



The Official Publication of Crestwood Village 6

AUGUST 2026



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Crestwood Village 6

Office: 6 Congasia Rd, Whiting, NJ 08759

Main Number: 732-350-2656

Email: crestwood6@comcast.net

Homepage: www.crestwoodvillage6.com

DEERFIELD HALL

6 Congasia Road, Whiting, NJ 08759

Monday - Friday 8:00 am - 8:30 pm
Saturday 8:00 am - 3:30 pm
Sunday 8:00 am - 5:00 pm
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Wayne Koester	1 st Vice President
Leo Ruscitto	2 nd Vice President
Thomas Perro	Treasurer
Carol Lauer	Secretary
Phil Chidichimo	Trustee

Deerfield Chatter

► **SUBMISSION DEADLINE**
 For **SEPTEMBER 2026 Issue**
AUGUST 5TH, 2026

All Submissions **MUST** be signed and
 include a phone number & email address

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Crestwood Village 6

CLUBS & ACTIVITIES

CLUB/ACTIVITY	CONTACT	PHONE NUMBER
Advisory Board - 2nd Tues 10 AM	Paul Wannamacher	732-941-4597
Art - Every Tues 8:30 AM	Open-Activity (Not a Club)	-
Bereavement Support - Varied Fri's 1 PM	Rosemary Weaver	732-881-1044
Bingo - Every Sun 1:30 PM	Peggy Buchanan	732-597-3486
Bocce - Spring/Summer/Fall Mon 9 AM	Wayne Koester	732-350-1314
Book Club - 4th Wed 11:30 AM	Fran O' Connor	732-849-5728
Canasta - Every Thurs 12 PM & Fri 1 PM	Sue Ohman	201-321-9043
Clubs / Activites - Every Mon 10 AM	Ticket Sales & Sign-Ups	Clubhouse
Firewise	Wayne Koester	732-350-1314
Fishing Group	Bob Ferguson	201-403-5500
Gentle Strength - Every Mon 3 PM & Fri 10 AM	Brenda Christian	848-234-5982
Guitars for Vets - Every Fri 9 AM	Rich Gough	732-350-7926
Library Committee - Mtg Every Fri 10 AM	-	-
Line Dancing - Every Thurs 6:30 PM	Michelle Blaque	848-525-2359
Mahjong - Every Thurs 12 PM	-	-
Pet Club - 2nd Wed 6 PM	Sharon Smith	732-600-3533
Pickleball - Every Tues 6 PM	Tom Perro	609-977-1692
Poker - Every Tues & Wed 4 PM	Mary McSwiggan	732-350-2391
Polish Club - 3rd Wed 1PM	Joe Kraska	732-688-7605
Pool Room Billiards	Peter Vanderwerf	609-389-5991
President's Hour by Appt. - 1st Mon 6:30 PM	Michael Thomas	732-350-2656
Quilting - Every Thurs 1 PM	Rita Thomasma	732-849-3905
Resident's Club	Helen Ferraro / Teresa Reeves	732-616-8102
Rummikub - Every Mon 1 PM	-	-
Safety Patrol - SUSPENDED	Chris Colton	732-908-9579
Village 6 Monthly Newsletter	-	-
Women's Club - 4th Tues 1 PM	Rosemary Weaver	732-881-1044
Zumba - Every Thurs 4:30 PM	Ashley Bradley	609-405-3234



A Note from our President...



Hello everyone! I hope you are all doing well and enjoying your summer. For those of you who have not yet noticed, the Mr. Softy's ice cream truck driving through our village for the past couple of weeks now, here is an F.Y.I on this cool treat for our village. The B.O.T has been working to get this Mr. Softy ice cream truck for the past two summers, but they were booked in other places. However, this summer they finally had two days a week open for the village which is Tuesday and Friday and we received all necessary paperwork from them to make this happen, so when you hear them on your street enjoy a nice cool treat and help support them.

I also want to take this opportunity to inform all residents here in Crestwood Village Six that once again we will not be having a trustee election this year as we only received one new resume. There were four seats available, three are returning, plus the one new resume. The B.O.T will be interviewing the new resident to make sure they fully understand and can commit the time necessary and obligations of being a trustee for the village.

I would please ask that you all attend our Open Meeting on Wednesday, August 5th at 1:00 to hear more on these topics and more. I again would like to thank all who volunteer for our village and welcome all our new residents here.

Thank you!

Michael Thomas, President

Trustee Korner...



Greetings,

How's your summer coming along? I'll bet you can't wait for the autumn months. Really, summer is beautiful and look at all the gifts God blesses us with. God's gifts of nature are well worth the heat. Sometimes it gets a little unbearable, but look back, most of us grew up without air conditioning, both at home and in school. We made it through okay and here we are.

Just remember, every season comes with its own set of challenges. The hearty lot that we are, we shall all persevere with God's blessings. If the office or Board of Trustees can help, please call for assistance.

Semper Fi

Wayne Koester

1st Vice President, Board of Trustees

In everything give thanks; for this Is God's will for you in Christ Jesus. - Thessalonians 5:18

Hello. Hot August. I am happy to say that the home improvement requests have been pouring in, so here I am here with some more things you should be aware of. Walkways of continuous concrete or pavers of natural stone squares or round shall not exceed 3-feet in width. If small stones are used in the spaces between pavers, the walkways are to have borders to prevent stones from being picked up by lawn mowers. Make sure with your contractor is aware of any zoning permits they may need to get from Manchester Township; for example, widen or replace a driveway. Some projects require a building permit; some require a set back and location. For example, decks, porches and patios to be located in a rear and/or side yard of the home. All outdoor home improvement request forms for your projects need as much detail as possible such as photos & drawings. When requesting the planting tubs (the oval shaped metal ones) you must follow the same planting guides as without them they are to be placed within 3-feet off the wall of your home side or back of home preferred. Whenever a particular project needs me to come out to go over questions or details, I will do so anytime of a homeowner's request. I thank you in advance of your cooperation.

Leo Ruscitto 2nd vp



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Treasurer Report

From Tom Perro

Hot, Hot, Hot Summer Greetings!

Our financial results for the year ending June 30th are in.

We ended the year with Net Income of \$34,085. This is as expected; let me explain. We decided to enact an Emergency Amended Assessment due to our snow overruns. The Assessment included \$32,000 to cover our shortfall in funding our reserve accounts for 2025. This means that \$32,000 of our net income of \$34,000 was to recover last year's shortage.

Because of the Emergency Amended Assessment our finances have become quite stable again. If we did not enact the Special Assessment, we would have finished the year with quite a shortfall, which would have forced a large increase in our monthly dues for next year, and every year thereafter. Crisis averted!

The Reserve Account are now fully funded, and we have ended the year very close to our goal of \$1,000,000. Our Reserve Accounts balance is \$989,751.

We know there were issues with the snow removal process, but we are confident as a Board that our Contractor did a very good job overall, considering the seriousness of the snow storms we incurred.

Unfortunately, some residents are refusing to pay their portion of the assessment. This is unfair to the rest of us who have paid our assessment. I wish we could publish their names so they can justify their stance, but we can't. The assessment will remain on their account, and will accrue penalties until paid. Shame on you! As I explained earlier, this assessment ensures our financial future for years to come, which is our fiscal responsibility.

We are always striving to make Crestwood Village 6 a pleasant, safe, and happy place to live. Help us by attending our events and supporting our clubs and activities!

"How good and pleasant it is when God's people live together in unity." Psalm 133:1

Always be humble and kind!

Thanks for reading!

