

Deerfield Chatter

The Official Publication of Crestwood Village 6 NOVEMBER 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**
(Bingo Days Only)	

OFFICE

Phone - 732-350-2656 • Fax - 732-350-2838

Monday - Friday 8:00 am - 4:00 pm

AREA HOSPITALS

Community Medical Center (732) 557 - 8000
Toms River, NJ

Deborah Heart and Lung Center 1-800-555-1990
Browns Mill, NJ

Monmouth Medical Center 732) 363 - 1900
- Southern Campus Lakewood, NJ

Ocean Medical Center (732) 840 - 2200
Brick, NJ



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To Find: Forms, News, Contacts, Schedules And More!

www.crestwoodvillage6.com

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Wayne Koester	President
Phil Chidichimo	1st Vice President
Leo Ruscitto	2nd Vice President
Thomas Perro	Treasurer
Carol Lauer	Secretary

Deerfield Chatter

▶ ***SUBMISSION DEADLINE***
*For **DECEMBER 2026** Issue*
NOVEMBER 5TH, 2026

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

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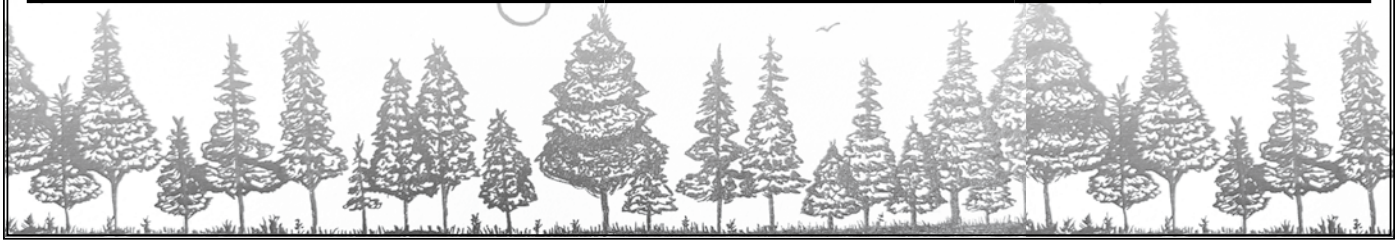
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Crestwood Village 6

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	201-403-5550
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	-	-
Mahjong - Every Thurs 12 PM	Carole McFarland	302-310-9752
Pet Club - 2nd Wed 6 PM	Sharon Smith	732-600-3533
Pickleball - Every Tues 6 PM		
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	Wayne Koester	732-350-1314
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	-	-
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...

Greetings,

Hope you all had a good time at the Halloween Dance. Now that you've put away your witches, ghosts and skeletons, time to break out your pilgrims, pumpkins and turkeys. It never ends, does it? One celebration after another. I guess after the stress of everyday living and the B.S. that it entails we all need to celebrate something. I personally want to thank everyone who involves themselves in village activities, especially our volunteers.

Let's talk about November. Although it's officially not winter, we all know what can happen weather wise. Let us prepare ourselves mentally for a tough winter and pray for a mild one. Yes, I'll be calling the shots along with Turf Tech on the plowing. See the snow removal procedure for the correct information about plowing.

November is an important month for me. Not only do I give thanks to our Lord for Thanksgiving and its memories, I thank him for my fellow service members on Veteran's Day on 11 November. Also praise for the Marine Corps and my fellow jarheads.

Thank you all for respecting our by-laws and Rules & Regulations. Let us keep our village safe and the best of the best. Thank you for your cooperation on all of these matters.

Semper Fi

Wayne Koester, President, Board of Trustees

Now may the Lord of peace himself give you Peace at all times and in every way. The Lord Be with you all.- 2 Thessalonians 3:16

Trustee Korner...

Hello and Happy Thanksgiving & Veterans Day. Here I am again to remind us about our rules. Patio covers and pergolas /Gazebos of all materials (MAXIMUM SIZE 220 square feet) must be anchored down. Storage bins 95 cubic feet for horizontal and 185 cubic feet for vertical (LxWxH)=cf. must include dimensions (and photo if possible) Place bins in rear or side of home. Distance between house and bin shall not be greater than 3 feet (see page 16 G) for full details.

Propane tanks (empty or full are NOT to be stored indoors nor in your garage or crawl space, not in 3 season rooms or storage bins. Planting Guides: Foundation Planting may be made between a walkway and a building and in an aera within 3 Feet of a home, not 4 feet, not 6 feet out from the home, then fenced in. This will not be permitted.

These violations will be addressed and will be corrected by the homeowner or fined until corrected. Please consult Crestwood Village Six Rules, & Regulations before submitting a home improvement request, and, as always, I will be happy to come out and go over any outdoor home improvement you have in mind.

Leo Ruscitto, 2nd VP

Treasurer Report

From Tom Perro

Greetings! It is the time to give Thanks!

Our financial results for September are included in the Chatter.

Our Net results from operations for the month of September came in a little better than expected in our budget at a slight profit of $2,750. Total Income was a little lower than budgeted by only $749. Our operating expenses were slightly lower than budget by $3,498. Year to date this year we are close to break even with a slight profit of $670.

The Reserve Accounts remain strong with a balance of $1,100,443!

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!

"Let us come before him with thanksgiving and extol him with music and song." – ***Psalm 95:2***

Always be humble and kind!

Thanks for reading!

