September 30, 2017

To: All Certificate Holders of Crestwood Village Co-op Four, Inc.

In accordance with the By-Laws of Crestwood Village Co-op Four, Inc. this will serve as official notice of a regular meeting of the Certificate Holders with the Board of Trustees to be held at 2:00 p.m. on Thursday, October 12, 2017 at Independence Hall.

The purpose of this meeting is to transact such business as may properly come before the meeting.

The Board believes that Certificate Holder’s should participate, and will respond to questions from the floor. However, in the interest of expediency, it would be helpful if such questions were submitted in writing to the Board of Trustees at least 48 hours prior to the meeting and be of a general nature and interest to all Certificate Holders, not individual requests, complaints or problems.

BOARD OF TRUSTEES
CRESTWOOD VILLAGE CO-OP FOUR, INC.

Fred Mallozzi, Secretary/Treasurer

The undersigned hereby appoint(s) Shirley F. Heine or Fred Mallozzi, or

__________________________ each with full power of substitution as proxies,

to vote the Certificate in Crestwood Village Co-op Four, Inc. which the undersigned would be entitled to vote on all matters which may come before the regular meeting of October 13, 2016 and any adjournments thereof.

Name

Address

Crestwood Village Co-op Four, Inc., 15E Moccasin Drive, Whiting, NJ 08759
TRUSTEES CLIP BOARD

CERTIFICATE HOLDER’S MEETING - The semi-annual meeting of Certificate Holder’s is on Thursday October 12, 2017 at 2:00 pm, if you cannot attend, please return your proxy form (at the bottom of the attached letter). The “Proxy” box will be located in the lobby until the night before the meeting (October 11th). The Trustees will be presenting and ratifying the 2018 budget at this meeting. Please plan to attend.

THERE WILL BE NO MEETING OF THE ADVISORY BOARD IN OCTOBER.

TRUSTEE ELECTION: Will be held on Thursday November 9, 2017 from 10:00 am- 2:00 pm at Independence Hall. The term will start January 2018. We Certificate Holders must elect Four (4) Trustees for a two-year term. There are (6) six candidates running to fill the 4 open positions.

The candidates are:

  Shirley F. Heine
  Ronald Jeffery
  Linda Mohlin
  Raymond H. Norcross
  Edna Sasso
  Wayne Strelecki

Resumes are attached for your review. Please make sure you come out to vote and make your voice heard!

MEET THE CANDIDATES NIGHT: Come to the "Meet the Candidates" meeting on Wednesday October 11, 2017 from 6:00 - 8:00 pm. You will meet the Candidates who will be running for the Board of Trustees. Listen to their talks, ask questions and decide who you think is the best person to serve on the board. Don't forget to come out and vote on Election Day.
**ABSENTEE VOTING:** Absentee voting at the Clubhouse will begin **October 23rd** and will continue through **November 8th**. If you are planning to be away or unable to get to the Clubhouse on Election Day, Please call the office to request an absentee ballot. Please be sure to allow for enough mailing time to receive and return the ballot. All Absentee Ballots must be returned no later than one (1) day prior to the scheduled election. Any ballot received after the close of business on November 9th will not be counted. You may also "Absentee Vote" at the Clubhouse starting **October 23rd to November 8th** between the hours of 1-3:30 pm. Board Election Day is **THURSDAY, NOVEMBER 9, 2017** and polls open at 10:00 am to 2:00 pm.

**ANNUAL ROAD CLOSING**
The annual road closing will take place on Wednesday November 1, 2017 to satisfy the requirements to keep our private road status. We will be closing Concord Drive from South Columbus Blvd to Wranglebrook road for a 24-hour period from 12 pm Wednesday to 12 pm on Thursday November 2, 2017.

**COMFORT PARTNERS:**
No one is allowed to have work done to their unit by Comfort Partners without filling out a modification form and getting approval from the office. Anyone who has had Comfort Partners work on their unit in the last two years, please call the office and ask for extension 14. Please leave your name, address and telephone number. There will not be any problem with you having had this work done. We need to inspect the work that was done to your unit. Your prompt attention and help is greatly appreciated. If you have a contract that you signed with Comfort Partners, please bring it to the office so that we may copy it. This will be done at no charge to you.