BANK BALANCES

Ocean First Operating as of 06/30/26	\$ 46,989.18
Ocean First Money Market as of 06/30/26	\$ 190,058.21
Edward Jones as of 06/30/26	
Operating	\$ 138,312.99
Reserves	\$ 851,438.04

AGED ACCOUNT ACTIVITY (As of June 30, 2026)

Aged Account Activity as of June 30, 2026

7 Over 90 Days	\$ 6,481.72
2 Liens	\$ 10,791.00
2 Village Foreclosures	\$ 38,546.87
11	\$ 55,819.59



WE NEED YOUR HELP

GET INVOLVED

CRESTWOOD VILLAGE VI
NEEDS VOLUNTEERS FOR THE FOLLOWING
CLUBS/ACTIVITIES:

**ADVISORY BOARD, BINGO
RESIDENT'S CLUB, PET CLUB, WOMEN'S CLUB**

PLEASE STEP UP AND GET INVOLVED
OUR VILLAGE NEEDS YOUR HELP & SUPPORT

PLEASE VOLUNTEER

CRESTWOOD VILLAGE SIX
Income/Expense Statement Period 06/01/2026 to 06/30/2026

	Actual	Current Period Budget	Variance	YTD Actual	Year-To-Date Budget	Variance Over/(Under)	Yearly Budget
INCOME:							
HOMEOWNERS FEES	168,769.00	169,755.00	(986.00)	2,208,162.50	2,208,515.00	(352.50)	2,208,515.00
ADMIN & RENTAL FEES	7,220.00	5,858.00	1,362.00	62,042.00	70,300.00	(8,258.00)	70,300.00
SREC INCOME	2,076.00	2,000.00	76.00	19,749.50	24,000.00	(4,250.50)	24,000.00
INVESTMENT INCOME	694.52	417.00	277.52	8,930.51	5,000.00	3,930.51	5,000.00
MISCELLANEOUS INCOME	4,440.45	6,167.00	(1,726.55)	74,334.57	74,000.00	334.57	74,000.00
SUB TOTAL	183,199.97	184,197.00	(997.03)	2,373,219.08	2,381,815.00	(8,595.92)	2,381,815.00
WORK ORDER INCOME	7,434.00	5,417.00	2,017.00	67,558.00	65,000.00	2,558.00	65,000.00
COSTS CHARGED TO WORK ORDERS	(860.53)	(2,000.00)	1,139.47	(20,744.65)	(24,000.00)	3,255.35	(24,000.00)
SUB TOTAL	6,573.47	3,417.00	3,156.47	46,813.35	41,000.00	5,813.35	41,000.00
TOTAL INCOME	189,773.44	187,614.00	2,159.44	2,420,032.43	2,422,815.00	(2,782.57)	2,422,815.00
OPERATING EXPENSES:							
SALARIES TAX & BENEFITS	22,495.71	24,899.00	(2,403.29)	291,196.35	298,785.00	(7,588.65)	298,785.00
PROFESSIONAL FEES	5,278.16	3,148.00	2,130.16	37,437.02	37,780.00	(342.98)	37,780.00
CONTRACTUAL EXPENSES	111,924.80	130,000.00	(18,075.20)	1,509,499.60	1,560,000.00	(50,500.40)	1,560,000.00
ADMINISTRATIVE EXPENSES	5,120.92	2,254.00	2,866.92	35,472.99	27,050.00	8,422.99	27,050.00
CLUBHOUSE EXPENSES	1,234.92	2,183.00	(948.08)	35,784.58	26,200.00	9,584.58	26,200.00
OTHER EXPENSE	4,624.89	5,417.00	(792.11)	68,556.45	65,000.00	3,556.45	65,000.00
TOTAL OPERATING EXPENSES	150,679.40	167,901.00	(17,221.60)	1,977,946.99	2,014,815.00	(36,868.01)	2,014,815.00
OPERATING INCOME (LOSS)	39,094.04	19,713.00	19,381.04	442,085.44	408,000.00	34,085.44	408,000.00
CAPITAL RESERVES	34,000.00	34,000.00	-	408,000.00	408,000.00	-	408,000.00
NET INCOME (LOSS)	5,094.04	(14,287.00)	19,381.04	34,085.44	-	34,085.44	-

Unaudited Financial Statement

RESERVE FUNDING:	MONTH	YTD
Beginning Balance	846,933.17	769,176.83
CAPITAL RESERVES ADDED	141,756.99	515,756.99
CAPITAL PROJECTS SPENT		(259,006.55)
SREC Income		12,829.50
INVESTMENT INCOME	1,063.32	28,626.71
OTHER	(2.25)	(77,632.25)
Ending Balance	989,751.23	989,751.23

CRESTWOOD VILLAGE SIX OPEN BUDGET MEETING

JUNE 3, 2026, 7:00 PM

PRESENT: Mike Thomas, President | Wayne Koester, 1st Vice President | Leo Ruscitto, 2nd Vice President
Tom Perro, Treasurer | Carol Lauer, Secretary | Phil Chidichimo, Trustee | Valerie O'Neill, Administrator

President Thomas called the OPEN meeting to order at 7:04pm followed by the flag salute and a moment of silence.

Carol did the roll call, and all trustees were present as well as our administrator, Valerie O'Neill. Carol read the following instructions for the record:

Resolution Number 2026-01

Resolution entitled "EMERGENCY AMENDED ASSESSMENT"

Dated June 3, 2026

Whereas, the 2025-2026 Board of Trustees in an attempt to address the deficiency in the 2025-2026 budget due to snow removal, the Board of Trustees having done their due diligence investigation the governing documents, the past economic costs in our village, including the need for a review, modification of existing agreements and contractors, the Board of Trustees in accordance with their fiduciary responsibilities must access each property \$150 to be paid in full by the end of the 2026 fiscal year (June 30, 2026) per Article VII, Section 7 of the Declaration of the Covenants and Restrictions.

Therefore, this Resolution #2026-01 will be voted on at the next scheduled Open Meeting of the Crestwood Village Six Association Board of Trustees and if passed will take effect on June 3, 2026.

Carol called the roll call and all Trustees voted YES. Resolution passed.

Mike handed this portion of the meeting to Tom Perro, Treasurer, to review the budget and for residents to ask him any questions.

Tom Perro: Tom first told the residents present to look at the last page of the budget flyer, which is available at the table by the sign in sheets, but was also in the Chatter. This page lists the models and what the increase will be per model, averaging around \$7.00. Tom explained the process that he, Valerie and Barbara (village bookkeeper) do to come to these

figures. Tom stated that this budget is a 4.7% increase. Tom told the residents that we use a credit card where it is possible to earn 3% cash back, trying to find ways to make money for the village. Tom reviewed the pertinent information with the residents. We were informed that the income we make from the Reserve Account is not allowed to be shown as income, so we have removed that this year. Our SREC's are lower than last year, by \$6000. He informed the audience that there is a 2% increase for the staff for the upcoming year. Our insurance increase is about 10%. Tom explained the snow removal policy. He informed residents that this year we have added an additional \$50,000 budgeted just in case we have another winter like this year. Clubhouse expenses have increased. The Reserve Account is going to remain at a \$34,000 monthly deposit. This money can only be used for Capital Improvements. It is not to be used for any operational expenses.

Resident Questions

Joe Demko 31 Ashley Rd - Asked about the \$5,000 in the summary section, under insurance claims. He asked what the claim was. Tom stated that it is just in there, in case.

Joanne Rizzo 23B Dartmouth St - Is concerned that the staff received less than the COLA projected for 2026, Tom told her that we were very close, about 2%.

Leon McBride 39 Easton Dr - Asked how many employees we employ. Valerie answered that there are 7, 4 Office, 3 full-time and 1 part-time; regular custodians and 1 helper.

Maria Sorresso 11B Alpine Rd - Said it seems like there are less Stanley workers. Valerie told her no, we have 3 under the 5-year Stanley contract. She is concerned that we pay \$50,000 even if there is no snow. She was not happy with the snow removal this winter.

Continued on Next Page...

Meeting Minutes Continued...

Vicki Reenstra 93 Sunset Rd - Asked if the rate of inflation is 3.8% why are the maintenance dues increasing 4.7%. Tom explained that a big part of that is insurance. She asked if we could put less into the Reserve Account for a few months so as not to have an assessment. Tom explained that we should be putting even more into the Reserve Account because of the Reserve Study Act. We are under the act's recommendation.

Carolyn Thomas 8 Berkshire Rd - Questioned a date on the budget report, which Tom explained was a type, it should have been 2026, not 2024.

Bob Jackson 4 Newport Ct - Asked about the towing company. Tom told him that we do not pay the towing company anything. Resident asked who determines how our money is spent. Tom said it is pretty much the trustees. Mr. Jackson asked what modern tools we use, such as AI, to prepare the budget. Tom said we do not use any of that. Tom informed the audience that we have an auditor. The resident asked if we could make an outdoor pickleball court, since we have talked about redoing the shuffleboard courts, maybe we could make that a pickleball court. He complained that we took two (2) pool tables away and wants the gym expanded. Tom stated that the budget would have to allow for these improvements and it does not, at this point in time. He also had snow removal complaints. Mike stated that we had plans to expand the gym, but finances do not allow that. Mike also explained that rarely ever were all four (4) pool tables used. Mr. Jackson asked if we pay for performance. Mike explained that there is a procedure for complaints, and they are rectified if found to be legit.

Tom Weafer 42B Stonybrook - Asked who the auditor is, and Tom informed him that it is Mohel Elliott Bauer & Gass in Toms River. Our guy is Bob Elliott.