Tom Perro

Treasurer

BANK BALANCES

Ocean First Operating as of 09/30/26	$	39,874.74
Ocean First Money Market as of 09/30/26	$	115,686.45
Edward Jones as of 09/25/26		
Operating	$	138,885.36
Reserves	$	961,557.31

AGED ACCOUNT ACTIVITY (As of September 30, 2026)

4 Over 90 Days	$	3,042.50
1 Lien	$	5,973.00
3 Village Foreclosures	$	46,683.83
2 Acceleration	$	6,029.00
1 Foreclosure	$	2,698.00
11	$	64,426.33



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

SPACE AVAILABLE

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CRESTWOOD VILLAGE SIX
Income/Expense Statement Period 09/01/2026 to 09/30/2026

	Actual	Current Period Budget	Variance	YTD Actual	Year-To-Date Budget	Variance Over/(Under)	Yearly Budget
INCOME:							
HOMEOWNERS FEES	177,542.00	177,900.00	(358.00)	535,303.47	533,700.00	1,603.47	2,134,805.00
ADMIN & RENTAL FEES	6,430.00	7,592.00	(1,162.00)	20,396.00	22,776.00	(2,380.00)	91,100.00
SREC INCOME	1,793.00	1,500.00	293.00	8,639.00	4,500.00	4,139.00	18,000.00
INVESTMENT INCOME	167.99	1,000.00	(832.01)	1,167.61	3,000.00	(1,832.39)	12,000.00
MISCELLANEOUS INCOME	4,321.95	3,725.00	596.95	18,216.69	11,175.00	7,041.69	44,700.00
SUB TOTAL	190,254.94	191,717.00	(1,462.06)	583,722.77	575,151.00	8,571.77	2,300,605.00
WORK ORDER INCOME	6,272.00	5,417.00	855.00	15,235.00	16,251.00	(1,016.00)	65,000.00
COSTS CHARGED TO WORK ORDERS	(1,808.68)	(1,667.00)	(141.68)	(3,803.54)	(5,001.00)	1,197.46	(20,000.00)
SUB TOTAL	4,463.32	3,750.00	713.32	11,431.46	11,250.00	181.46	45,000.00
TOTAL INCOME	194,718.26	195,467.00	(748.74)	595,154.23	586,401.00	8,753.23	2,345,605.00
OPERATING EXPENSES:							
SALARIES TAX & BENEFITS	23,927.21	25,100.00	(1,172.79)	76,328.60	75,300.00	1,028.60	301,205.00
PROFESSIONAL FEES	3,217.94	3,240.00	(22.06)	10,099.98	9,720.00	379.98	38,880.00
CONTRACTUAL EXPENSES	119,374.79	122,143.00	(2,768.21)	360,788.14	366,429.00	(5,640.86)	1,465,720.00
ADMINISTRATIVE EXPENSES	3,486.81	2,342.00	1,144.81	14,524.82	7,026.00	7,498.82	28,100.00
CLUBHOUSE EXPENSES	4,799.86	2,417.00	2,382.86	8,469.81	7,251.00	1,218.81	29,000.00
OTHER EXPENSE	3,161.54	6,225.00	(3,063.46)	22,272.82	18,675.00	3,597.82	74,700.00
TOTAL OPERATING EXPENSES	**157,968.15**	**161,467.00**	**(3,498.85)**	**492,484.17**	**484,401.00**	**8,083.17**	**1,937,605.00**
OPERATING INCOME (LOSS)	**36,750.11**	**34,000.00**	**2,750.11**	**102,670.06**	**102,000.00**	**670.06**	**408,000.00**
CAPITAL RESERVES	34,000.00	34,000.00	-	102,000.00	102,000.00	-	408,000.00
NET INCOME (LOSS)	**2,750.11**	-	**2,750.11**	**670.06**	-	**670.06**	-

Unaudited Financial Statement

RESERVE FUNDING:	MONTH	YTD
Beginning Balance	1,058,705.58	989,751.03
CAPITAL RESERVES ADDED	46,055.22	114,055.22
CAPITAL PROJECTS SPENT	(3,750.00)	(9,939.41)
INVESTMENT INCOME	(568.13)	6,575.83
OTHER		0.00
Ending Balance	**1,100,442.67**	**1,100,442.67**

CRESTWOOD VILLAGE SIX
SNOW REMOVAL PROCEDURE

In the event of a major snowstorm, a measurement will be taken from three (3) different areas of the village to determine the depth of the snow. If the depth of the snow reaches more than three inches, our snow removal company will have their crew begin the snow removal process.

During normal business hours the Village Administrator will be the contact person for imitating the process. The Administrator, Village President or a designated trustee will be responsible for taking the measurements and contacting the snow removal company. The Medical Priority Residents list will be sent to Stanley Contracting prior to any storm with the latest information. Overnight or weekend storms will be handled by the Village President, Vice President or designated Trustee to measure and contact the snow removal company.

The plowing sequence is as follows:

<u>During the storm:</u>

1. Parking lot will be cleared by Stanley Contracting before 7:30am, before employees arrive.
2. Streets and Roads
3. Cul-de-sacs
4. Fingers

<u>Once snowfall stops and above items are completed:</u>

1. Medical Priority list of Residents (established yearly with doctor approved form) will be done by Stanley – Village 6 Maintenance crew.
2. Driveways (Snow removal company)
3. Sidewalks (quads and carriage sheds only) Snow removal by Stanley- Village 6 maintenance crew. NOTE: clearing must be minimum of 36” wide.

The Village Administrator sends the list of Medical Priority Residents to Stanley Contracting prior to a storm. Stanley Contracting will confirm in writing that each resident on the Medical Priority list has been plowed. This is documented on the list by the initials of the crew member, date and time the snow was cleared.

<u>Handling Complaints:</u>

The Village Administrator will establish a call log with the following information.

<u>1.) Date and time 2.) Name 3.) Address 4.) Phone Number 5.)Problem 6.)Resolution</u>

This list will be sent to Stanley Contracting or the Snow Removal Company. Serious medical problems will be given priority to support medical transport.

In the absence of the Administrator, the appointed primary Trustee will be the person responsible for contacting the contractor. All complaints should be made to that person.

