

HILLTOPICS

The Official Newsletter of
Crestwood Village V Community Association

FEBRUARY 2025

IMPORTANT DATES TO REMEMBER

Friday 2/7- Resident's Club Dance

Monday 2/10 - Open Board of Trustees Meeting

Saturday 2/15 - Flea Market

Monday 2/17 - President's Day-Clubhouse Closure

Monday 2/24 - MCC Meeting

Hilltop Hall, 325 Schoolhouse Road, Whiting, NJ 08759 • (732) 350 - 0700
www.crestwoodvillage5.com

Clubhouse Open

Monday - Friday 9:00 am - 8:00 pm
Saturday 9:00 am - 1:00 pm

Office Hours

Monday - Friday 9:00 am - 4:00 pm
(Office Closed 12:00 - 1:00 pm for Lunch)



Tacos & Tours: A Taste of the Good Life Awaits!

Savor delicious tacos and tour our vibrant community!

February 19 and February 26
RSVP by February 16 to 877-490-2160



CRESTWOOD MANOR

A SPRINGPOINT COMMUNITY

A Life Plan Community
crestwoodmanoronline.org
50 Lacey Road, Whiting, NJ 08759



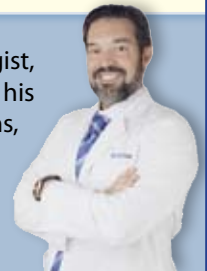
This event will include an informational presentation about our community that will last at least 10 minutes.



TOMS RIVER
DERMATOLOGY
& SKIN CANCER CENTER

*Our experienced staff specialized in the early diagnosis and treatment of skin cancer, including **MOHS micrographic surgery** - the most advanced technique for removing skin cancers*

Santiago Centurion, MD, is a board-certified dermatologist, dermatopathologist, and Mohs surgeon. Over the course of his distinguished career, he has performed several thousands Mohs, dermatologic, and laser surgeries. His expertise is documented in numerous published scientific papers, as well as in his contributions to scores of dermatology textbooks.



Cynthia Gelnow, PA-C is a board-certified Physician Associate with over 15 years experience in providing high quality patient care. Cyndi likes to treat each patient as she would her own family and friends to be treated and brings thorough and compassionate care to the patients of Dermatology Associates of Central NJ Toms River location.



**WE HAVE A
NEW LOCATION!**

Toms River, NJ
**780 RT 37 W
SUITE 100**

Please Call Our Office to Schedule an Appointment

732-679-6300

<https://www.dermatologyassociatesnj.com/>

A QUOTE FOR FEBRUARY

“Love doesn’t make the world go around. It makes the ride worthwhile”. Franklin P. Jones



**VISIT OUR
COMMUNITY
WEBSITE**

**To FIND: FORMS, NEWS, CONTACTS,
SCHEDULES AND MORE!**

www.crestwoodvillage5.com

**BOARD OF TRUSTEES ROLES
AND RESPONSIBILITIES**

Steve Berwanger - President

Communications, MCC Representative

Maryann Payne - First Vice President

Inspections, Trees & Violations, Resident Liaison Representative

Betsy Gordon - Second Vice President

Grass and Snow Coordinator, Inspections, Trees & Violations backup

Nancy Eldridge - Secretary

Property Modifications, Vacancy & HOPA Enforcement, Clubs, Clubhouse & Office Liaison backup

Steve Carroll - Treasurer

Work Orders & Maintenance, Communications & MCC Representative backup, Grass and Snow coordinator backup

Karen Pedersen -Sergeant of Arms

Clubs, Clubhouse & Office Liaison, Vacancy & HOPA Enforcement backup

Ed Kirkwood –Trustee at Large

Resident Liaison Representative, Property Modifications backup, Work Orders & Maintenance backup

Additional responsibilities in which the entire Board is responsible: Annual Budget; Contract Negotiations and Review; Ad hoc Meetings as Needed.

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Email: Info@seniorcommunitymedia.com

**Feel free to contact any or all of our Board members using our email address:
Trustees@CrestwoodVillage5.com**

**Join our Facebook Page:
[Crestwood Village Five - Residents & Owners](#)**

MESSAGE FROM THE BOARD

Your Crestwood Village Five Board of Trustees wish everyone a safe, happy February.

A few reminders for the month:

There is an open Board quarterly meeting Monday, February 10, 2025 at 2 pm at the clubhouse.

All are encouraged to attend. Meet your Board of Trustees, your neighbors and voice your questions or concerns.

The Trustees meet every Tuesday at 10am. Residents are invited to sit-in the open session.