Craig Elfert 147B Sunset Rd - Asked where the \$150 assessment monies are going. Tom explained that we must pay back the Reserve Account because after using the monies, we later discovered that that money was not allowed by law to be used for anything other than capital investments. We are also a little short for the insurance increase we received. He

also complained about the landscapers, asking how long their contract is. He said they ruined his lawn, after paying a lot of money to have it fixed. Mike informed him that we are in year three (3) of a five (5) year contract. We will be interviewing landscapers at that time. Mike told the resident to report any damage done by the landscapers to the office and it will be addressed.

Marianne Sportelli 31C Medford Rd - Has complaints about the snow removal and refuses to pay her assessment. Tom said that this is not a budget question.

Lori-Jo Jaycox 18B Stonybrook Rd - Asked about snow removal, what exactly is the contract. Mike told her to ask this question at the proper time.

Since there were no more questions from the residents regarding the budget, Secretary Lauer took a roll call from the Trustees to accept the 2026-2027 budget. All trustees approved.

Secretary Lauer closed the Budget part of the meeting at 7:45pm.

President Thomas opened the meeting at 7:46pm

Valerie's Report

Gross income from chargeable work orders May to date is \$849.00, fiscal year to date is \$60,948. Arrears collected by 6C Ardsley Ave - \$600 and 23C Medford in the amount of \$369.78. There were 13 closings this month. New Homeowners who checked in are: 1B Greenwood Lane, Maura Brannagan; 7 Cranston Ct, Lorna Castro; 3B Alpine, Denise Clark; 9A Greenwood Lane, Joe Hudak; 2A Amherst, William & Kathleen Jacob; 27 Amesbury Rd, John & Dorothy Haspel; 12B Golden Ct, Susan Ryerson. Valerie stated that gutters are being cleaned by Stanley. Heim repaired wires for the alarm on May 18, 2026. Viking removed the magnolia tree at the clubhouse because it was damaged in the storm. They did not charge us. Coupon books were mailed today.

TRUSTEE REPORTS

Phil Chidichimo - Thanked the clubs who have turned in their financials. He informed the residents that the kitchen is for authorized personnel use only. It is not a cut through. He also let residents know that

Continued on Next Page...

Meeting Minutes Continued...

there are no pets allowed in the clubhouse unless they are service animals. He has been forwarded a note from someone who has an exercise class in the Vroom asking that while the class is ongoing, no one else be allowed to enter. Since the clubhouse belongs to all residents, that cannot happen. The coffee machines cannot be moved to a different part of the building either. If total privacy is wanted, then the Vroom would need to be rented by that activity.

Carol Lauer - Carol asked for a motion to accept the minutes from May 20, 2026, Mike Thomas made the motion and Wayne Koester seconded, approved by all. She asked the residents to show by raising their hands if they received the phone blast, and most did. She thanked the Resident Club, since they paid for this service this year. She stated that she feels that for the amount we pay in dues, we get a lot for our money, even if sometimes the services are a little imperfect. She reminded residents about the unofficial Facebook page and that the Nixle system is now Regroup. All this information is in the Chatter. She asked the residents to please read the Chatter. She quoted "Live in the rooms full of light. Avoid those who are sour and look at the world with big eyes."

Wayne Koester - Regarding Firewise, Wayne asked residents to hand in their receipts to the office so help with the grant. There is a sign-up sheet in the lobby for anyone who wants to play bocce on Monday mornings. He stated that if residents' newspaper slot is full, the Chatter will not be delivered. Lawn letters have gone out. Mike and Wayne did lawn inspections last week. He read a quote from King Henry, stating things then, are not much different today, regarding running a community. He wished everyone Happy Father's Day.

Leo Ruscitto - Asked when putting in homeowner improvement requests to please read the Rules and Regulations first. You will need to shovel about three (3) feet in front of your garage door because the plows will not come that close in fear of hitting your garage door.

Mike Thomas - Leaf and Brush pick up by Stanley is only 1 day a month and the date is in the Chatter. DO NOT PUT OUT SOONER. Tree limbs must not hang over the street or onto your neighbor's property.

CLUBS & ACTIVITIES

Resident's Club - Terri Reeves Welcomed Lori Jo Jaycox as secretary to the Resident's Club. The tailgate party is Wednesday, June 17 from 4pm to 8pm in the Clubhouse parking lot.

Bingo - Peggy Buchanan is happy to see a lot of new faces in the crowd. She asked for people to come play Bingo or come and volunteer. She stated that Bingo's money is "YOUR MONEY."

PUBLIC QUESTIONS AND PARTICIPATION

Steve Kertesz 3A Berkeley St - Questioned who does our snow removal and asked if we receive an itemized bill. Mike explained that no we do not and we are under contract with Turf Tech and we pay by inches of snow.

Marie Sorresso 11B Alpine Rd - Asked about edging on common land. Mike explained that only the front along the street, every other month, is edged, according to the contract.

Bob Jackson 4 Newport Court - Since he had been towed four (4) times, he complained about the towing company. They are not open late, to pick up your vehicle and they are very unprofessional. He requests that some sort of notice be left to the residents by the tow truck driver, so that they know the car is towed, not stolen.

Barbara Williams 45 Berkshire Rd - Feels that the snow removal company has the wrong equipment, it pushes the snow towards the garage, rather than away from it. Mike informed her that when the contract is ready for renewal, we will investigate that. She also complained about the weed whacking and edging.

Carol and Mike asked the residents to be little more understanding about this past winter's snow removal. It was an exceptional winter with lots of snow and ice, and since we have not had a winter like this in a long time, it seemed even worse!!

Bob Artificio 15 Ashley Rd - Stated that he shoveled his sidewalk, and when the plow came to plow out his driveway, all the snow went back onto the sidewalk, and they did not clean it up and it turned into a sheet of ice.

John Kirwin 118 Milford Rd - He is an emergency

Continued on Next Page...

Meeting Minutes Continued...

worker with the Sheriff's Office and stated that you can get on the Sheriff's list and they will assist in getting you to your appointments BEFORE the storm hits. He talked about Federal Grants, but since we are not Nonprofit, we would not qualify. He asked to get on a list of emergency workers, and Valerie informed him that we do not have such a list.

Resident - Did not understand Firewise so it was explained to her. She asked about the landscapers damaging her sprinklers, so Valerie explained the complaint procedure to her.

Ana Serrano 25B Stonybrook Rd - Stated that her husband is about to go on dialysis and was inquiring about the emergency medical list for snow plowing. She asked the resident who spoke previously from the sheriff's office for information regarding their services.

Mike asked the residents if anyone was interested in putting their resume in for the Trustee position. The election is coming up in September.

Mike closed the meeting at 8:25 pm.

FUTURE IMAGES

ad-spc-157

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- Board Certified Dermatologists & Physicians Assistants
- Fellow of American Society of Mohs Surgery
- Awarded Physician of the Year 2000 by American Cancer Society, Eastern Division
- Halo Laser, BBL Hero, Hair Removal & Microneedling
- Free Cosmetic Consultation
- Visit Our Product Gallery in the Toms River Office

SKIN CONDITIONS

AGE SPOTS • BROWN • SPOTS • GROWTHS • ITCHING RASH

MEDICARE & MOST INSURANCE ACCEPTED

www.kuflikderm.com

**DeGraff
Cremation
Services**

**Direct
Cremation
\$1,875.00**

Arrangements available in your home,
Removal from local hospital,
Alternative container, Wood #ODZ,
Transfer to crematory

Located at:

DeGraff Lakehurst Funeral Home
119 Union Avenue, Lakehurst
732-657-7868
www.degrafffuneralhome.com

Additional Costs: Crematory Fee, Urns, Disposition of Cremains
& Certified Copies of Death Certificates, Permit, Removal Assist.
& Mileage, Viewings or Memorial Services

Sherry T. DeGraff • Mgr. NJ Lic No 3921

AP-GC10254746-01

ads-496

2026-Recreation Events

JULY

8

22

AUG

5

19

Summer Concert Series - 6pm *Harry Wright Lake*

Joe Scarangelo / The FM Band

Julian & Dominique / Kickin' Wing

Stiletto & The Saxman / The Cameos

Jukebox Legends / Mission Dance



JULY

31

"A Night in Paradise" Hawaiian Show - 7pm

Harry Wright Lake

SEPT

11

9/11 Commemoration Ceremony- 10 am

Manchester Town Hall

SEPT

25

Fall Movie Fest Monsters Inc - 6pm

Harry Wright Lake

NOV

11

Veterans Day - 11am

Manchester Town Hall

DEC

5

Christmas in the Pines - 2pm

Harry Wright Lake

MANCHESTERTWP.COM

SUMMER CONCERT SERIES "2026"

FREE BUS SERVICE SCHEDULE

Wed. 7/8, 7/22, 8/5, 8/19
Concert start time is 6:00 p.m.