AMBULANCE ACCESS (Emergency Vehicles)

The primary objective when plowing has started is to keep the roads, cul-de-sacs and fingers cleared to enable access by emergency vehicles. Depending upon when the need arises, the equipment for removing the snow from a driveway or having a sidewalk cleared may not be available, (i.e. while it is still snowing). Once the snow removal process has begun every attempt will be made to assist emergency vehicles in gaining access either with a Kubota or snow blower.

Dear Residents,

We're asking everyone to please be mindful and considerate of our limited parking spaces. If you live in a Quad or a Carriage Shed where parking is limited, when possible, we kindly ask residents to use their garages for their vehicles, rather than taking up available parking spaces. This small courtesy can make a big difference for neighbors and guests who may not have another convenient place to park.

We understand that there may be times when using a garage isn't possible, and we appreciate everyone's cooperation in doing their part to make parking as accessible and fair as possible for all residents.

Thank you for being considerate of your neighbors and for helping us maintain a friendly and welcoming community.

With appreciation,

Crestwood Village 6 Board of Trustees

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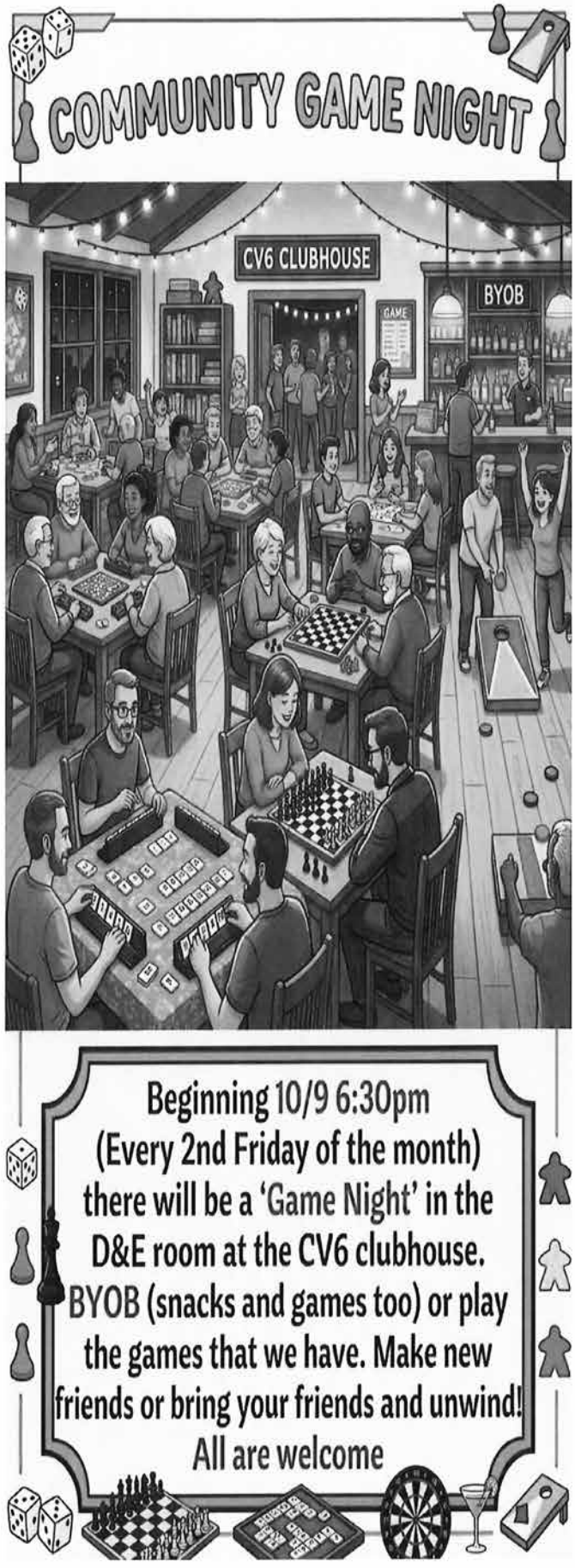
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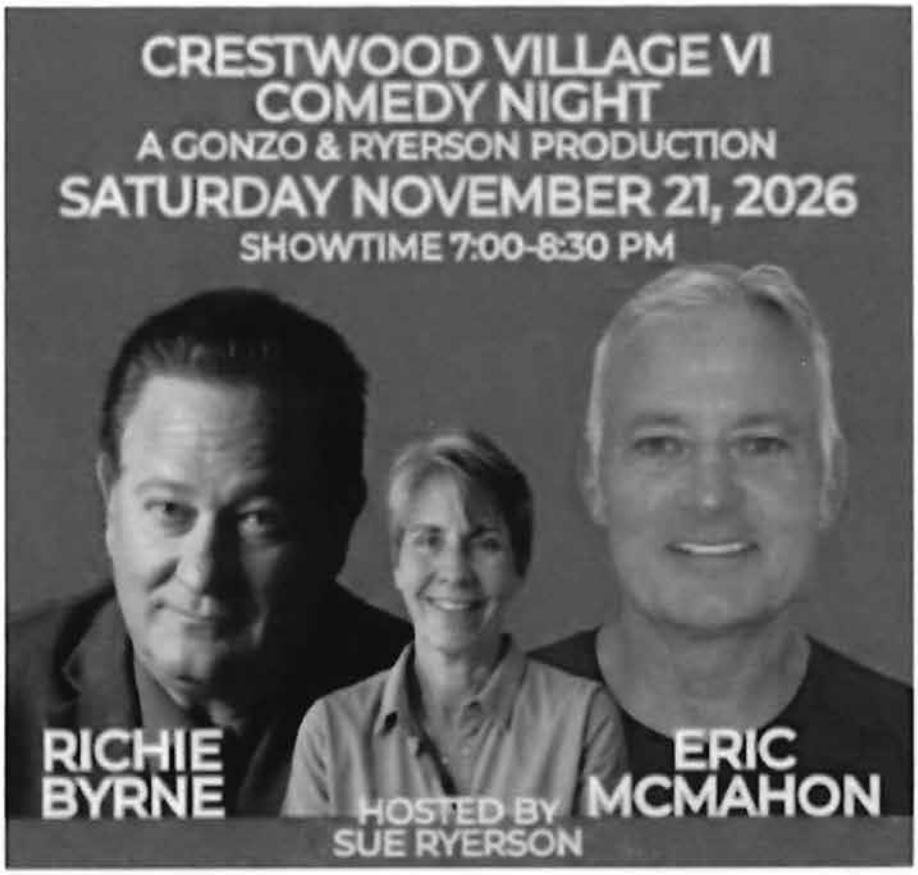
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Purchase tickets Mondays at CV6 Clubhouse 10-11am
6 Congasia Road Whiting, NJ 08759

