



HILLTOPICS

The Official Newsletter of
Crestwood Village V Community Association

JANUARY 2026

IMPORTANT DATES TO REMEMBER

Thurs. Jan 1, Clubhouse closed

Fri. Jan 2, Leaf & Branch pickup

Tues. Jan 13, 2pm Resident's Club meeting

Sat. Jan 17, 9am. Flea Market

Mon. Jan 19, Dr. Martin Luther King Jr. day
Clubhouse Closed

Tues. Jan 20, Manchester Twp bulk pickup



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)

A QUOTE FOR JANUARY

“The secret of getting ahead is getting started”

(Mark Twain)



**VISIT OUR
COMMUNITY
WEBSITE**

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

www.crestwoodvillage5.com

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The Hilltopics Newsletter
is published by Senior Publishing Company
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TRUSTEE POSITIONS & RESPONSIBILITIES

Steve Berwanger – President
Communications, MCC Liaison, Office Liaison,
Clubhouse backup

Maryann Payne – 1st Vice President
Resident Liaison, HOPA Enforcement, Property
Modifications backup, Clubs Liaison backup

Betsy Gordon – 2nd Vice President
Snow Coordinator, Grass Coordinator

Eileen Ringen – Secretary
Resident Liaison backup, HOPA Enforcement
backup

Steve Carroll – Treasurer
Firewise Liaison, Work Order Maintenance,
Clubs Liaison, Clubhouse Representative,
Communications Coordinator backup, MCC
Liaison backup, Office Liaison backup, Grass
Coordinator backup

Ed Kirkwood – Sergeant At Arms
Property Modifications, Firewise Liaison backup

Ken Freeman – Trustee At Large
District Rep Coordinator, Fencing Enforcement,
Work Order Maintenance backup, Snow
Coordinator backup

All Trustees – Alternating Weekly - Inspections
including Trees & Violations



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 PRESIDENT

Time for a new year and resolutions. Mine for the last few years has been “Be brave enough to suck at something new!”

It’s my annual challenge to myself. What’s yours?

A few years ago I joined the darts league at CV3. I certainly lived up to my resolution.....lol

- Steve Berwanger

CV5 RESIDENTS CLUB

Tuesday 1/13 @ 2PM

Meet up with our neighbors and enjoy a presentation of The Hindenburg by our neighbor Bill Schmidt



CV5 Board of Trustees 2026 Schedule

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.

2026

January 6, 13, 20, 27

February 3, 9⁺, 10, 17, 24

March 3, 10, 17, 24, 31

April 7, 14, 21, 28

May 5, 11⁺, 12, 19

June 2, 16, 30

July 14, 28

August 10⁺, 11, 25

September 1, 8, 15, 22, 29

(* Closed meeting (election day)

(+) Quarterly open meeting 2PM



CLUBHOUSE HOLIDAY CLOSURES

2026

- Jan 1 - Thu - New Year's Day - Clubhouse Closed
- Jan 19 - Mon - MLK JR DAY - Clubhouse Closed
- Feb 16 - Mon - Presidents Day - Clubhouse Closed
- May 25 - Mon - Memorial Day - Clubhouse Closed
- Jun 19 - Fri - Juneteenth - Office Closed / Clubhouse Open
- Jul 3 - Fri - Independence Day (observed) - Clubhouse Closed
- Sep 7 - Mon - Labor Day - Clubhouse Closed

- SPACE AVAILABLE -

To Advertise in the

HILLTOPICS

- Please Call -

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SERVICES INCLUDED IN YOUR MONTHLY ASSOCIATION FEES

1. A Master Insurance Policy that covers rebuilding of a home to builders' grade in the event of a catastrophic loss. It is strongly recommended that owners purchase an HO6 insurance policy to cover the contents of the residence, liability and any additions or upgrades to the original structure e.g., replacements windows, doors, siding, etc.
2. Bus Service
3. Grass Cutting
4. Snow will be plowed from roads and driveways when the accumulations exceed 3 inches. Sidewalks will be shoveled for Units without a driveway.
5. Painting and Repairing of Garbage Cans
6. Mailbox Repairs and Replacements
7. Trimming of Trees that affect roof or siding.
8. Road Potholes and Maintenance of Street Signs
9. Yearly Termite Inspections of Crawl Spaces
10. Gutter Cleanings (1 in Spring and 1 in Fall)
11. Gutter Repair (not Replace) to original gutters.
12. Once yearly dryer vent cleaning

TREASURER'S REPORT

FISCAL PERIOD ENDING 10/31/2025

Description	Current Month	Year-To-Date			RESERVE FUNDS:	
	Actual	Actual	Budget	Diff		
Total Income	255,483	950,483	866,999	83,484	Operating	141,591
Total Expenses	251,954	972,979	867,000	(105,979)	Replacement	2,890,808
Net Income / (Loss)	3,529	(22,496)	(0)	(22,495)	Deferred Maint	149,914
					Total Reserves	3,182,313

STOUT'S BUS SCHEDULE - CRESTWOOD VILLAGE FIVE

EFFECTIVE: SEPTEMBER 1, 2025

REVISED: NOVEMBER 13, 2025

All reservations must be called into the office in advance as noted.