MANCHESTER/TOMS RIVER

PICKUPS:

Silverwoods	4:05
Municipal Lot	4:15
Leisure Village West	4:25
LVW/Encore	4:35
Leisure Knoll	4:45
Leisure Ridge	4:55
Cedar Glen	5:05
Renaissance	5:15
Cedar Glen West	5:25
River Pointe	5:35



WHITING PICKUPS:

Manchester Pines	4:20
The Reserve	4:25
Crestwood Vil IV	4:30
Crestwood Vil V	4:45
Crestwood Vil III	4:50
Crestwood Vil VI	5:00
Pine Ridge South	5:10
PR @ Crestwood	5:20
Crestwood Manor	5:30
Country Walk	4:30
Keswick Pines	4:40
Crestwood Village I	4:50
Whiting Station	5:00
Meadows @ Lake Ridge	5:05
Crestwood Vil II	5:10
Crestwood Vil VII	5:20
Cedar Glen Lakes	5:30
Bowker Field	5:40

If you need assistance or special accommodations, please call (732) 657-8121 ext. 5101 or 5102



to make necessary arrangements for your event transportation.

Double Diamond Sponsors

Ocean County Landfill

Diamond Sponsors

Oliverie Funeral Home

Platinum Sponsors

Alliance Orthopedics
AristaCare Manchester & Whiting
Dasti & Staiger, Attorneys at Law
HearingLife
New Jersey Natural Gas
Parker McCay, P.A.
PNC Bank
Presidential Gardens at Manchester
Remington & Vernick Engineers

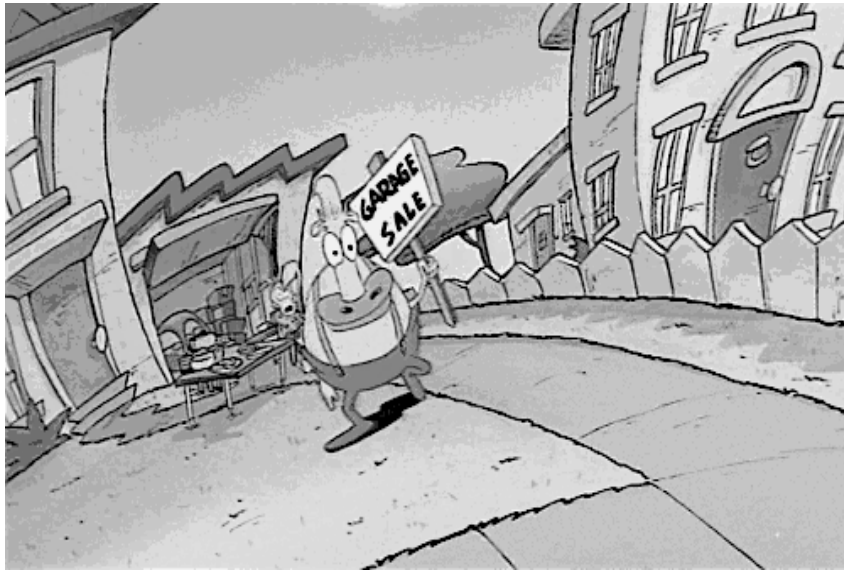
Gold Sponsors

Anderson & Campbell-Manchester
Anderson & Campbell-Whiting
French & Parrello Associates
Hands On Physical Therapy-Whiting
Institute for Complementary and
Alternative Medicine
Manchester Chiropractic
Rumpf Law
Suplee, Clooney & Company, LLC
VNR Tech Solutions, LLC
Whiting Bible Church

Silver Sponsors

Crestwood Village Co-Op Inc.
Crestwood Village Co-Op Two, Inc.
Crestwood Village Co-Op Four, Inc.
Crestwood Village 5
Crestwood Village Six Com. Assoc.
Crestwood Village Veterinary Clinic, LLC
Henry J. Mancini & Associates, Inc.
Innovative Heating & Cooling, Inc.

Leisure Knoll of Manchester
Leisure Ridge Adult Community
Monette M. Tresvalles, MD.
Ridgeway Lockup
St. Elizabeth Ann Seton Church
The Law Office of Bonnie R. Peterson
The Law Office of Richard Meinders, PC
The Meadows of Lake Ridge
United Church of Christ in Toms River



CRESTWOOD VILLAGE 6 VILLAGE-WIDE GARAGE SALE

SATURDAY, AUGUST 8

8:30 AM - 2:00 PM

RAIN DATE, AUGUST 9

TOWNSHIP BULK PICKUP, AUGUST 11

VILLAGE 6 RESIDENTS: You DO NOT need to "register" for this event. If you wish to participate, simply open your garage, put your stuff out in the driveway, and sell!

However, NO MAPS will be provided. A list of addresses of participants will be created and posted on the Village 6 FB group, as well as other local FB groups. Addresses only, no other info will be listed. It is not 'required' to be placed on this list.

To get your address on the list, call 215-499-7185, leave your name and address on voicemail (or text me) and state that you are calling about the garage sale list. Questions can also be left and I will return your call.

You can also message this information to me, Veronica Shaw, on Facebook, or via Friends in Crestwood Village 6, our Village FB group.

DEADLINE to get on the list is Thursday, August 6, by 5:00 pm. NO EXCEPTIONS!

Feel free to attach a balloon(s) on your mail box to indicate to visitors that you are participating. No specific balloon color/size is 'required,' nor is a balloon 'required.'

This event IS NOT held at the clubhouse, it is held at YOUR individual residence.

IF IT RAINS ON SATURDAY, RAIN DATE IS SUNDAY. IF IT RAINS ON SUNDAY, GARAGE SALE IS CANCELLED FOR THIS SEASON.



CLASSES WITH ASHLEY

\$5

**Every Thursday
Afternoon
4:30-5:30 PM**

**At Deerfield Clubhouse
6 Congasia Road, Manchester**

ALL ARE WELCOME

**Any Questions Please Call
609-405-3234**

**CRESTWOOD VILLAGE
FISHING CLUB**

SALT
WATER

FRESH
WATER



IS LOOKING FOR NEW MEMBERS MEN & WOMEN

**CONTACT BOB 201-403-5550
TEXT JOE 732-547-6541**

First Friday of the Month at Crestwood Village VI
Deerfield Hall - Meeting starts at 6 PM

TO ALL VETERANS

Vietnam Veterans of America Shore Area Chapt
12 is starting a

"GUITARS FOR VETS"

Program at the Crestwood Village VI Clubhouse for
any veteran in the area wanting to learn how to play.

We will provide you with a guitar.



**Sessions will be held at the Crestwood 6
Clubhouse at 6 Congasia Rd, Whiting
on Friday mornings at 9:00 AM.**

Beginners or long timers welcome.
It's about the comradery.

**For More Information Contact
Dennis Champ 732-239-6288
Rich Gough 732-350-7926**

GENTLE STRENGTH

— with Brenda —

Weight Training in your Chair



**MONDAY 3:00 PM
FRIDAY 10:00 AM**

CLASSES HELD IN
CRESTWOOD VILLAGE 6
DEERFIELD CLUBHOUSE
6 CONGASIA ROAD, WHITING

**BRING LIGHT WEIGHTS (1 OR 2 LB
WEIGHTS) AND RESISTANCE BAND**

\$5 PER CLASS OPEN TO ALL !!

4th Annual **2026**

Great American Car, Bike & Truck Show

Saturday August 22nd

Rain Date : August 23rd

10am - 3pm

All Makes and Models Welcome

Truck / Bike / Jeep
Classic / Modern / Custom

Peer Judged Classes
Pre 1960
1961 to 1980
1981 to 2000
2001 to 2023

Sponsored by

Top 80 ++ Trophies

Specialty Trophy's
Mayor's Choice
Police Chief
Fire Chief
Best Paint
Best Engine

Entertainment BY
DJ 'Hot Rod' Mike
STILETTO & THE SAXMAN

Whiting Town Center
108 Lacey Rd Suite
Whiting, NJ 08759

Registration
\$20.00
Day of Show

Registration / Gates Open at 8am
Registration ends at 12 noon

Hosted by Wayne Lubin and "Hot Rod" Mike
All Proceeds to Benefit Local Organizations
Food & Beverages Available for Purchase

More Info: Contact Wayne - 732-278-2161 (leave message)

VILLAGE ADMINISTRATOR UPDATE

From Valerie O'Neill



AUGUST 2026

TRUSTEE OPEN MEETING

Please join us for the Trustee Open Meeting on Wednesday, August 5th at 1 p.m. Refreshments will be served after the meeting.