6-10 pm (DJ Mare will provide music before & after comedy show) doors open 5:30pm
Includes: Bottled water; Coffee/tea & Dessert
BYOB: food/drinks

For more information about tickets please call:
Lisa Sabatello (732) 995-1741
Sue Ryerson (732) 408-5454
Lori-jo Jaycox (973) 334-6992

50/50 Raffle tickets will be sold

No refunds unless event is canceled

50/50 Raffle tickets will be sold

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- Coordinates the Township's response to major emergencies
- Plans and prepares before emergencies happen
- Works with police, fire, EMS, public works, and other agencies
- Provides accurate, timely information to residents
- Helps our community recover after an emergency



HOW OEM CAN HELP MANCHESTER TOWNSHIP

- Share reliable emergency information
- Work with community partners on planning and preparedness
- Coordinate resources during an emergency
- Assist with evacuation or sheltering if needed
- Help during extended power outages or extreme weather
- Advocate for Township, County, and State resources
- Build a stronger, safer community together

POTENTIAL EMERGENCIES IN OUR AREA

- Severe storms and power outages
- Hurricanes and tropical storms
- Winter storms and extreme cold
- Extreme heat
- Wildfires / brush fires
- Hazardous material incidents
- Major road closures
- Communications disruptions



SHELTER IN PLACE vs. EVACUATION

SHELTER IN PLACE

- Stay where you are
- Leave only if instructed
- Used when it is safer inside than outside
- Listen for official instructions

EVACUATION

- Leave the area
- Follow official instructions
- Used when remaining in the area is unsafe
- Travel to a designated safe location

STAY INFORMED – SIGN UP FOR REGROUP

- Get emergency alerts by phone, text, and/or email
- Receive information on road closures, severe weather, emergencies, and more
- Replaces Nixle
- It's free and easy to sign up!

Regroup

Sign up here:

https://manchesterpolicenj.com/stay-informed-with-regroup/

BE PREPARED – AT LEAST 72 HOURS

- Water (1 gallon per person per day)
- Nonperishable food
- Prescription medications
- Flashlight and extra batteries
- Battery-powered radio
- Phone chargers / power bank
- First aid supplies
- Important documents (copies)
- Pet supplies
- Anything you or a loved one needs (medical devices, etc.)



REGISTER READY – STATE OF NEW JERSEY

REGISTER READY

Register Ready is the State of New Jersey's official emergency notification system. Sign up to receive important alerts and instructions during emergencies that may impact our area.

www.nj.gov/njoem/plan-prepare/register-ready/

IMPORTANT REMINDERS FOR 911

IN AN EMERGENCY CALL 911

- Call 911 for police, fire, or medical emergencies
- OEM is not a replacement for 911
- Provide your exact location, address, or cross streets
- Give clear and concise information
- Stay on the line until the dispatcher tells you it's okay to hang up
- Do not rely on social media for emergency information
- Check on neighbors, especially those who may need extra assistance

(732) 657-6111 (Non-Emergency) www.manchestertwp.com 1 Colonial Drive, Manchester, NJ 08759

Community Resilience Starts with You!

CRESTWOOD VILLAGE SIX
ADVISORY BOARD UPDATE FOR THE RESIDENTS

MEETING DATE: September 8, 2026

TIME: 10:00 AM - 11:45 AM

Chair Paul welcomed everyone back from the summer and introduced new Advisory Board members: **Lisa Sabatello, Bill Spears, Ed Calton,** and **Lori-Jo (LJ)**

RESIDENT CONCERNS

- **Towing Issues:** A resident at 43A Medford reported that Accurate Towing attempted to tow her car for having two wheels on the grass.
- **Visibility & Safety:** A written complaint from 23 Berkshire Rd. highlighted overgrown vegetation, oversized vehicles at 1 Amherst Rd., and near-miss accidents at the Amherst/Alpine intersection. Trustee Wayne will bring these concerns to the Board of Trustees.
- **Fire Code:** A propane grill stored inside a garage at 36-B Easton was reported and handled.

CODE ENFORCEMENT & PARKING

Manchester Township guidelines were reviewed, including rules for vegetation, sight triangles, paved-surface parking, and right-of-way maintenance. Parking issues in the quads and guest spaces continue and will be reviewed by the Trustees.

TOWING REPORT REQUEST

The Board discussed requesting a monthly towing report from Accurate Towing to improve transparency.

2026 VIOLATIONS

- A summary of recent violations was shared, including:
- Trailers in driveways
- Commercial vehicles
- Power washing notes
- Unsightly property
- Parking on grass
- Unauthorized lattice fencing
- Window A/C units
- Electric vehicle wiring in driveways

Upcoming Meetings

- **Audit Meeting:** October 7, 2026, at 7 PM - Volunteers' Great Room (refreshments served)
- **Town Hall:** November 7, 2026, at 1 PM - Clubhouse

MEDICARE - AEP 2027

October 15 - December 7

Jo Gallo, Medicare Broker

Let's Make Medicare Personal Again!

Every year, Medicare Advantage and Part D drug plans' premiums, benefits, provider networks, drug coverage and out-of-pocket costs change leaving us questioning:

• Are my doctors still in the plan?
• Are my prescriptions covered? Costs?
• Will my co-pays, co-insurance and out-of-pocket costs be affordable?