Provide name, address and phone #.

For Sunday pickup, also provide name of Whiting church.

- Sunday:** Whiting Churches – 9 AM pickup (3.5 hours)
(call in by 1:30 p.m. on Friday)
- Monday:** ShopRite Manchester – 10 AM pickup (4 hours)
(call in by 1:30 p.m. on Friday)
- Tuesday:** (2nd Tuesday) Ocean County Mall or (4th Tuesday) Brick Plaza – 9:30 AM pickup (5 hours)
(call in by 1:30 pm. on Friday)
- Wednesday:** Lacey Mall, Walmart, TJ Maxx, ShopRite & Aldi
10 AM pickup (5 hours)
(call in by 1:30 p.m. on Monday)
- Thursday:** No regular service – special trips only – 6x per year

 December 11, 2025: Historic Smithville
 April 16, 2026: Columbus Farmers Market
 June 18, 2026: Columbus Farmers Market
 July 16, 2026: Freehold Mall / Orchards
 September 17, 2026: Historic Smithville
 October 15, 2026: Freehold Mall / Orchards
 December 17, 2026: Historic Smithville

 Clubhouse pickup – 10 AM (must arrive by 9:45 AM)
(call in by 1:30 p.m. on Tuesday)
- Friday:** Stop & Shop Whiting – 10 AM pickup (3 hours)
(call in by 1:30 p.m. on Wednesday)

NOTE: There is a 3-bag limit on shopping trips

THERE IS NO BUS SERVICE ON:

- New Year's Day
- Memorial Day
- Independence Day
- Labor Day
- Thanksgiving
- Christmas
- Days of Inclement Weather (School Closings)

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



STICKS ALIVE EXERCISE CLASS

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VILLAGE 5

5.00 a class
drum sticks 5.00 one time fee



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Instructor

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– Rick Sogness –

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ads-468

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.



WORD SEARCH

C F W E G I C I C L E L A W X N R A	BOOTS
L R S C E T A R B E L E C S C A R F	CELEBRATE
C O B S M C Y Y D R C C Q R E M M R	CHILLY
C S R R G W I I E J K L A Y H W H O	COLD
T T A A C I R G O O F R W D L O C Z	EARMUFFS
V Y R A U N A J N W A E K X T N A E	FREEZE
B O B T E T S P M R N N E C B S Y N	FROSTY
O T R S L E D D I N G N O F I N K E	FROZEN
O E M A I R T E Y P R C X J O O F Y	GLOVES
T G L O V E S G G W O F D R E W M P	HAT
S W X H G I P B N A R E H E N F L E	HOT COCOA
G R E K L A F X S N O W B A L L S C	ICE
D J T E D R K A O S F F U M R A E S	ICICLE
Y D R C E Q R S U M I C E L C K R R	JANUARY
I E J E L A S N O I T U L O S E R G	NEW YEAR
H E Z C I R R O Q L I E J K L A N H	RESOLUTIONS
E E I U D S T W A A C A S G O I F R	SCARF
I T Y R E P P I L S W T A P I Q J N	SKIING
W A E K X V E N C S G E L K B T E R	SLEDDING
C H I L L Y E G B O Y K S N O O T R	SLIPPERY
	SNOWBALL
	SNOWFLAKE
	SNOWING
	SNOWMAN
	WINTER

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JANUARY 2026

MANCHESTER SENIOR SOCIAL

1 COLONIAL DR. MANCHESTER
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82 LACEY RD. WHITING
TUESDAY, WEDNESDAY, THURSDAY 8:30AM-4PM

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CHAIR YOGA
WHITING ANNEX
82 Lacey Rd.
Classes start at
10:30AM

Monday, January 12th
Monday, January 26th

CALL 732-849-8305
TO REGISTER.

CHAIR YOGA
MANCHESTER TOWN HALL
CIVIC CENTER
1 COLONIAL DR.
Classes start at
10:30AM

Friday, January 16th
Friday, January 23rd
Friday, January 30th

CALL 732-849-8305
TO REGISTER.