BULK PICKUP

Manchester will be in Village 6 to do a bulk pickup on **Tuesday, August 11th**. Please put items to the curb the night before only. Thank you for your cooperation.

LEAF & BRUSH PICKUP SCHEDULE

Stanley Contracting Leaf and Brush pickup will be on **Thursday, Aug. 20th, 2026**.

Be sure to bag leaves and pine needles in paper recycle bags, not plastic. Place all limbs and branches at curb the night before.

NO TRUSTEE ELECTIONS

There will **not** be a Trustee Election on **Monday, September 14th**. The 4 resumes received are included in this newsletter. Nor will there be a Meet the Candidates meeting. As there are 4 openings on the Board, and only 4 resumes submitted, there is no need for an election.

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.

 AUGUST			
SUNDAY	MONDAY	TUESDAY	WEDN
2 11:30 AM Kitchen Open 1:30 PM BINGO Team 1	3 10 AM Club Activities 1 PM Rummikub 3 PM Strength Training 6:30 PM PRESIDENT'S NIGHT (call office to reserve)	TRASH PICKUP 4 8:30 AM Art 3 PM Senior Yoga 4 PM Poker 6 PM Pickleball	11:30 AM 567 1 AM Trustee C 4 PM Poker
9 11:30 AM Kitchen Open 1:30 PM BINGO Team 2	RECYCLING 10 10 AM Club Activities 1 PM Rummikub 3 PM Strength Training	TRASH & BULK PICKUP 11 8:30 AM Art 3 PM Senior Yoga 4 PM Poker 6 PM Pickleball	11:30 AM 567 4 PM Poker
16 11:30 AM Kitchen Open 1:30 PM BINGO NO TEAM	17 10 AM Club Activities 1 PM Rummikub 3 PM Strength Training	TRASH PICKUP 18 8:30 AM Art 4 PM Senior Yoga 4 PM Poker 6 PM Pickleball	11:30 AM 567 1 PM Trustee 4 PM Poker
23 11:30 AM Kitchen Open 1:30 PM BINGO Team 3	RECYCLING 24 10 AM Club Activities 1 PM Rummikub 3 PM Strength Training	TRASH PICKUP 25 8:30 AM Art 3 PM Senior Yoga 4 PM Poker 6 PM Pickleball	11:30 AM 567 11:30 AM Book 4 PM Poker
30 11:30 AM Kitchen Open 1:30 PM BINGO Team 4	31 10 AM Club Activities 1 PM Rummikub 3 PM Strength Training		



WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
			1
5 78 Chair Dance Open Mtg	6 12 PM Mahjong/Canasta 1 PM Quilting 4:30 PM Zumba	7 TRASH PICKUP 9 AM Guitars for Vets 10 AM Library Committee 10 AM Gentle Strength 1 PM Canasta 6 PM Fishing Group D & E	8 VILLAGE WIDE GARAGE SALE 8:30 - 2PM
12 78 Chair Dance	13 LEAF & BRUSH P/U 12 PM Mahjong/Canasta 1 PM Quilting 4:30 PM Zumba	14 TRASH PICKUP 9 AM Guitars for Vets 10 AM Library Committee 10 AM Gentle Strength 1 PM Canasta	15 PRIVATE PARTY D&E ROOMS 1-6 PM
19 78 Chair Dance Atty	20 12 PM Mahjong/Canasta 1 PM Quilting 4:30 PM Zumba	21 TRASH PICKUP 9 AM Guitars for Vets 10 AM Library Committee 10 AM Gentle Strength 1 PM Canasta	22
26 78 Chair Danc x Club	27 12 PM Mahjong/Canasta 1 PM Quilting 4:30 PM Zumba	28 TRASH PICKUP 9 AM Guitars for Vets 10 AM Library Committee 10 AM Gentle Strength 1 PM Canasta	29

50/50

**WOMEN'S CLUB OF DEERFIELD HALL
CRESTWOOD VILLAGE 6
6 CONGASIA RD. WHITING, NJ 08759.**

FLEA MARKET

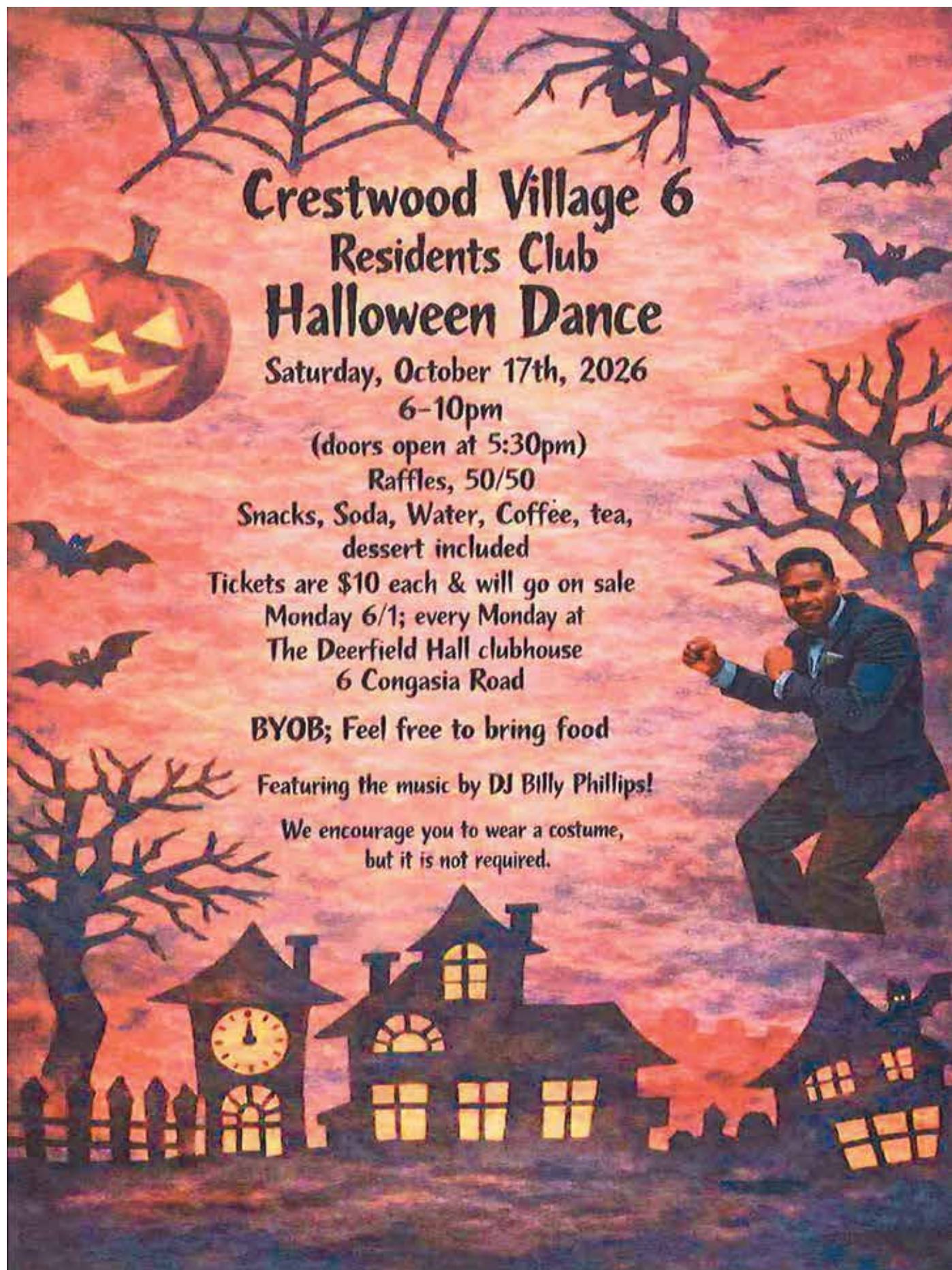


**SATURDAY, OCTOBER 3rd
8:30 TO 12:30**

KITCHEN OPEN FOR BREAKFAST & SNACKS

CALL

(732) 881-1044 TO RESERVE TABLE \$15



**Crestwood Village 6
Residents Club
Halloween Dance**

**Saturday, October 17th, 2026
6-10pm**
(doors open at 5:30pm)

Raffles, 50/50
**Snacks, Soda, Water, Coffee, tea,
dessert included**

**Tickets are \$10 each & will go on sale
Monday 6/1; every Monday at
The Deerfield Hall clubhouse
6 Congasia Road**

BYOB; Feel free to bring food

Featuring the music by DJ Billy Phillips!