If you have any issues, you can request a meeting with the Trustees. Just put in a request with the office.

A reminder that it is a Manchester Township mandate that house numbers are prominently displayed on your garage or front door. This makes it easier and faster for our first responders to find you in time of need.

Its recommended (by Manchester Police) that you leave an outside light on at night for safety and security. It only costs pennies extra.

In closing, stay safe, stay warm and check on your neighbors if possible!

Maryann Payne

First Vice President

Tentative* CV5 Board of Trustees 2025 Schedule

All Meetings are at 10 AM unless stated otherwise

2025

February 4, 10 (Mon, 2PM), 11, 18, 25

March 4, 11, 18, 25

April 1, 8, 15, 22, 29

May 6, 12 (Mon, 2PM), 20, 27

June 3, 17

July 1, 15, 29

August 11 (Mon, 2 PM), 12, 26

September 9, 16, 23, 30

The Board of Trustees meets every Tuesday morning at 10 AM, biweekly during the summer months (between Memorial & Labor days). All members are welcome to observe the beginning, open part, of these meetings.

If a member has an issue or problem that they feel needs to be discussed with the Board they should make an appointment. We will meet with them during the later Executive session of the meeting. Additionally, our bylaws require quarterly open Board meetings on the second Monday of February, May, August, & November.

TREASURER'S REPORT

FISCAL PERIOD ENDING 12/31/2024

Description	Current Month Actual	Year-To-Date			RESERVE FUNDS
	Actual	Actual	Budget	Diff	
Total Income	220,392.33	1,331,390.69	1,273,250.52	58,140.17	
Total Expenses	231,874.81	1,300,990.37	1,273,250.64	27,739.73	
Net Income/(Loss)	-11,482.48	30,400.32	0.00	30,400.44	
					Operating 65,387
					Replacement 2,540,691
					Deferred Maint 133,237
					Total Reserves 2,739,315

THURSDAY IS

BINGO DAY

AT CRESTWOOD VILLAGE 5!

DOORS OPEN 9:00 AM

Bingo Sheets Start Selling at 10:45 AM

BINGO CALLING STARTS AT 12:30 PM

TO ALL RESIDENTS:

We are in need of volunteers for the following positions:

- **SET UP CREW** — tables and chairs are set before and after all functions. Contact Ed 732-598-9420
- **BINGO CALLER** — 12:30pm to 3pm on Thursdays. Pick your own schedule.
- **BINGO FLOOR WALKER** — 12:30pm to 3pm on Thursdays. Verify numbers on winners' sheets. Pick your own schedule.
- **BINGO 50/50 SELLERS** — 10:30am to 12:30pm on Thursdays. Pick your own schedule.
- **KITCHEN HELPERS** — all functions that require food service. Pick your own schedule.

For more info call: Ronnie 908-303-7377


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Stay NJ Property Tax Credit Program presented by The New Jersey Division of Taxation

SENIOR FREEZE

NJ residents born before 1959 or permanently disabled residents receiving Social Security disability payments as of 12/31/23 may be eligible if you:

- Owned and lived in your home (or leased a site in a mobile home park and lived in your mobile home) in 2020 and through December 31, 2024;
- Paid property taxes by June 1 (site fees by Dec 31); and
- Meet the 2023 and 2024 income limits

+

ANCHOR

Affordable NJ Communities for Homeowners & Renters

\$1,500 for Homeowners Earning \$150K or less
\$1,000 for Homeowners Earning \$150K - \$250K
\$450 for Renters Earning \$150K or Less

=

**Three Programs
One Combined Application**

**File by
October 31,
2025**

Stay NJ
For Senior Homeowners

- 🏠 Age 65 or over in 2024
- 🏠 2024 income below \$500,000
- 🏠 Owned and lived in your home for all of 2024

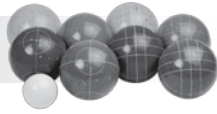
Stay NJ benefits are calculated after ANCHOR and Senior Freeze benefits are determined. If you qualify for all three programs, the Stay NJ benefit will be 50% of your property taxes (up to \$13,000) minus any payments received through ANCHOR and Senior Freeze (2024 benefit cap of \$6,500).

**Based on
2024
Residency,
Income, and
Age**

Manchester Senior Services has invited representatives from the New Jersey Division of Taxation to discuss the new Stay NJ program and answer follow up questions attendees have.