**EMERGENCY MANAGEMENT:** Crestwood Village Four has been without Emergency Management since John Roberts resigned a couple of years ago due to his health. There is a need for this program to be restarted. If an emergency arises due to no electric in the village or any other type of catastrophe, there is no one available to handle the situation. Our Clubhouse is only considered a "Warming Station" because we do not have facilities for overnight such as cots, blankets, showers, food, etc. However, Emergency Management would know when and where such facilities are available and our Clubhouse could be available for short term hours. It would be an asset if Emergency Management could again be formed to help our neighbors in need. Please leave a message on Extension 14 if you are willing to help in this matter.
FLEA MARKET NEWS: Our next Flea Market will be on Saturday October 7 from 8-1 pm. Fall is here and the cooler weather is upon us! We are located at Independence Hall on Moccasin Drive. We have 53 tables inside. We have new & gently used items. You’ll find our vendors to be very friendly and reasonable. Come visit our kitchen and enjoy our breakfast or lunch. Table rentals are $10 and MUST be reserved in advance by calling Edna Sasso @ (732)849-3002. Come join us between 8:00 & 1:00 pm. If you feel lucky, see Jerry for pull-tabs. We would like to thank all our volunteers for doing a great job! Remember our next Flea Market will be on Saturday October 7, 2017. Hope to see you there!

MOVIE NIGHT: This month’s movie is hosted by the Senior Citizens Club on Friday October 27, 2017. Our movie is "Grumpy Old Men". We thought people would enjoy seeing some old movies, so we hope you will enjoy seeing this one. We all need some laughter. The stars are Jack Lemmon, Walter Matthau and Ann Margaret. The movie is rated PG-13. This movie is 1 hour and 40 minutes. John and Max are elderly men living next door to each other. The life long feud between two neighbors since childhood only gets worse when a new female neighbor moves across the street. The dinner will be loin of pork with all the trimmings. Our doors open at 4 pm and when the dinner is ready we will start serving it. The price is still only $6.00. For just the movie it is $2.00. The movie will start at 6 pm. Coffee and cake will be served after dinner. So come on out and enjoy a great evening with us! Tickets are sold on Mondays from 10-11 am and 5-6 pm.
If you have any questions, please call Jerry at 732-350-0230 ext. 15.

SHUFFLEBOARD CLUB OF CRESTWOOD VILLAGE IV: The Shuffleboard Club of Crestwood Village IV is hosting a great trip to Atlantic City to see a HOLIDAY SHOW AND LUNCH AT CARMINE'S ON MONDAY NOVEMBER 20, 2017. The price is only $52.00 and you will enjoy your day with us. The bonus is $15.00. The bus will be leaving at 9:15 am from Crestwood Village IV. If you have any questions, please call Goodie at 732-350-4737. Hope to see you soon!

ATTENTION ALL SNOW BIRDS: For those of you who will be away for the winter months, please remember to leave your heat on about 55 degrees to avoid the freezing of your pipes. Also leave your cabinets doors under the sink to allow warm air to circulate around the pipes. Last year was an extremely cold winter. We had quite a few residents who did not leave their heat on and their pipes froze. You are responsible for any damages that occur because of this. The office appreciates your cooperation at this time!

VOLUNTEERS NEEDED: Crestwood Village Co-Op IV needs volunteers to assist in distributing and coordinating the Crestwood Sun Paper. We also need volunteers for being a District Rep, Bingo Helpers, and Cards & Games & Safety Patrol. If anyone is interested in helping out our village, please call Richard Martin regarding the paper @ 609-731-2653 and leave your name & telephone # and he will gladly call you back! The paper distributing & coordinating is only once a month! (The day the Crestwood Sun is delivered). For bingo, cards & games or safety patrol & district rep, leave your name & address and phone # at 732-350-0230 x14. Thank You!
ATTENTION ALL RESIDENTS: If you plan to leave Village IV for the winter months, please notify the office and provide a mailing address for your 2018 maintenance coupons, or you may sign up for our direct payment plan from your designated bank account. See the office for an application.

REMINDER
Manchester Township Leaf and Brush pickup is October 17th.