Will I need more insurance?

No pressure. No rushing. No trying to fit you into a plan. Jo represents over 20 Carriers with over 50 plans available in Ocean County.

Call Jo Gallo today to discuss your 2027 Medicare options.

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ad-9067

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CLASSES WITH ASHLEY

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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 !!

Crestwood Village 6 Residents club will be having our annual Christmas Tree Lighting on Friday, Dec 4th 2026 from 5-8pm (doors open 4:30pm)



Tickets are $2 each
It is for CV6 residents only
(Sandwiches & salads /drinks & coffee/tea/hot chocolate & dessert)





Featuring
Silver & Gold (Tom & Kelly)



We will be collecting unwrapped toys for the Christian Caring Center (in Browns Mills).
Ages: Toddler to teen 17/18.





Ugly sweater contest with prizes



No tickets will be sold at the door. Tickets will be on sale Mondays at the Deerfield Hall clubhouse 10-11am or for sale at clubhouse on Sundays before Bingo.

VILLAGE ADMINISTRATOR UPDATE

From Valerie O'Neill



THANKSGIVING CLOSINGS

Deerfield Hall and the Administrative Office will be closed on **Thursday, November 26th** and **Friday, November 27th** for Thanksgiving. Happy Thanksgiving to all!

LEAF & BRUSH PICKUP SCHEDULE

Stanley Contracting Leaf and Brush pickup will be on **Thursday, Nov. 19th, 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.

MEDICAL SNOW REMOVAL

Please have your doctor fill out a **Priority Medical Certification** if you want to be placed on the Priority Snow Removal list for the winter of 2026-2027. A new form must be submitted every year. You may pick one up at the Admin. Office or call us to mail you one. Please be advised only those on Chemo, Dialysis or Radiation are eligible.

WANT TO VOLUNTEER?

If you wish to volunteer for any of our clubs or activities, please see the list of Clubs with phone numbers included on a separate page of each Chatter.

SEMI-ANNUAL GUTTER CLEANING

Stanley Contracting will be cleaning gutters on or about November 22nd. Gutter cleaning takes approximately 2 weeks to complete the village (weather permitting) after which you have 2 weeks to put in a complaint.

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.

NOVEMB

SUNDAY	MONDAY	TUESDAY	WEDN
1	RECYCLING 2 10 AM **Club Activities** 1 PM **Rummikub** 3 PM **Strength Training** ***6:30 PM PRESIDENT'S NIGHT*** **(by appointment only)**	TRASH PICKUP 3 8:30 AM **Art** ***ELECTION DAY*** ***6 AM - 8 PM*** ***ALL V ROOM EVENTS ARE CANCELLED***	11:30 AM **567** 1 PM **Trustee** 4 PM **Poker**
8 11:30 AM **Kitchen Open** ***1:30 PM BINGO*** **Team 1**	RECYCLING 9 10 AM **Club Activities** 1 PM **Rummikub**	TRASH PICKUP 10 8:30 AM **Art** 10 AM **Advisory Board** 4 PM **Poker** 6 PM **Pickleball**	10 AM **Bingo** 11:30 AM **567** 4 PM **Poker** 6 PM **Pet Clu**
15 11:30 AM **Kitchen Open** ***1:30 PM BINGO*** **Team 2**	16 10 AM **Club Activities** 1 PM **Rummikub** 3 PM **Strength Training**	TRASH PICKUP 17 8:30 AM **Art** 1:30 PM **Resident's Club** 4 PM **Poker** 6 PM **Pickleball**	11:30 AM **567** 1 PM **Trustee** 1 PM **Polish C** 4 PM **Poker**
22 ***NO BINGO*** ***CLUBHOUSE CLOSED***	RECYCLING 23 10 AM **Club Activities** 1 PM **Rummikub** 3 PM **Strength Training**	TRASH PICKUP 24 8:30 AM **Art** 4 PM **Poker** 6 PM **Pickleball**	11:30 AM **Boc** 4 PM **Poker**
29 11:30 AM **Kitchen Open** ***1:30 PM BINGO*** **Team 3**	30 10 AM **Club Activities** 1 PM **Rummikub** 3 PM **Strength Training**		

BER 2026

ESDAY	THURSDAY	FRIDAY	SATURDAY
4 78 Dance Workshop	5 12 PM **Mahjong/Canasta** 1 PM **Quilting** 4:30 PM **Zumba**	**TRASH PICKUP** 6 9 AM **Guitars for Vets** 10 AM **Library Cmte** 11 AM **Firewise Cmte** 10 AM **Gentle Strength** 1 PM **Canasta** 6 PM **Fishing Group D & E**	7 *TOWN HALL MTG* *1 PM* *SPECIAL GUEST:* *CONNOR YATAURO* *OEM*
11 Cmte 78 Dance b	12 12 PM **Mahjong/Canasta** 1 PM **Quilting** 4:30 PM **Zumba**	**TRASH PICKUP** 13 9 AM **Guitars for Vets** 10 AM **Library Cmte** 11 AM **Firewise Cmte** 10 AM **Gentle Strength** 1 PM **Canasta** 6:30 PM **Game Night**	14
18 78 Dance Atty Club	**LEAF & BRUSH P/U** 19 12 PM **Mahjong/Canasta** 1 PM **Quilting** 4:30 PM **Zumba**	**TRASH PICKUP** 20 9 AM **Guitars for Vets** 10 AM **Library Cmte** 10 AM **Gentle Strength** 1 PM **Canasta**	21 *COMEDY NIGHT* *DOORS OPEN 5:30 PM* *6- 10 PM*
25 ok Club	26  *CLUBHOUSE* *AND ADMIN CLOSED*	**TRASH PICKUP** 27 *CLUBHOUSE* *AND ADMIN CLOSED*	28

Crestwood Village 6 Residents club is hosting a

New Years Eve Party at the CV6 clubhouse

Deerfield Hall
6 Congasia Road
Thursday, December 31, 2026
7pm-12:30am $55/ticket
Doors open 6:30pm
Dinner catered by Riccardo's in Browns Mills
Includes: Dinner, Soda, Water, snacks, dessert, coffee & tea

tickets will be on sale at the Deerfield Hall clubhouse Mondays 10-11 AM



Music provided by Wild Rose

Ball drop in Times Square will be on big screen
BYOB
*Photo Booth & props
Door prizes. 50/50. Raffles

No tickets will be sold at the door
No refunds unless event is canceled

INSPIRING STORIES. REAL WOMEN, POWERFUL MESSAGES

Blum's WOMEN TOUR

NEW JERSEY

A SERIES THAT CELEBRATES STRENGTH, RESILIENCE & HOPE.