**February 27th at 1:00PM
Manchester Twp. Townhall - Court Room
1 Colonial Drive, Manchester**

BOCCE BALL



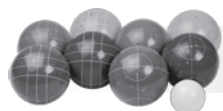
Come join the fun at Crestwood Village Five

All 3 Bocce League Meetings will be held at 6:00 PM on March 24th in the Crestwood Village 5 Clubhouse - Travel, Mixed and Men's . At that time we will decide when to start and when to finish the leagues and decide how to set up teams and set up house rules. Mixed Bocce will play at 6:00 PM on Mondays, Men's Bocce will play at 6:00 PM on Tuesday and Travel Bocce will play Wednesday mornings (usually meeting between 8:00 and 8:30 AM.)

The Travel Bocce league is limited to the Crestwood Villages 1 thru 7. Men's and Mixed Leagues are open for 8 teams, if space is available, CV5 residents first.

If you can't come to the meeting and wish to play, call Nancy Eldridge for the Mixed League and Les Eldridge Men's League 732 773-8647, and Debbie Fascia for the Travel League, 201 618-8514.

Bocce is easy to learn and is a great way to get out of the house and meet and talk to others. You do not have to have a partner, anyone who wants to play will be placed on a team. The newly renovated courts are open and you can come practice at any time. Practice balls are in the raised rubbermaid container against the wall.



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Snow Removal Guidelines

Below is a reminder of the procedures that all resident's in Crestwood Village V must adhere to during snow events.

- * Generally, snow removal will not begin until the snow has stopped falling.
- * Plowing will not start until snow accumulation has reached three (3) inches.
- * The main roads and finger streets will be plowed first.
- * Resident's that are on the medical plowing list (*for dialysis patient's only*) will have their driveways completed next.
- * Driveways will be plowed when main roads, finger streets and medical plowing is completed.
- * Any home without a garage will have their sidewalks shoveled. No other sidewalks will be shoveled by the contractor.
- * If your car is parked in your driveway at the time the plow comes along, your driveway will not be plowed. If you go out and move your car, the plows will not return.
- * If you have a paver driveway abutting your driveway, that portion will not be plowed.
- * The Resident is responsible for any snow remaining on the driveway after it has been plowed, this includes blowing or drifting snow.
- * Cars that are left on the street or finger street during a snowstorm may be towed, at the owner's expense, so that the streets can be adequately plowed.
- * Salting of roads will be based on conditions /temperature and at the discretion of the Trustees.

As with any other situation, if you have a medical emergency during a storm, do not call the Association office to be plowed out, please call 911.

PLEASE DO NOT CALL THE ANSWERING SERVICE AFTER HOURS BECAUSE YOU HAVE NOT BEEN PLOWED. THE ANSWERING SERVICE CANNOT PROVIDE ANY INFORMATION AND CANNOT DISPATCH THE PLOWS.

Issues/problems regarding the snow removal, as always should be in writing on a complaint form, available at the clubhouse. Complaints will not be taken over the telephone.

Recognizing that Crestwood Village V is not an assisted living facility, homeowner's have a responsibility to adequately prepare themselves and their homes in case of snow. Stocking up on food and emergency supplies is an extremely important safety step to take. Making sure that you are refilled on your prescription medication is also a vital step to take. When possible, rescheduling appointments is recommended. The Association Office sells ice melt and will deliver it to your door. The ice melt is \$8 for a 10 pound bag. Should you want a bag of ice melt delivered to you, kindly fill out a work order advising of how many bags of ice melt you would like and submit to the Association Office with your payment in cash or check. The Association's maintenance men will not lay the ice melt; that is the homeowner's responsibility. The Association's maintenance men will not shovel snow or clear paths due to melting or drifting snow (after the contractor does an initial clean up); this is a homeowner's responsibility. Although the Association recognizes that there are many elderly retired persons in the community who are no longer capable of these tasks, regrettably these tasks are beyond the Association's scope of services.

CRESTWOOD VILLAGE V COMMUNITY ASSOCIATION

325 Schoolhouse Road
Whiting NJ 08759
(732) 350-0700 FAX (732) 350-2691

SNOW COMPLAINT FORM

Your Name _____ Date _____

Your Address _____ Phone _____

Date Given to Foreman: _____ Date Faxed: _____

Nature of Complaint:

Siding Damage:

Garage Door Damage:

Other:

Location of Complaint:

Front Right: _____ Front Left: _____

Office Use Only:

Date Completed: _____ Not Completed: _____

Siding Repairs: _____

Estimated Date of Completion: _____

Comments by Contractor: _____

01234
56789

Mandatory as Per Manchester Township Ordinance:

Buildings shall have approved address numbers placed in a position to be plainly legible and visible from the street or road fronting the property. These numbers shall contrast with their background. Address numbers shall be Arabic numerals or alphabet letters. The numbers shall be a minimum of 4 inches (102 mm) high with a minimum stroke width of 0.5 inch (12.7 mm).