New Certificate Holders - August 2017

George W. Daily, Dominick & Katherine Rullo
Jane Kramer, Raymond DiStase,
James P. & Kathryn A. Rankin, Scott R. LaPrete

Welcome to Crestwood Village IV

HAPPY HALLOWEEN
Crestwood Village IV
BINGO

Every Tuesday Night
15E Moccasin Drive, Whiting, NJ 08759

Join us for a quick bite before the game.
The menu changes weekly.
Doors open at 4:00
Game starts at 6:00

Complementary cake and coffee served during intermission.

“YOU CAN’T WIN IF YOU DON’T PLAY!”

Transportation is available to and from the clubhouse.
For information call Jerry 732-350-0230 Ext 15
SOCIAL SECURITY FRAUD SCHEME WARNING ISSUED

The Social Security Administration is warning residents to beware of a new scheme involving people impersonating employees of the Social Security Administration.

If you receive a suspicious call from someone claiming to be with the Social Security Administration, report the information to the OIG at 1-800-269-0271 or online via http://oig.ssa.gov/report.

According to a news release from the acting Inspector General of Social Security, Gale Stallworth Stone, citizens across the U.S. have been reporting phone calls from a person who claims to be an employee of the Social Security Administration who tries to coax personally identifiable information from victims to then divert their Social Security payments.

In some instances, the caller tells the victim they are due a 1.7% cost-of-living adjustment (COLA) increase to their Social Security benefits, then asks the victim to "verify" all of their personal information including their name, date of birth, Social Security number (SSN). Parents names, etc, to receive the increase.

However, the caller is using the information to contact SSA and request changes to the victim's direct deposit, address, and telephone information, to divert payments from the victim to the impersonator.

The reports indicate that the impersonator calls from a telephone number with a 323 area code, according to the news release circulated by 9th District legislators Christopher Connors, Brian Rumpf and Diane Gove. Social Security Administration employees occasionally contact citizens by telephone for customer-service purposes. Very rarely will a Social Security Administration employee ask someone to confirm personal information over the phone.

The Social Security Administration continues to warn citizens to be cautious, and to avoid providing information as your Social Security number or bank account numbers to someone over the phone and the internet unless you are certain of who is receiving it. "You must be very confident that the source is the correct business party, and your information will be secure after you release it.

If you have any questions about any communication, email, letter, text, or a phone call that claims to be from the Social Security Administration or the Office of the Inspector General, please contact your local Social Security office, or call Social Security's toll-free customer service number at 1-800-772-1213, from 7 am-7 pm, Monday through Friday, to verify its legitimacy. (Those who are deaf or hard-of-hearing can call Social Security's TTY number at 1-800-325-0778).
MEDICAL NECESSITY LIST FOR SNOW REMOVAL

Enclosed in this newsletter is the Medical Necessity Form for the year 2017/2018. Because we make every effort to clean up the snow as quickly and efficiently as possible we cannot include every ailment on our list. This list must be completed and returned to our office by November 15, 2017.

The most important medical necessities are dialysis, chemotherapy and radiation. These will be priorities ONLY if the "snowfall" happens on the treatment days listed on the form we have on file. A new form MUST be filled out for this year along with MEDICAL DOCUMENTATION. Changes that occur during the year MUST be reported to us. Again with documentation.

We make every effort to clear the streets, driveways and sidewalks for our 1190 units but we cannot clean them all at once. We thank you for your understanding and let's hope that the necessity for this service will not be needed this winter.

For those who require oxygen, it is YOUR responsibility to have a sufficient supply of oxygen on hand. A call to your supplier for additional oxygen before the storm is your responsibility. If you have any problem with oxygen during the storm please contact 911 before calling the office.

If the necessity for any of the above treatments comes after the November 15th date and you need to go on the list please call and we will mail you the form or you can stop at the office to pick it up.
CRESTWOOD VILLAGE IV
MEDICAL NECESSITY LIST FOR SNOW REMOVAL 2017/2018

If you have a medical reason to be on this list for emergency snow shoveling please complete and return this form to our office along with a note from your doctor. Our medical reasons are limited to dialysis, chemotherapy and radiation.