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TOUR

REAL STORIES, REAL JOURNEYS, REAL IMPACT.

BE INSPIRED, BE EMPOWERED. BE PART OF THE MOVEMENT.



CRESTWOOD VILLAGE 6 RESIDENTS CLUB
DEERFIELD HALL
6 Congasia Road, Whiting, NJ 08759

1:30 PM ON NOVEMBER 17TH
OPEN TO ALL

PRESENTED BY
We Are One PRODUCTIONS
CREATED BY RICARDO GARCIA

EVENT PROGRAM

SPEAKERS
Speakers will talk about vertical series and the importance of protecting ourselves from identity theft and online scams.

CAST INTRODUCTION
Meet the talented cast of Blum's Women from We Are One Productions.

SCREENING
Enjoy a special screening of the premiere episodes of the series.

SCREENING

MEET & G REET
Connect with the cast, crew and other attendees. Photos, smiles & your screen behind.

MEET AND GREET

MODO DIOS STUDIOS
STUDIOS

INSPIRING ENTERTAINMENT THAT EDUCATES, CHEERLEADS & UNITES.

RAISING AWARENESS ABOUT GAMBLING HARMS & IDENTITY THEFT.

EMPOWERING SENIORS TO FEEL SAFE, INFORMED & CONNECTED.

BUILDING COMMUNITY THROUGH CONNECTION, INSPIRATION & FUN.

Together, we are stronger. We are one.

STAY CONNECTED
FOLLOW OUR JOURNEY
BE PART OF THE MOVEMENT
#WEAREONEPRODUCTIONS

REAL WOMEN, REAL STORIES, REAL CHANGE.
Blum's Women Tour

A PRODUCTION OF MODO DIOS STUDIOS

NOVEMBER 2026 BUS SCHEDULE



SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
1 **9 AM** **Church Service**	2 **10 AM** **Shoprite Manchester** (Call Office to Reserve)	3	4 **10 AM** **Lacey Mall, Shoprite, Walmart, TJ Maxx, German Butcher** (Call Office to Reserve)	5	6 **10 AM** **Manchester Stop & Shop** (Call Office to Reserve)	7
8 **9 AM** **Church Service**	9 **10 AM** **Shoprite Manchester** (Call Office to Reserve)	10 **9:30 AM** **Ocean County Mall** **(Call Office to Reserve)**	11 **10 AM** **Lacey Mall, Shoprite, Walmart, TJ Maxx, German Butcher** (Call Office to Reserve)	12	13 **10 AM** **Manchester Stop & Shop** (Call Office to Reserve)	14
15 **9 AM** **Church Service**	16 **10 AM** **Shoprite Manchester** (Call Office to Reserve)	17	18 **10 AM** **Lacey Mall, Shoprite, Walmart, TJ Maxx, German Butcher** (Call Office to Reserve)	19	20 **10 AM** **Manchester Stop & Shop** (Call Office to Reserve)	21
22 **9 AM** **Church Service**	23 **10 AM** **Shoprite Manchester** (Call Office to Reserve)	24 **9:30 AM** **Brick Plaza Shops** **(Call Office to Reserve)**	25 **10 AM** **Lacey Mall, Shoprite, Walmart, TJ Maxx, German Butcher** (Call Office to Reserve)	26	27 **10 AM** **Manchester Stop & Shop** (Call Office to Reserve)	28
29 **9 AM** **Church Service**	30 **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 — NOVEMBER 2026

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
1	2 RECYCLE 10:00 AM Club Activities 1:00 PM Rummikub 3:00 PM Strength Traing 6:30 PM Presidents Night (By appointment Only)	3 TRASH PICKUP 8:30 AM Art ELECTION DAY 6AM-8PM ALL V ROOM EVENTS ARE CANCELLED	4 11:30 AM 5678 Dance 1:00 PM Trustee Workshop 4:00 PM Poker	5 12:00 PM Mahjong/Canasta 1:00 PM Quilting 4:30 PM Zumba	6 TRASH PICKUP 9:00 AM Guitars for Vets 10:00 AM Library Cmte 10:00 AM Gentle Strength 11:00 AM Firewise Cmte 1:00 PM Canasta 6:00 PM Fishing Group D & E	7 TOWN HALL MTG 1:00 PM Special Guest: Connor Yatauro OEM
8 BINGO 11:30 AM Kitchen Open 1:30 PM BINGO TEAM 1	9 10:00 AM Club Activities 1:00 PM Rummikub	10 TRASH PICKUP 8:30 AM Art 10:00AM Advisory Brd 4:00 PM POKER 6:00 PM Pickleball	11 10:00 BINGO Cmte 11:30 AM 5678 Dance 4:00 PM Poker 6:00 PM Pet Club	12 12:00 PM Mahjong/Canasta 1:00 PM Quilting 4:30 PM Zumba	13 TRASH PICKUP 9:00 AM Guitars for Vets 10:00 AM Library Cmte 10:00 AM Gentle Strength 1:00 PM Canasta 6:30 PM Game Night	14
15 BINGO 11:30 AM Kitchen Open 1:30 PM BINGO Team 2	16 RECYCLE 10:00 AM Club Activities 1:00 PM Rummikub 3:00 PM Strength Traing	17 TRASH PICKUP 8:30 AM Art 1:30 PM Resident'c Club 4:00PM Poker 6:00 PM Pickleball	18 11:30 AM 5678 Dance 1:00 PM Trustee/Atty 1:00 PM Polish Club 4:00PM Poker	19 Leaf & Brush P/U 12:00 PM Mahjong/Canasta 1:00 PM Quilting 4:30 PM Zumba	20 TRASH PICKUP 9:00 AM Guitars for Vets 10:00 AM Library Cmte 10:00 AM Gentle Strength 1:00 PM Canasta	21 Comedy Night Doors Open 5:30 pm 6-10pm
22 NO BINGO Clubhouse Closed	23 10:00 AM Club Activities 1:00 PM Rummikub 3:00 PM Strength Traing	24 TRASH PICKUP 8:30 AM Art 4:00PM Poker 6:00 PM Pickleball	25 11:30 am Book Club 4:00PM Poker	26 CLUBHOUSE AND ADMIN CLOSED. HAPPY THANKSGIVING	27 TRASH PICKUP CLUBHOUSE AND ADMIN CLOSED	28
29 BINGO 11:30 AM Kitchen Open 1:30 PM BINGO Team 3	30 RECYCLE 10:00 AM Club Activities 1:00 PM Rummikub 3:00 PM Strength Traing					