AARP Foundation Tax-Aide Ocean North District Sites 2025

MONDAY

Good Shepherd Church
708 Ocean Rd (Rt 88), Point Pleasant
9:00 AM - 1:00 PM
By Appointment: 848-863-9859

TUESDAY

Jackson Senior Center
45 Don Connor Blvd, Jackson
9:00 AM - 1:00 PM
By Appointment: 732-928-2313

WEDNESDAY

Toms River Senior Center
652 Garfield Ave, Toms River
10:30 AM - 2:30 PM
By Appointment: 732-341-1000, ext 8460

THURSDAY

Greenbriar II Clubhouse
1 Greenbriar Blvd, Brick
9:00 AM - 1:00 PM
By Appointment: 732-701-7731

Jackson Branch of OC Library
2 Jackson Dr. - Jackson Municipal Complex, Jackson
9:30 AM - 1:30 PM
By Appointment: 732-440-7904

Toms River Main Library
101 Washington St, Toms River
9:30 AM - 1:30 PM
By Appointment: 732-800-1678

FRIDAY

Brick Senior Outreach Center
500 Aurora Place, Brick
9:00 AM - 1:00 PM
By Appointment: 732-920-8686

Leisure Village Original
Dorchester Hall-Dorchester Drive, Lakewood
9:00 AM - 1:00 PM
By Appointment: 732-364-1820, ext 156

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GOT RUBBISH **\$25 OFF** | **\$50 OFF**
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HILLTOPICS

- Please Call -

732-240-6611

April 26th, 2025**2 PM**

Doors Open at 10:30 AM, Selling Begins at 12 Noon
 Addl Paper and all 50/50's available at door

CV 5 HILLTOP CLUBHOUSE

Admission Package \$40, Includes all \$3,000 Payouts

Jackpot: \$150, \$250, \$800 included in Admission Package

Kitchen opens at 11 AM, Hot and Cold food, Desserts

For questions or info call Anthony at (732) 674-2260













All Sales Final, NO Refunds



FEBRUARY 2025

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
	Tickets for the Resident's Club dance and/or Travel Bocce trips can be purchased on Tuesdays in the Activities Room from 10am-Noon					1
2	3	4 Dance w/ Michelle 9 AM Trustee Meeting 10 AM	5 Sticks Alive Exercise 10 AM Ceramics 10 AM	6 BINGO DAY Doors Open 9 AM Selling Starts 10:45 AM Bingo Starts 12:30 PM	7 Artist Guild 9:30 AM Resident's Club Dance 7 PM	8
9	10 OPEN BOARD OF TRUSTEES MEETING 2 PM	11 Dance w/ Michelle 9 AM Trustee Meeting 10 AM	12 Sticks Alive Exercise 10 AM Ceramics 10 AM	13 BINGO DAY Doors Open 9 AM Selling Starts 10:45 AM Bingo Starts 12:30 PM	14 Artist Guild 9:30 AM <i>HAPPY Valentine's Day</i>	15 Flea Market 8:30 AM
16	17 PRESIDENT'S DAY OFFICE & CLUBHOUSE CLOSED	18 Dance w/ Michelle 9 AM Trustee Meeting 10 AM	19 Sticks Alive Exercise 10 AM Ceramics 10 AM	20 BINGO DAY Doors Open 9 AM Selling Starts 10:45 AM Bingo Starts 12:30 PM	21 Artist Guild 9:30 AM	22
23	24 Manchester Coordinating Council Meeting 1:30 PM	25 Dance w/ Michelle 9 AM Trustee Meeting 10 AM	26 Sticks Alive Exercise 10 AM Ceramics 10 AM	27 BINGO DAY Doors Open 9 AM Selling Starts 10:45 AM Bingo Starts 12:30 PM	28 Artist Guild 9:30 AM	