**We encourage you to wear a costume,
but it is not required.**



AUGUST 2026 BUS SCHEDULE

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
St. Elizabeth Ann St. Stephens Episcopal Whiting Bible Whiting Assembly Christ Evangelical Whiting United Meth Community Reformed						1
2 9 AM Church Service	3 10 AM Shoprite Manchester (Call Office to Reserve)	4	5 10 AM Lacey Mall, Shoprite, Walmart, TJ Maxx, German Butcher (Call Office to Reserve)	6	7 10 AM Manchester Stop & Shop (Call Office to Reserve)	8
9 9 AM Church Service	10 10 AM Shoprite Manchester (Call Office to Reserve)	11 9:30 AM Ocean County Mall (Call Office to Reserve)	12 10 AM Lacey Mall, Shoprite, Walmart, TJ Maxx, German Butcher (Call Office to Reserve)	13	14 10 AM Manchester Stop & Shop (Call Office to Reserve)	15
16 9 AM Church Service	17 10 AM Shoprite Manchester (Call Office to Reserve)	18	19 10 AM Lacey Mall, Shoprite, Walmart, TJ Maxx, German Butcher (Call Office to Reserve)	20	21 10 AM Manchester Stop & Shop (Call Office to Reserve)	22
23 9 AM Church Service	24 10 AM Shoprite Manchester (Call Office to Reserve)	25 9:30 AM Brick Plaza / Commons (Call Office to Reserve)	26 10 AM Lacey Mall, Shoprite, Walmart, TJ Maxx, German Butcher (Call Office to Reserve)	27	28 10 AM Manchester Stop & Shop (Call Office to Reserve)	29
30 9 AM Church Service	31 10 AM Shoprite Manchester (Call Office to Reserve)					

STOUTS BUS TELEPHONE NUMBER: 609-883-8891

CALL OFFICE 2 DAYS IN ADVANCE TO RESERVE BY 1 PM • LIMIT 3 BAGS PER PERSON

Crestwood Village VI							AUGUST 2026			
Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday				
						1				
2 BINGO 11:30 AM Kitchen Open 1:30 PM BINGO TEAM 1	3 10:00 AM Club Activities 1:00 PM Rummikub 3:00 PM Strength Traing 6:30 PM Presidents Night	4 TRASH PICKUP 8:30 AM Art 4:00 PM POKER 3:00 PM Senior Yoga 6:00 PM Pickleball	5 11:30AM 5678 Chair Dance 1:00 PM Trustee Open Mtg 4:00 PM Poker	6 12:00 PM Mahjong/Canasta 1:00 PM Quilting 5:30 PM Zumba	7 TRASH PICKUP 9:00 AM Guitars for Vets 10:00 AM Gentle Strength 1:00 PM Canasta 6:00 PM Fishing Group D & E	8 VILLAGE WIDE GARAGE SALE 8:30-2 PM				
9 BINGO 11:30 AM Kitchen Open 1:30 PM BINGO TEAM 2	10 RECYCLE 10:00 AM Club Activities 1:00 PM Rummikub 3:00 PM Strength Traing	11 TRASH PICKUP & BULK PICKUP 8:30 AM Art 3:00PM Senior Yoga 4:00 PM POKER 6:00 PM Pickleball	12 11:30AM 5678 Chair Dance 4:00 PM Poker	13 12:00 PM Mahjong/Canasta 1:00 PM Quilting 5:30 PM Zumba	14 TRASH PICKUP 9:00 AM Guitars for Vets 10:00 AM Library Committee 10:00 AM Gentle Strength 1:00 PM Canasta	15 Private Party D & E Rooms 1-6 PM				
16 BINGO 11:30 AM Kitchen Open 1:30 PM BINGO No Team	17 10:00 AM Club Activities 1:00 PM Rummikub 3:00 PM Strength Traing	18 TRASH PICKUP 8:30 AM Art 3:00PM Senior Yoga 4:00PM Poker 6:00 PM Pickleball	19 11:30AM 5678 Chair Dance 1:00 PM Trustee Atty 4:00 PM Poker	20 Leaf & Brush P/U 12:00 PM Mahjong/Canasta 1:00 PM Quilting 5:30 PM Zumba	21 TRASH PICKUP 9:00 AM Guitars for Vets 10:00 AM Library Committee 10:00 AM Gentle Strength 1:00 PM Canasta	22				
23 BINGO 11:30 AM Kitchen Open 1:30 PM BINGO TEAM 3	24 RECYCLE 10:00 AM Club Activities 1:00 PM Rummikub 3:00 PM Strength Traing	25 TRASH PICKUP 8:30 AM Art 4:00 PM POKER 3:00 PM Senior Yoga 6:00 PM Pickleball	26 11:30AM 5678 Chair Dance 11:30 AM Book Club 4:00 PM Poker	27 12:00 PM Mahjong/Canasta 1:00 PM Quilting 5:30 PM Zumba	28 TRASH PICKUP 9:00 AM Guitars for Vets 10:00 AM Library Committee 10:00 AM Gentle Strength 1:00 PM Canasta	29				
30 BINGO 11:30 AM Kitchen Open 1:30 PM BINGO TEAM 4	31 10:00 AM Club Activities 1:00 PM Rummikub 3:00 PM Strength Traing									

Philip Chidichimo

Contact

14 Brockton Court
Whiting NJ 08759
551-655-6171
philipc07@yahoo.com

Education

Snyder/William Dickinson
Accredited Evening HS
Jersey City, NJ
Graduated 1962

Jersey City State University
Jersey City, NJ
Majoring in Criminal Justice and
a minor in psychology

Sea Girt State Troopers Academy
Sheriff's Office Training

Objective

Serve on the Board of Trustees for Crestwood Village VI for the better of the community. My objective is to provide participation and valuable input for the betterment of all members of the community, and ensure spending remains fiscally responsible.

Experience

From 1962 - 1971

Data Entry Operator • Western Electric, South Kearny, NJ

From 1971 - 1977

Sales • Metropolitan Life Insurance Co.

From 1977 – 2005 (Retired)

Uniformed Officer • Hudson County Sheriff's Department

Detective • Hudson County Sheriff's Department

Chief of non-uniform and civilian personnel • Hudson County Sheriff's

Financial Department

Captain • Hudson County Honor Guard (Collateral Duty)

From 1980 - 1986

Assistant Dispatcher • New Penn Motor Freight

Cashier • New Penn Motor Freight

From 2005 - 2017

Crossing Guard • Town of Kearny, NJ

From 2018

Safety Patrol • Volunteer • Crestwood Village VI

From 2022 - present

Board of Trustees

As a detective with the Hudson County Sheriff's Department, I was responsible for serving warrants for domestic violence, child abduction, spousal and child abuse, bench warrants, writs of execution, and citizenship applications. As Chief of all non-uniform and civilian personnel of the Hudson County Sheriff's Financial Department and Captain of the Hudson County Honor Guard, I was responsible for all monies received and disbursed pertaining to garnishments, bank levies, and foreclosures. As a Crossing Guard for the Town of Kearny, I was responsible for crossing school children safely through dangerous intersections. Currently, I sanction the coordination of control burns between the Fire Department/Forestry Department and Crestwood Village 6.

Key Skills

Law Enforcement
Leader
Manager
Finance Sales

Personal Data

I was born July 17, 1942 in Jersey City, NJ, relocated to Kearny, NJ in 1986, and finally Crestwood Village VI in 2018. I am married and have three children and am blessed with nine grandchildren. When I lost my mom in 1959, I became head of household for my father, who was a disabled veteran, my brother (11), and sister (6) at the age of 17.

References

[Available upon request.]

STEPHEN KERTESZ



3A Berkeley St, Whiting



732-570-0612



Cert874@gmail.com



Career summary

I have been the Fleet Manager for the Jackson Township Municipal Utilities Authority for 6 years this August where my primary duties are managing a budget of approximately \$350k per year for Capital and equipment purchases as well as in house and outside vehicle maintenance. I also set up vendors through a bidding process in accordance with **Local Public Contract Laws** and setup new vendor contracts as well. I also served as Deputy Coordinator with the Office of Emergency Management in the Borough of Carteret for 9 years.

Key skills

Planning and organizing
Budget planning
Budget Analysis
Contract Negotiations
Capital Projects Management
Excellent communication
Adaptability
Problem solving

Professional experience

FLEET MANAGER AUG 2020 – PRESENT
Jackson Township MUA | Jackson, NJ

Manage a fleet of 34 vehicles for Water and Sewer utilities. Manage and operate garage for repairs and maintenance of vehicles and equipment. Repair vehicles and equipment when necessary

- Manage a budget of \$350k for Capital Projects
- Communicate with vendors for vehicle and equipment purchases.
- Supervise crew of 16 for snow plowing during winter season

TOW OPERATOR/MECHANIC JUL 2015 - AUG 2020
Various | N.J.