DEERFIELD HALL CLUB ACTIVITIES

WOMEN'S CLUB OF DEERFIELD HALL

Our Oct. 3rd flea market/health fair was a huge success. We had over 250 people attend and those who won the free door prizes were very happy. Most people took advantage of Deborah and Hackensack hospitals free testing.

The kitchen was open for breakfast and everyone enjoyed the food.

October meeting Hugh from Medicare info came to update us on changes to Medicare and play Medicare bingo and brought some great fall desserts.

There is no meeting in November and the Christmas luncheon is to be decided. Depending on weather for January and February, meetings are questionable.

We changed our soup sampling to our March meeting and May will again be flowers for hospice patients. June is our year end luncheon. April meeting to be advised.

The club needs volunteers to help set and clean up and also for a new board which they have to be Village Six residents in good standing.



FIREWISE

Dear Homeowner,

I hope you all had a great summer. Now as fall and winter approaches we have to think about falling leaves and branches on the ground that make our property look a little shabby. It is your responsibility to maintain your property. I am requesting you to use the form we have in the office and included in this Chatter that asks you to tell us how much it costs and the hours it took to make your property look presentable. I am also a member of the Fire Wise Committee and we are looking for volunteers to help us do a job to keep our community safe.

Thank you,

Philip Chidichimo
Vice President
Board of Trustees

CRESTWOOD SIX BOOK CLUB

The holidays are swiftly coming upon us! This is the time for giving, greeting, and gifting. Have you ever considered sharing a favorite book with friends or relatives? A book can be a great way to show others a window into yourself through things that move you. Joining a book club may be one way to experience reading things you may not usually select. And you might just find a new favorite author or genre that you will want to impart to others. Join us on the fourth Wednesday of the month, in the Crestwood 6 clubhouse, at 11:30. Make reading a gift you give yourself!

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Irene & Dimitrius Lito
69-D Sunset Rd

Santo/Anthony Bonnano
16-B Amesbury Rd

Deborah Bevacqua
30-B Easton Dr

David & Lisa Bader
108 Sunset Rd

Warren Smith
96 Sunset Rd

Dennis Mccloskey
9-A Ardsley Ave

Frances Baran
19 Dartmouth St

Jeanne L. Mac Laren/
Joseph J. Skorski Jr
50-D Stonybrook Rd

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– Rick Sogness –

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Solutions on Page 29

CRESTWOOD VILLAGE 6
FIREWISE COMMITTEE 2020
Residents Property Report Form



This form is for reporting your in-kind contribution to the Firewise Community Certification process. This form should be submitted to the Crestwood Six Administration office to provide the necessary information we need for validating in-kind resident hours and costs that allows us to receive grant money from the state for village cleanup projects. ***Please make copies of this form for future use.***

The number of hours you work on your property to create a safer, fire hazard resistant area may include, but not be limited to the following: leaf and brush removal, replacing plants with fire resistant plantings, trimming of trees and shrubs, replacing mulch with other fire resistant material, mowing/bush whacking of ladder fuel in the wooded property areas, gutter cleaning, etc. This form should also be used if you have a landscaping service, tree service, and/or contractual work performed that reduces fire hazards on your property

WORK PERFORMED BY CONTRACTOR/LANDSCAPER/TREE SERVICE

HOMEOWNER'S NAME: _____ TELEPHONE: _____

ADDRESS: _____

CONTRACTOR'S NAME _____

DATE: _____ COST: _____ DESCRIPTION OF WORK COMPLETED: _____

_____

_____

_____

Please attach a copy of the paid invoice to the back of this form.

WORK PERFORMED BY HOMEOWNER

The reporting of worked performed on your property by you is very important to the success of this program. Your efforts and participation are greatly appreciated by the Firewise Committee and the Board of Trustees to make this a safe, fire-resistant neighborhood.

