developed by NFPA. Funding provided by the U.S. Department of Homeland Security, Office of Domestic Preparedness.

Home in need of  
repair or modifications?



# attention homeowners

## home repair program

We do more than  
new home builds!

### program requirements

-  Home must be owner-occupied.
-  The home must be the primary residence of the owner.
-  Homeowners must be current on mortgage payments.
-  The home must be insured.

Do you live in the northern Ocean County area? (See list of towns below.)

Do you need a ramp or other ADA modifications?

Do you know someone that fits this criteria that's in need of home repairs or modifications?

This grant is for those in need of critical home repairs or home modifications for aging or other needs. Call the listed contact information below to learn about the qualifications.

Accepting applications ASAP. Call our construction office at 732-818-9500 ext. 116 or email: [constructionadmin@nohfh.com](mailto:constructionadmin@nohfh.com)

### Areas serviced by Northern Ocean Habitat for Humanity

Northern Ocean Habitat for Humanity has multiple home repair programs for qualifying individuals or families, servicing the following areas: Bayhead, Beachwood, Berkeley, Brick, Island Heights, Lakehurst, Lakewood, Lavallette, Manchester, Mantoloking, Ocean Gate, Pine Beach, Plumsted, Point Pleasant, Point Pleasant Beach, Seaside Heights, Seaside Park, South Toms River, and Toms River. Call or email today for more information. Or visit our website at [nohfh.com](http://nohfh.com) > Programs > Repairs

# Seasonal Affective Disorder (SAD): More Than the Winter Blues

As the days get shorter and there is less daylight, you may start to feel sad. While many people experience the “winter blues,” some people may have a type of depression called seasonal affective disorder (SAD).

The first step is to determine how much your symptoms interfere with your daily life.

## Do you have mild symptoms that have lasted less than 2 weeks?



- Feeling down but still able to take care of yourself and others
- Having some trouble sleeping
- Having less energy than usual but still able to do your job, schoolwork, or housework

## These activities can make you feel better:



- Doing something you enjoy
- Going outside in the sunlight
- Spending time with family and friends
- Eating healthy and avoiding foods with lots of sugar

If these activities do not help or your symptoms are getting worse, talk to a health care provider.

## Do you have more severe symptoms that have lasted more than 2 weeks?



- Social withdrawal
- Oversleeping
- Gaining weight
- Craving foods with lots of sugar like cakes, candies, and cookies

## Seek professional help:



- Light therapy
- Psychotherapy (talk therapy)
- Medications
- Vitamin D supplements

For help finding treatment, visit [nimh.nih.gov/findhelp](https://nimh.nih.gov/findhelp).

If you or someone you know is in immediate distress or is thinking about hurting themselves, call the National Suicide Prevention Lifeline at 1-800-273-TALK (8255), or text the Crisis Text Line (text HELLO to 741741).



**NIH** National Institute  
of Mental Health

[nimh.nih.gov/sad](https://nimh.nih.gov/sad)

NIMH Identification No. OM 21-4320

# DECEMBER 2022

## Crestwood Village VI

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
				1	2	3
4 CHURCH SERVICE 9:00 AM	5 10:00 AM Whiting Shopping Ctr/ Whiting Commons Dollar Tree 12:15 PM Lacey Walmart/Shoprite	6 FREEHOLD MALL XMAS TREE SHOPS 9:00 AM (Call Office to Reserve)	7	8	9 9:00 AM Whiting Shopping Ctr/ Whiting Commons Dollar Tree 11:30 AM Aldi or Walmart Toms River	10
11 CHURCH SERVICE 9:00 AM	12 10:00 AM Whiting Shopping Ctr/ Whiting Commons Dollar Tree 12:15 PM Lacey Walmart/Shoprite	13	14	15	16 9:00 AM Whiting Shopping Ctr/ Whiting Commons Dollar Tree 11:30 AM Manchester Shoprite	17
18 CHURCH SERVICE 9:00 AM	19 10:00 AM Whiting Shopping Ctr/ Whiting Commons Dollar Tree 12:15 PM Lacey Walmart/Shoprite	20	21	22	23 9:00 AM Whiting Shopping Ctr/ Whiting Commons Dollar Tree 11:30 AM Aldi or Walmart Toms River	24
25 CHURCH SERVICE 9:00 AM	26 10:00 AM Whiting Shopping Ctr/ Whiting Commons Dollar Tree 12:15 PM Lacey Walmart/Shoprite	27	28	29	30 9:00 AM Whiting Shopping Ctr/ Whiting Commons Dollar Tree 11:30 AM Manchester Shoprite	31