MARCH 2025

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
   Trash Removal is Every Tuesday & Friday Manchester Twp Recycling Every Other Friday Leaf & Branch Pickup is 1st Thursday						1
2	3	4	5	6	7	8
		Dance w/ Michelle 9 AM Trustee Meeting 10 AM 	Sticks Alive Exercise 10 AM Ceramics 10 AM	BINGO DAY Doors Open 9 AM Selling Starts 10:45 AM Bingo Starts 12:30 PM 	Artist Guild 9:30 AM Resident's Club Dance 7 PM 	
9	10	11	12	13	14	15
	Resident's Club Meeting 2 PM	Dance w/ Michelle 9 AM Trustee Meeting 10 AM 	Sticks Alive Exercise 10 AM Ceramics 10 AM	BINGO DAY Doors Open 9 AM Selling Starts 10:45 AM Bingo Starts 12:30 PM	Artist Guild 9:30 AM 	Flea Market 8:30 AM
16	17	18	19	20	21	22
		Dance w/ Michelle 9 AM Trustee Meeting 10 AM 	Sticks Alive Exercise 10 AM Ceramics 10 AM	BINGO DAY Doors Open 9 AM Selling Starts 10:45 AM Bingo Starts 12:30 PM	Artist Guild 9:30 AM 	
23	24	25	26	27	28	29
	Manchester Coordinating Council Meeting 1:30 PM	Dance w/ Michelle 9 AM Trustee Meeting 10 AM 	Sticks Alive Exercise 10 AM Ceramics 10 AM	BINGO DAY Doors Open 9 AM Selling Starts 10:45 AM Bingo Starts 12:30 PM	Artist Guild 9:30 AM 	
30	31					



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Crestwood Village Five Resident's Club Dance

Music by:

Alfredo Cunha & Eddie

Playing Latin & American Music

Saturday, April 5, 2025

7:00 p.m. till 11:00 p.m.

Doors open at 6:30 p.m.

Includes:

Snacks, Soda, Bottled Water,

Coffee (regular or decaf), Tea, Dessert

B.Y.O.B.

\$10.00 in advance

\$12.00 at the door

Non-refundable unless canceled

Purchase Tickets every

Tuesday from 10:00 am till noon

at Village Five clubhouse

Call Debbie: (201) 618-8514



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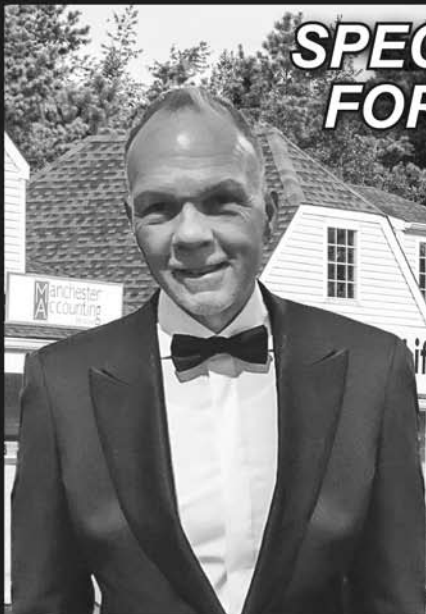
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Crestwood Village 5



DANCE WITH MICHELLE
CRESTWOOD VILLAGE 5

Please check with your doctor before beginning classes.

Classes are for all levels, especially beginners!
No previous dance experience required.

Join Anytime!

EVERY TUESDAY 9:15 - 10:15 AM
(Doors Open 9 AM)

LINE DANCING

Join us to learn old and new line dances. Get a fantastic workout while dancing to great music!

Learn how to line dance to all kinds of music. Partner not required.



EACH CLASS
\$5.00 WEEKLY
PAY AS YOU COME!



FLEA MARKET

EVERY 3RD SATURDAY EACH MONTH!
8:30 AM - 1:00 PM

We have 60+ tables every month with bargains to be had everywhere.

Please call Ronnie at (848) 674 - 1753 to rent a table.

If no tables are available you'll be put on the waiting list.



Food  **Pantry**



NEIGHBORS HELPING NEIGHBORS!

Our food pantry was created to help our residents that for whatever reason just need some help. We are not a substitute for all grocery needs, but we do provide some much-needed assistance during difficult times.

If you find yourself, or know of a neighbor, that needs our help just say so. There is no shame or embarrassment in asking for help. Just leave a private note with your (or your neighbor's) name, address, and phone number. Someone from the pantry will contact you.

At the same time, we ask our residents that can, to please donate to our pantry. We can rehome non-perishable food products, shelf stable milk, canned fruit, canned chicken, paper goods, pasta, etc.

You can simply drop these things by the food pantry door. We can also accept monetary donations and gift cards as we use them to buy things like eggs and bread, etc. Just leave them for the pantry at the office window.

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<p>\$500 OFF Gas Conversion</p>	<p>\$100 OFF or Tankless Gas Hot Water System</p>	<p>\$250 OFF New Install of Air Conditioning or Heating System</p>

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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