_____ I regularly receive a medical treatment that cannot wait. Please initial)

My treatment day is:__________________

My treatment time is__________________

My treatment is: Daily__________________

Weekly__________________

Monthly__________________

_____Attached is the required letter from my physician.

_____If I am eligible for the Medical Necessity List I will advise the office when I am away for any length of time, move, or there is a change in status, day or time. (Please initial)

Name____________________________________Phone______________

Address____________________________________Cell Phone___________
MEDICARE PART D: OPEN ENROLLMENT IS COMING SOON!

Prescription Drug Plan Enrollment Runs October 15 to December 7

Last year over 10,000 contacts were made by our State Health Insurance Program (SHIP) counselors for assistance in Medicare A, B, C or D information. Do you know the difference? Medicare A primarily pays for a stay in the hospital, or a skilled nursing facility, B is for doctor’s services and outpatient services such as lab tests, C pays for a Medicare Advantage or managed care alternative to traditional Medicare and D of course is the prescription drug plan.

Once again, it’s time for Ocean County’s Medicare beneficiaries to make a decision about their prescription drug coverage.

Should you change my current Part D plan?

Many Medicare Part D plans change their formularies and prices every year, so it is possible that the one you chose for 2017 may not work as well for you in 2018. Watch your mail closely for the next few weeks; are there any changes for your current Part D plan? By comparing plans, you can see if another plan would save you money and/or cover more of your prescriptions next year. Start your comparisons early in the enrollment period so that there is plenty of time to shop around before making your decision.

Medicare Part D open enrollment period begins on October 15th and runs through December 7th. During this time, people with Medicare can sign up for a prescription drug plan (PDP) or switch their current Medicare Part D plan in order to have the best coverage beginning January of 2018.

All of our Office of Senior Services Information and Assistance staff are certified State Health Insurance Assistance Program (SHIP) counselors and there are additional counselors located throughout Ocean County many in our outreach and senior centers. These counselors are available to help seniors and other Medicare beneficiaries with the drug plan enrollment process and answer any questions. Call 732-929-2091 or 1-800-668-4899 for additional information.

If you would like SHIP posters or a speaker for your club or organization, please mention that when you call.

MEDICARE PART D DAYS AT THE COUNTY CONNECTION

Ocean County Office of Senior Services will have representatives available for one-on-one assistance in comparing only the Medicare Prescription Drug Plans for 2018 on the Medicare Plan Finder. For an appointment you must call the County Connection directly at 732-288-7777 to register.

Registration is required.
RESUME

SHIRLEY F. HEINE
63 Independence Parkway

Personal: I am a widow with 3 children and 6 grandchildren. I have been a resident of Village IV for 24 years. I volunteered as a kitchen helper for functions such as movies, dinners, Singles Club, Bingo. Ran the Flea Market and Kitchen.

Education:
Graduated Grover Cleveland H.S., Caldwell, NJ – Business/College Courses
Adult Education – Purchasing & Computer Courses
GM Business Management Program – Credits and Collections: Reynolds & Reynolds Computer Systems Payroll & Accounting Courses.
ADP Payroll Courses
Received a CERTIFICATE OF COMPLETION for the Adult Community Leader Certificate Core Course at Ocean County College. I have since then completed 2 more courses. These courses are the fundamentals of HOA Leadership.


Sovereign Technology Corp. & Sovereign Tracking Systems, LLC – Point Pleasant, NJ – 8 years. Full Charge Bookkeeper/Office Manager, Assistant to President, all office functions
Synergy Plastics, LLC – Lakewood, NJ (Business Sold) – Assistant to President/Full Charge Bookkeeper including payroll & employee benefits
Lewis H. Wefferling, CPA, Caldwell, NJ – 9 years – Client wire-ups, financial statements, quarterly reports and returns, field audits. Assisted two accountants with client bookkeeping.
Offlex Wire & Cable, Fairfield, NJ – Office Manager/Full Charge Bookkeeper – 9 years. Set up complete payroll, cost accounting, legal & financial records. In charge of import/export shipments & records.
Lexol Corporation, West Caldwell, NJ – Asst to President – 7 years. Full Charge Bookkeeping, payroll, production & sales. Had full responsibility for operations in absence of President.
Fairfield Police Department, Fairfield, NJ – Part-time Police Matron for 20 years.