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Crestwood Village VI							DECEMBER 2022						
Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
<b>4 BINGO</b> 11:30 AM Kitchen Open 1:30 PM BINGO Team 1	<b>5 RECYCLE</b> 10:00 AM Club Activities 1:00 PM Rummikub 6:30 PM Billiards 6:30 PM President's Hour	<b>6 TRASH PICKUP</b> 6:00 AM - 8:00 PM RUN-OFF ELECTION 8:30 AM Art 9:00 AM Bus/Freehold - Xmas Tree Shop 4:00 PM Poker	<b>7</b> 10:00 AM TOPS 1:00 PM Trustee Open Mtg with Guest Speakers 4:00 PM Poker	<b>8</b> 1:00 PM Quilting 4:00 PM Poker 6:30 PM Line Dancing	<b>9 TRASH PICKUP</b> 10:00 AM Library Committee 2:00 PM Canasta 5:00 PM CERAMICS 5:00 PM Movie Night "LAST CHRISTMAS"	<b>10</b>	<b>11 BINGO</b> 11:30 AM Kitchen Open 1:30 PM BINGO Team 2 2pm Pine Barren Book Club	<b>12</b> 10:00 AM Club Activities 1:00 PM Rummikub 6:30 PM Billiards	<b>13 TRASH PICKUP</b> 8:30 AM Art 10:00 AM Advisory Board 1:00 PM Bingo Committee 4:00 PM Senior Yoga 4:00 PM Poker 6:00 PM Pickleball	<b>14</b> 1:00 PM Trustee/Atty 4:00 PM Poker 6:30 PM Pet Club	<b>15 LEAF &amp; BRUSH PU</b> 1:00 PM Quilting 4:00 PM Poker 6:30 PM Line Dancing	<b>16 TRASH PICKUP</b> 10:00 AM Library Committee 12:30 PM ADMIN OFC CLOSED 2:00 PM Canasta 5:00 PM CERAMICS	<b>17</b>
<b>18 BINGO</b> 11:30 AM Kitchen Open 1:30 PM BINGO Team 3	<b>19 RECYCLE</b> 10:00 AM Club Activities 1:00 PM Rummikub 6:30 PM Billiards	<b>20 TRASH PICKUP</b> 8:30 AM Art 10:00 AM Safety Patrol 1:30 PM Resident's Club 4:00 PM Senior Yoga 4:00 PM Poker 6:00 PM Pickleball	<b>21</b> 10:00 AM TOPS 11:30 AM Book Club 1:30 PM Polish Club 6:00PM Hanukkah Party	<b>22</b> 1:00 PM Quilting 4:00 PM Poker 6:30 PM Line Dancing	<b>23 TRASH PICKUP</b> 10:00 AM Library Committee 2:00 PM Canasta 5:00 PM CERAMICS	<b>24</b>	<b>25 NO BINGO</b> <b>MERRY CHRISTMAS</b>	<b>26</b> Clubhouse & Admin. Ofc Closed	<b>27 TRASH PICKUP</b> 8:30 AM Art 4:00 PM Senior Yoga 4:00 PM Poker 6:00 PM Pickleball	<b>28</b> 10:00 AM TOPS 4:00 PM Poker	<b>29</b> 1:00 PM Quilting 4:00 PM Poker 6:30 PM Line Dancing	<b>30 TRASH PICKUP</b> 10:00 AM Library Committee 1:00 PM Bereavement 2:00 PM Canasta 5:00 PM CERAMICS	<b>31</b> <b>NEW YEAR'S EVE</b> <b>DANCE</b> 7:30 - 12:30am