NAME: _____ TELEPHONE: _____

ADDRESS: _____

DATE: _____ NUMBER OF HOURS WORKED: _____

DESCRIPTION: _____

_____



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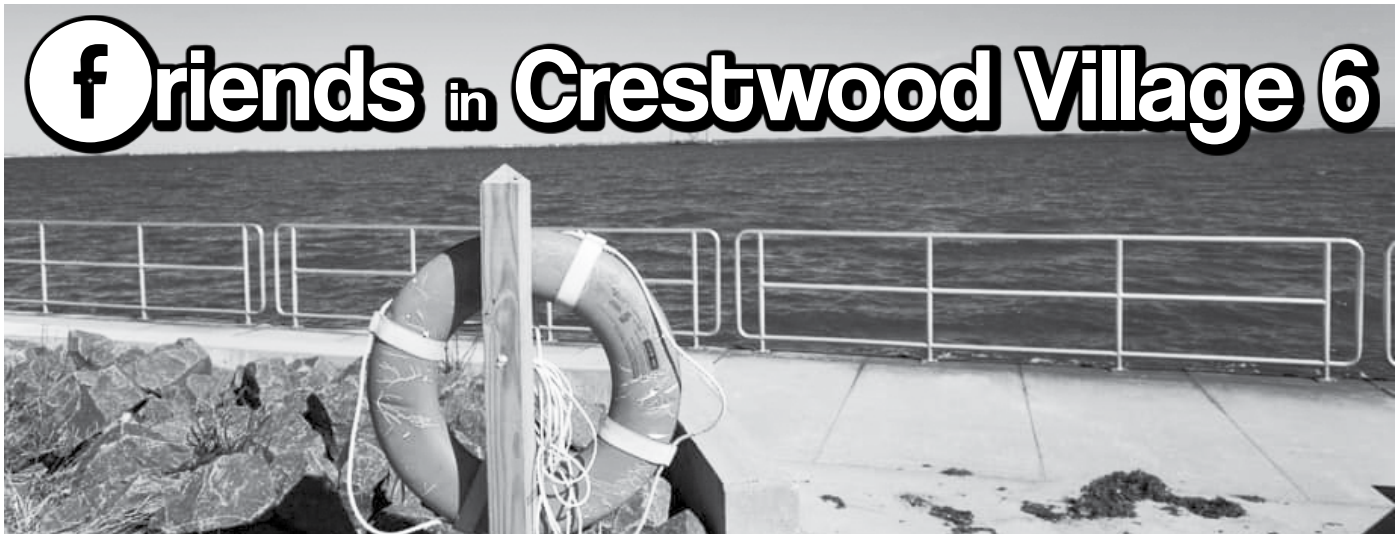
COUPONS MUST BE PRESENT WHEN SIGNING CONTRACT and may not be used for prior services/installations. Coupons do not expire except service call coupon.

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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 /Ambulance 911
Non -Emergency call 732-657-6111
Deborah Hospital.....800-555-1990
Ocean University Medical Ct (Brick).....732-840-2200
Community Medical Ct 732-557-8000
Dial-A-Ride 732-350-2900
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 Administration 800-772-1213
Ocean County Surrogate Court.....732-929-2011
County Connection (ocean county mall).....732-288-7777
Ocean county Senior Services 732-929-2091
Ocean County Meals on Wheels.....848-228-9900
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 Hall 732-657-8121
Manchester Water/Sewer 732-914-1200
Manchester Recreation .....732-657-8121 ext 5102
Ocean County Library (main branch) 732-349-6200
Manchester Branch (Ocean County Library)..732-657-7600
Manchester Animal Control .....732-657-8121 ext 4606
Recycling.....732-657-8121 ext 330
Manchester Tax Assessor.....732-646-8121 ext 3802
Manchester/Lakehurst Post Office 732-657-8562
Whiting Post Office.....732-350-5817
Toms River Post Office.....732-349-0710
Ocean County Board of Elections 732-929-2167
Veteran Services 732-929-2096
Emergency Management .....732-657-8121 ext 4901
Poison control.....800-222-1222
NJ DMV 609-292-6500
Construction Official ..... 732-657-8121 ext 3919
Ocean County Sheriff 732-929-2044
County Clerk 732-929-2018
Salvation Army.....732-270-8393
Consumer Affairs Department 732-929-2105
Catholic Charities 732-350-4120
Rental Assistance Program 609-292-4080
Nursing Home Complaint Hotline 800-792-9770
Lifeline Utility Bill Support 800-633-4227
PADD 800-792-9745

N.J. STATE 9TH DISTRICT LEGISLATIVE OFFICE (609) 693-6700

Senator Carmen F Amato

Assembly Brian E. Rumpf

Assemblyman Greg E. Myhre

FEDERAL REPRESENTATIVES:

Congressman, Christopher Smith 732-350-2300
405 Route 539 (Pinehurst Road), Plumsted, NJ 08533

U.S. Senator, Cory A. Booker.....856-338-8922
1 Port Center, 2 Riverside DR. Suite 505,Camden, NJ 08101

OCEAN COUNTY COMMISSIONERS (732) 929-2005

Washington Street, Admin. Building
P.O. Box 2191, Toms River, NJ 08754

Board Director John Kelly

Board Deputy Director Frank Sadeghi

Commissioner Robert Arace

Commissioner Jennifier Bacchione

Commissioner Virginia Haines

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Travel Photography





This month I'd like to talk a little about travel photography. I ran this column a few years ago, but, with COVID restrictions lifting, we're starting to travel again, so I thought it was a good time to run again.

It's great to bring back wonderful images of the trip and a camera that is easy to carry, and takes quality images, is important. Carrying a bulky camera bag or heavy camera will not make your vacation more pleasurable.

Photographing the buildings, scenery, and people is nice, but images that capture mood or culture are the best. It's good to include yourself, family, and friends in some of the images, but photographing the local people in their environment will add culture and flavor. I've included some of my Bermuda images.

If you're familiar with your camera try some shots on aperture priority and shoot at F8 or F11 to add depth and sharpness. Make certain you don't center your subjects and try to fill the frame.

When you return home you may want to print a coffee table book of the trip. It's a great way to show off your images. There are many online services that publish nice photo books.

That's it for this month. As always you can send me an email at **bill@kirmsphotography.com**. Visit my web site at **www.kirmsphotography.com** if you'd like to see more of my images. Keep shooting and trying to improve your images, but always have fun with your camera.