Board of Trustee Highlights: in 2009 I became a Trustee and January 2013 I was elected to Vice President. October 2013 I became acting President and January 2014 was elected President of the Board, a position I still hold. I work closely with the Office Manager and Maintenance Manager to ensure that all operations run smoothly. I have been an integral part of the HOPA Surveys and the quest for updating the HO6 Insurance Files and since my inception as Trustee; I have also been responsible for the collection of overdue accounts.

My goal is to continue using my personal and business knowledge to help the Village meet the ongoing needs of the community. I look forward to continuing to serve the community I love. I would appreciate your support.
RONALD JEFFERY
8C FLINTLOCK LANE

SINGLE
ONE DAUGHTER
I LIVE IN CO_OP #/OVER 9 YEARS

COLLEGE_BACHLERS DEGREE IN EDUCATION
ARM CERTIFICATE (ASSO> REALESTATE MGR)
25 YEARS IN SENIOR CITIZEN HOUSING MGT.
OVER SEEING OVER 2,000 UNITS AND A STAFF OF OVER 50 PEOPLE
VOL> COACHING BASEBALL AND POP WARNER FOOTBALL

A change is needed now. The trustees seem to need some proper direction.
IT seems that they don't know what rights they have as a trustee. Their direction is way out
of control. If your over seeing a large responsibility like co-op #4 you must have the know how to do
whats right for the community.
I will check every purchase and be assured I will call out what ever I find.The people that are not following
the proper procedures will
be handled with.I have hired an attorney to help me get to see some records. Over 3 months and still not
gotten them. No way to run a
business when They step on my rights as a share holder. I never in the last nine years asked for anything
and now that I did, NOTHING
I can see why people are up in arms with this board. CHANGE IS IN THE AIR
RESUME OF:

Linda Mohlin
7B Molly Pitcher Court
Whiting, N.J.  08759

Personal Profile:
I have lived in Village IV since 2014 with my dear husband Keith of 17 years along with a furry cat named Princess. We found Crestwood Village IV a desirable and loving place to live. Since our time here many residents have become valuable dear friends and neighbors. My new found love for the community has inspired me to run for position of trustee.

My contribution to the community through volunteer work consist of calling bingo on Tuesday nights, selling 50/50's on the floor, working in the kitchen on flea market weekends, serving at pancake breakfasts and special dinner events including movie night. I enjoy working and helping to make these functions pleasurable for all.

In the short time I have served as trustee, I have been involved in negotiation of the new bus contract that will save our community in excess of $61,000.00 over the next five years. I've assisted in home closings and am part of the beautification committee. I recently resigned my position but have come to the realization that leaving was not in the communities best interest. I hope with the knowledge I have gained, will make me a better Trustee for this current term.

Professional Profile:
I have extensive experience in all types of medical billing. I have negotiated contracts with the top five insurance companies to establish lower cost for the medical offices I managed. Strong managerial and supervisory skills allow me the ability to deal effectively with a variety of people and situations. Able to direct operations, implement policies, manage time and personnel to meet deadlines. Experienced, efficient, effective, self motivated and organized. I have managed billing departments of small doctor's offices and also a large corporation that employed over 100 physicians. I also ran my own medical billing and collections business for 15 years.

Other Experience:
Worked as a volunteer for The Lakes in Mount Laurel HOA. I inspected exterior of homes in our development. I checked for compliance issues regarding appearance such as painting, landscaping and general association regulations.

Objective and Goal:
To continue to serve as trustee. This position I have held for the past six months is a commitment I made to devote time and energy for the good of the entire community. To be fair in all aspects of running and managing Crestwood Village IV. I would like to make a positive contribution to our community. I will approach every task with professionalism and integrity to insure all residents are treated with respect and understanding. It would be my honor to work hard to continue to serve my community in this capacity maintaining Crestwood Village IV's affordability while remaining profitable for all. My promise is to keep our village peaceful and desirable. I'm proud to be your neighbor and friend.
Raymond H. Norcross
61 B Yorktowne Parkway
Whiting, New Jersey 08759
AGE 59 years Married 36 years, 6 children, 13 grandchildren, 15 great grandchildren
Residence 9 years.