Worked for two towing companies and one Autobody shop during this period

- Towed vehicles to and from accident scenes as well as break down locations
- Repaired vehicles and equipment

DEPUTY COORDINATOR SEPT 2001 – JUL 2010
Emergency Management | Carteret, NJ

As a deputy coordinator I was responsible for training department members and the interested public in basic emergency planning, mitigation, response and recovery through our C.E.R.T. program

- Modified Evacuation Plans according to shelter availabilities
- Trained citizens and department members in Community Emergency Response Team (C.E.R.T.)
- Instructed citizens on how to be self-sufficient during a major disaster through CERT training
- Volunteered for the NJSP Disaster Reservist as Public Assistance Manager for Hurricane Irene 2007

MECHANIC/SNOW EQUIPMENT OPERATOR APR 1998 – JUN 2013
FLORENCE LANDSCAPING, PERTH AMBOY NJ

Repaired Landscaping and snow removal equipment
Provided snow removal for several locations

Education

A.S. LEGAL STUDIES
Gibbs College
2007 – 2009
Magna Cum Laude

**LEAN SIX SIGMA
GREEN BELT**
3M Healthcare
2015

**PROFESSIONAL
DEVELOPMENT
EMERGENCY
MANAGEMENT INSTITUTE**
2004-2005

Wayne Koester
112 Sunset Road
Whiting, N.J. 08759

Resume: Election to Board of Trustees

Resident: Crestwood Village VI for 20 years

Experience: Served as: Trustee since 2009
Vice President 2011-2012 + 2017-2018, 2024-2026
President 2012-2014 +2019, 2022-2024

Projects: Involved with Air Conditioning units for Clubhouse
Facilitator/Trainer for Fitness Room
Assisted with the Catch Basins
Involved with the Road Sealing project
Involved with Lawn Improvement
Parking Lot Milling/Paving
Roof Replacement Program
NJNG Installation Project
Road Restoration Project
Game Room Project

Various Assignments: Clubs Liaison
Home Improvement Trustee
Attended All Necessary Meetings
Negotiated Village Contracts
Regulated Snow Removal
Met all Presidential Responsibilities

Volunteer List: Advisory Board 1 Year
Fitness Room 2 Years
Bingo Caller 3 Years
Safety Patrol 8 Years

Leo Ruscitto

1 Brookdale Ct. Whiting, NJ 08759

732-941-4303

leo157@comcast.net

Objective	Wish to use my skills, experiences and knowledge of conflict resolution and contract compliance and the knowledge and experience gained through volunteering for CV6 as a Trustee and help the Board serve our village and residents.
Skills & Abilities	Trained as Shop Steward and served as one for 26 years. Helped solve problems between union workers, the union and management while abiding with the rules and regulations of the binding contract. Since becoming a Trustee I have gained a lot more experience and first-hand knowledge for the needs of CV6
Experience	Sr Substation Operator, Con Edison of NY 1967 – 2007. • Restored electric power to consumers after any interruption of electric service. • Maintained, repaired and tested equipment in the substation to ensure power was always available to the public
Education	W. E. Grady Vocational High School
Personal	I retired in 2007. My wife, Pauline and I moved into CV6 in 2008.
Volunteer Organizations	My wife and I joined Safety Patrol in 2010. I have served as Deputy Chief since 2017. When the Food Truck started, I volunteered with Safety Patrol and CARES to park the cars and help the people with their bags to their cars. As a member of Safety Patrol, I deliver the Chatter monthly to a section of the village. I also joined the Advisory Board as a District Rep. By my volunteering for these various CV6 organizations, I have learned a great deal about our village and its needs.
	I have now served on the B.O.T. for the past eight years overseeing the homeowner's improvement request forms to make sure they comply with our rules as they pertain to the various outside projects done to improve your and the village needs and then check when the work is completed.

DEERFIELD HALL CLUB ACTIVITIES



WOMEN'S CLUB OF DEERFIELD HALL

Our year-end June luncheon and health fair was a huge hit. The sandwiches were from Te-Amo and great as always. Salads and desserts were provided by the vendor. Gift cards as raffles were appreciated by all who won. We also had a great 50/50. The Club is having a flea market on Sat . Oct 3rd from 8:30 to 12:30. Tables are \$15 dollars. Call Rosie @ 732-881-1044 to reserve or e mail. deerfieldwomansclub@aol.com



In Memoriam
Our Deepest Sympathy to
The Family and Friends of

Richard Plumacher
Dennis Cavanaugh
Maria Colon

Please support the sponsors of your community newsletter.
Without their support this newsletter would not be possible.



Bath Fitter does showers? **YES WE DO!**

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a Watertight Fit



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ads-468

CROSSWORD PUZZLE

ACROSS

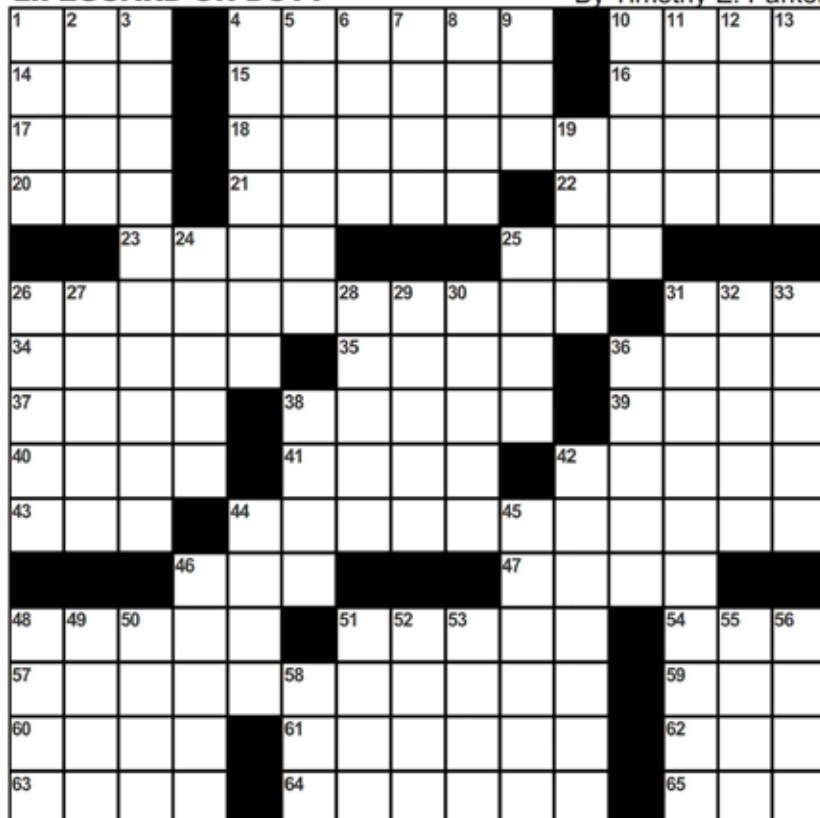
- 1) So-so separator
- 4) Kick oneself for
- 10) Like the outdoors
- 14) It may be around a buck
- 15) Achieve success
- 16) Singing range of many women
- 17) Mohawk and others
- 18) Alternative to a tanning salon
- 20) Enjoy the bunny slope
- 21) Badger cousin
- 22) Bonkers
- 23) "Nanny" critter
- 25) Goopy black stuff
- 26) Sculptures by the shore
- 31) Expert in ledger-domain?
- 34) Avoid doing
- 35) Like laid-back jazz
- 36) Noisy closing
- 37) England's national gallery
- 38) Cocoon residents
- 39) Aspiration
- 40) Stadium division
- 41) Notice of departure?
- 42) Mexican homes
- 43) Antique
- 44) Large dryers?
- 46) Contents of 37-Across
- 47) Electric measures
- 48) Thing given to the police
- 51) Military march
- 54) A gentleman removes his
- 57) Ocean, sea or lake, e.g.
- 59) You may precede it, but I can't
- 60) "Beware the ____ of March"
- 61) Remove carbon from
- 62) Rub the wrong way
- 63) Pekoe and others
- 64) Pleasant smells
- 65) Use a fork

DOWN

- 1) Does a bit of math
- 2) Cranny colleague
- 3) Earmarked
- 4) The daily grind
- 5) Errors in printing
- 6) Small cave (Var.)
- 7) Fit for pickin'
- 8) Satan's forte
- 9) PI
- 10) Gallantry
- 11) ____-ran (loser)
- 12) Cause to be immobile
- 13) Frosted Flakes tiger
- 19) "Ah, man!" of old
- 24) More eccentric
- 25) HDTV component
- 26) Brief quarrel
- 27) To no ____ (fruitlessly)
- 28) Diver's gear
- 29) It's up for discussion
- 30) Reluctant
- 31) Narrow escape
- 32) From the Pope
- 33) "Don't make ____" (parent's admonition)
- 36) Oboe ancestor
- 38) Rhyme writer
- 42) Sticks together
- 44) Con ____ (vigorously)
- 45) City in Kansas
- 46) Bottomless chasm
- 48) Not much
- 49) Prospector's bonanza
- 50) Brainstorming contribution
- 51) Decorative pitcher
- 52) Chihuahuan treat
- 53) Thing smaller than a molecule
- 55) Realm
- 56) One way to send a message
- 58) They say "yes" to drugs

LIFEGUARD ON DUTY

By Timothy E. Parker



Solution on Page 30

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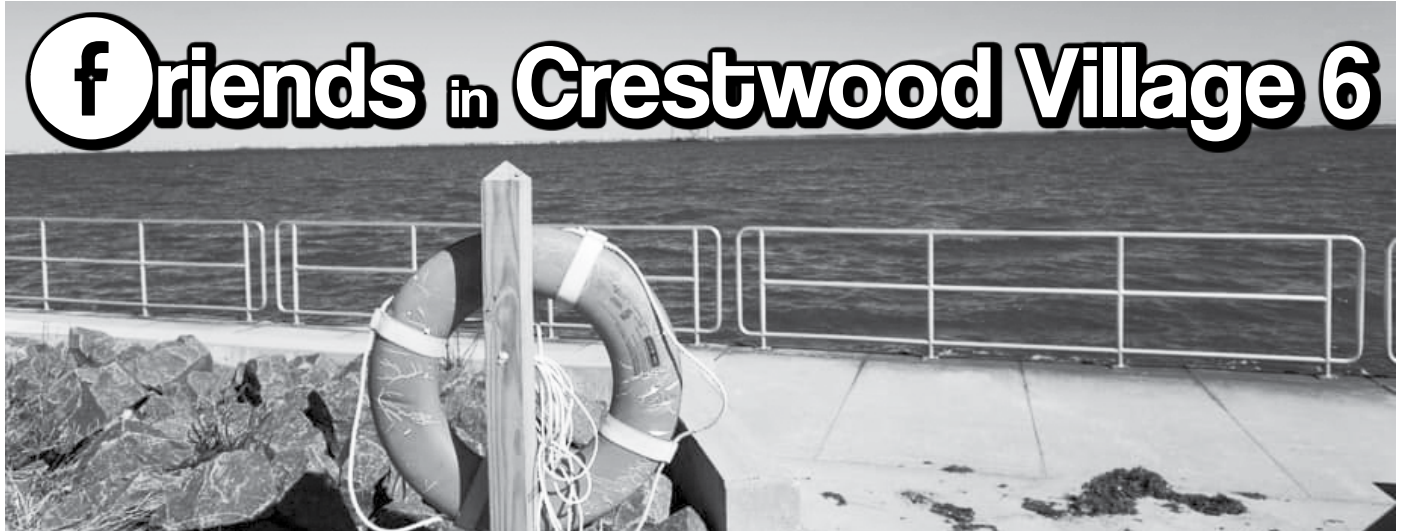
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FACEBOOK GROUP FOR THE CRESTWOOD VILLAGE 6 COMMUNITY (Unofficial)

GROUP PURPOSE: Keeping Village 6 residents informed of the daily operations/events of the Village.

To provide information on events occurring in other local senior communities in the Whiting area.

To provide a space for residents to recommend services such as doctors, handymen, etc.

The group also supports our local small businesses, as well as all of our emergency services: Police, EMS, Fire, Forest and Military personnel and operations.

DAILY access to Village monthly calendar and daily summary of important events.

Links to important information regarding the Village - for instance, Rules & Regulations.

Find information regarding upcoming activities sponsored by Village 6 clubs:

Resident's Club Dances, Flea Markets, Garage Sales, Concerts and much more!

Pet Club monthly meetings and speakers!

Movie night at the Village 6 Cinema!

Exercise classes in the clubhouse!

BINGO Sundays! And much more!

Manchester Township/Ocean County Council notices/meetings, brochures and sponsored events, contact numbers, recycling/bulk and leaf pick up schedules.

Manchester Township Recreation Department events, such as Harry Wright Lake access.

NJ State info, such as Anchor programs notices, Senior Freezes, etc.

EMERGENCY ALERTS - Road closures, accident info, brush fire warnings, flooding, storms, etc.

You must be a resident of Crestwood Village 6 to join the group. Residency will be verified.

TO JOIN, GO TO THIS LINK: <https://www.facebook.com/groups/303836888532735>

Click on the "JOIN" button - make sure to scroll through and answer the MEMBERSHIP QUESTIONS, or your request may be declined.

This group is not affiliated with the Crestwood Village 6 administrative office, Board of Trustees, or any specific member/employee of CV6. This group page is a private FB group, managed by a private resident.

FREQUENTLY CALLED NUMBERS AND AGING RESOURCES

Emergency Police/Fire /Ambulance911
 Non -Emergency call732-657-6111
 Deborah Hospital.....800-555-1990
 Ocean University Medical Ct (Brick).....732-840-2200
 Community Medical Ct732-557-8000
 Dial-A-Ride732-350-2900
 Ocean Ride.....732-736-8989
 Manchester Senior Outreach Transportation..732-849-8305
 Ocean County Veterans Reservation Ride.....732-929-2096
 Comcast Cable (Xfinity).....800-266-2278
 Social Security Administration800-772-1213
 Ocean County Surrogate Court.....732-929-2011
 County Connection (ocean county mall).....732-288-7777
 Ocean county Senior Services732-929-2091
 Ocean County Meals on Wheels848-228-9900
 Manchester Senior Outreach.....732-849-8305
 JCP&L N.J Natural GasCo.609-221-0051
 Gas Leaks:800-427-5325 / 800-662-3115
 Manchester Town Hall732-657-8121
 Manchester Water/Sewer732-914-1200
 Manchester Recreation732-657-8121 ext 5102
 Ocean County Library (main branch)732-349-6200

Manchester Branch (Ocean County Library) ..732-657-7600
 Manchester Animal Control732-657-8121 ext 4606
 Recycling732-657-8121 ext 330
 Manchester Tax Assessor.....732-646-8121 ext 3802
 Manchester/Lakehurst Post Office732-657-8562
 Whiting Post Office732-350-5817
 Toms River Post Office732-349-0710
 Ocean County Board of Elections732-929-2167
 Veteran Services732-929-2096
 Emergency Management732-657-8121 ext 4901
 Poison control.....800-222-1222
 NJ DMV609-292-6500
 Construction Official732-657-8121 ext 3919
 Ocean County Sheriff732-929-2044
 County Clerk732-929-2018
 Salvation Army.....732-270-8393
 Consumer Affairs Department732-929-2105
 Catholic Charities732-350-4120
 Rental Assistance Program609-292-4080
 Nursing Home Complaint Hotline800-792-9770
 Lifeline Utility Bill Support800-633-4227
 PADD800-792-9745

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Assembly Brian E. Rumpf

Assemblyman Greg E. Myhre

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 405 Route 539 (Pinehurst Road), Plumsted, NJ 08533

U.S. Senator, Cory A. Booker856-338-8922
 1 Port Center, 2 Riverside DR. Suite 505, Camden, NJ 08101

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KIRMS PHOTOGRAPHY

Sunrise And Sunset

Sunrise is getting later in the morning this time of year, so it's a great time to get our sunrise shots.

It is important to use the rule of thirds. Try not to put the sun in the middle of the frame. Place it toward the side. Having something in the foreground will strengthen your image, especially if it is on the opposite side from the sun.

If you want a silky look to the water, use a tripod and a long exposure. Sunrise images are much better with some clouds to reflect the sun's colors.

Check the monitor on the back of your camera to make certain the



exposure is good. Your foreground objects will generally be silhouetted but you want them not to be completely dark.

If you include people in the shot and you don't want them silhouetted use your flash to light them up.

That's it for this month. As always, you can send me an email at bill@kirmsphotography.com if you have any photographic questions. If you'd like to see more of my images visit my website, www.kirmsphotography.com. Keep shooting and trying to improve your images, but most importantly, have fun with your camera.