Education:  St. Anthony Elementary & High School, Trenton, N.J.
Mercer County Vocation & Technical School Rec’d degree in Electronics

Employment:
Bob Maguire Chevrolet Part Center, Bordentown, N.J.
Liaison between G.M. and Maguire Part Center on returns of monies for damaged parts.
Later became manager of Collectible Dept., for General Motors, Action Motor Sports and NASCAR.
16 ½ years

Roller Bearing Corp. Of America, West Trenton, N.J.
Machine operator and became OSHA certified fork lift operator. Worked in Shipping and
Receiving Dept. shipping to commercial & government entities.
16 ½ years

Work Experience:
I represented three large corporations with ordering, sales, communications,
distribution, purchasing, and monies. My experience would be beneficial to the board in
contracts, purchasing, and decision making for the community. Appointed by the board as
District Representative Chairperson for the past year. Voluntarily went door to door seeking
volunteers for district representatives. Successfully, recruited 19 district representatives for
our village. Negotiated with businesses for contributions for the meet & greet and have
helped as many shareholders with their concerns as possible. I look forward to serving the
residents even further with the daily day to day operations of the village. Would like to see
more volunteers, more clubs again and residents more involved. Thank you for having the
interest to consider my resume for trustee. I look forward to serving the community in the future.

Raymond H. Norcross
RESUME

Edna Sasso
21B Independence Pkwy
Whiting, NJ 08759

Objective To do my best to help make Crestwood Village Co-op IV the best place to live in the State of New Jersey.

Summary

I have spent the last four years as a Trustee, and Vice President on the Board Of Trustees of Crestwood Village IV for the last three years. My background included managing 1000 HUD apartments in Jersey City, NJ. I was a Trainer and Consumer Affair’s Agent for Kiwi Airlines and Eastern Airlines, teaching the computer system and sales techniques. I specialized in problem solving.

I presently hold the office of Vice President of the Board of Trustees. I have been House Chairman for this village for the 6 years. The duties of House Chairman is to keep a calendar of events and schedules and I am in charge of maintaining the hall. I have been performing the Background Checks on the people requesting to become Residents here since its inception almost three years ago. I have been in charge of the Flea Market for the past year and a half. I am also in charge of Cards and Games on Monday nights. I continue to volunteer for Bingo every Tuesday evening and help out on Movie Night once a month.

I am a hard worker and diligent in performing my duties. A successful outcome is what I work toward and I don’t stop till I reach my goal.
EXPERIENCE

- (1972-1974) F/T Berland Shoe Company at Lloyds Dept. Store. Assistant Manager. Responsibilities Confirmed Sales and Cash Recap each night and Payroll each week. Checked sales displays and maintained inventory. Did some ordering of product (Mostly done by Manager). Maintained a good sales team. Reference: Gene Gillen
- (1988-2011) FedEx Express. First 5 years a driver (courier), after Trace Agent (solving customer delivery complaints) Next position was Heavyweight Freight (Palletized Freight) Dispatch/Senior Customer Service Agent. Responsibilities: Dispatch Drivers to pick up locations and verified deliveries. Multiple computer functions on FedEx System. Reference: Gary Galasso

SKILLS

- Journalism background Good computer abilities. Active Certificate Holder. Up to date with monthly maintenance.
- Excellent people communication
- Valid New Jersey driver's license
- Skilled multi-tasker
- Social networking expert

EDUCATION AND TRAINING

High School Diploma: General Studies
Minisink Valley Central High School 1971
Slate Hill, New York, USA

GOALS

My goal here at Crestwood Village IV is to make living here a better place. Keep our village neat and clean, and uphold the rules and regulations to make our village better and safe to live out our "golden" years!

PERSONAL INFORMATION

- Place of Birth: Jersey City N.J.
- Date of Birth: 28th of April 1953
- Present Resident: Manchester Township, N.J. Since 2/2012
- Sex: Male
- Status: Married with 4 boys, Ages 43,38,37,36
- Hobbies: Biking, Disc Golf, Billiards, Cards

CIVIC ORGANIZATIONS

Member of Lacey Elks, Forked River, NJ. Joined Middletown, N.Y. Lodge in 1974.
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**Mondays**

am 5-6 pm on
between 10-11
our Clubhouse
Tickets are sold at
8 even 6 must be
least 30 days prior
Clubhouse at
732-493-3002 To
Emasa Caesar
Press call
Hall Rentals