Funded in part by a grant
from the Ocean County
Board of Commissioners

JANUARY 2026

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  CLUBHOUSE CLOSED	2 Artist Guild 9:30 AM  	3
4	5 Sticks Alive Exercise 10 AM	6 Dance w/ Michelle 9 AM Trustee Meeting 10 AM 	7 Sticks Alive Exercise 10 AM Ceramics 10 AM	8 BINGO DAY Doors Open 9 AM Selling Starts 10:45 AM Bingo Starts 12:30 PM	9 Artist Guild 9:30 AM	10
11	12 Sticks Alive Exercise 10 AM	13 Dance w/ Michelle 9 AM Trustee Meeting 10 AM Residents Club Mtg 2 PM 	14 Sticks Alive Exercise 10 AM Ceramics 10 AM	15 BINGO DAY Doors Open 9 AM Selling Starts 10:45 AM Bingo Starts 12:30 PM	16 Artist Guild 9:30 AM 	17 Flea Market 9:00 AM
18	19 MILK JR DAY CLUBHOUSE CLOSED	20 Dance w/ Michelle 9 AM Trustee Meeting 10 AM MANCHESTER TWP BULK PICK-UP 	21 Sticks Alive Exercise 10 AM Ceramics 10 AM	22 BINGO DAY Doors Open 9 AM Selling Starts 10:45 AM Bingo Starts 12:30 PM	23 Artist Guild 9:30 AM 	24
25	26 Sticks Alive Exercise 10 AM Manchester Coordinating Council 1:30 PM	27 Dance w/ Michelle 9 AM Trustee Meeting 10 AM 	28 Sticks Alive Exercise 10 AM Ceramics 10 AM	29 BINGO DAY Doors Open 9 AM Selling Starts 10:45 AM Bingo Starts 12:30 PM	30 Artist Guild 9:30 AM 	31

FEBRUARY 2026

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
1	2 Sticks Alive Exercise 10 AM	3 Dance w/ Michelle 9 AM Trustee Meeting 10 AM	4 Sticks Alive Exercise 10 AM Ceramics 10 AM	5 BINGO DAY Doors Open 9 AM Selling Starts 10:45 AM Bingo Starts 12:30 PM	6 Artist Guild 9:30 AM Resident's Club Dance 7 PM	7
8	9 Sticks Alive Exercise 10 AM Open Board of Trustees Mtg 2 PM	10 Dance w/ Michelle 9 AM Trustee Meeting 10 AM	11 Sticks Alive Exercise 10 AM Ceramics 10 AM	12 BINGO DAY Doors Open 9 AM Selling Starts 10:45 AM Bingo Starts 12:30 PM	13 Artist Guild 9:30 AM	14
15	16 PRESIDENT'S DAY CLUBHOUSE CLOSED	17 Dance w/ Michelle 9 AM Trustee Meeting 10 AM	18 Sticks Alive Exercise 10 AM Ceramics 10 AM	19 BINGO DAY Doors Open 9 AM Selling Starts 10:45 AM Bingo Starts 12:30 PM	20 Artist Guild 9:30 AM	21 Flea Market 9:00 AM
22	23 Sticks Alive Exercise 10 AM Manchester Coordinating Council 1:30 PM	24 Dance w/ Michelle 9 AM Trustee Meeting 10 AM	25 Sticks Alive Exercise 10 AM Ceramics 10 AM	26 BINGO DAY Doors Open 9 AM Selling Starts 10:45 AM Bingo Starts 12:30 PM	27 Artist Guild 9:30 AM	28
<p>Tickets for the Resident's Club dance and/or Travel Bocce trips can be purchased on Tuesdays in the Activities Room from 10am-Noon</p>						

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9:00 AM - 1:00 PM

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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.

CROSSWORD PUZZLE

ACROSS

- 1) Like a girl looking for a buoy?
- 6) Prefix for "bucks" or "bytes"
- 10) Hybrid citrus fruit
- 14) Tendencies
- 15) March 15, to Caesar
- 16) It may be out on a lime?
- 17) Winning big, real big
- 20) It's over a king
- 21) Stodgy old-timer
- 22) Geeky types
- 23) Sunday deliveries
- 25) Tiny aquatic organism
- 27) Tax form addressee
- 28) Finishing off a tile job
- 32) Confessional admissions
- 35) Natural rope fiber
- 36) Bronx cheer
- 37) Five o'clock, for many
- 41) What clinks in drinks
- 42) Hunter among the stars
- 43) "... with 1,001 ___"
- 44) Put a curse on
- 46) Place for experiments
- 48) Underwriter's concern
- 49) Prehistoric male
- 53) Sleeping problem
- 56) Dish with many ingredients
- 57) Palindromic Beatles figure
- 58) It's drawn on
- 62) "Beetle Bailey" cartoonist Walker
- 63) Having trouble deciding
- 64) Happen next
- 65) "The Dukes of Hazzard" spin-off
- 66) Small amount of residue
- 67) Overflows

DOWN

- 1) Successor to Arafat
- 2) Canonical hour
- 3) Scoffing look
- 4) Forecast from the flight deck
- 5) Request, in negotiations
- 6) Valuable Chinese vases
- 7) Tense or irritable
- 8) Procure
- 9) Deciduous hardwood tree
- 10) Certainly cheery
- 11) Trucker's choice
- 12) Circulate, as library books
- 13) Varieties or types
- 18) Electrically charged particles
- 19) Overwhelm, as flames
- 24) Category for odds and ends, briefly
- 25) Felon's burning ambition?
- 26) Bread unit
- 28) Leg-of-mutton sleeve
- 29) Shorebird with a curved beak
- 30) Place for the Iditarod finish line
- 31) Leaves
- 32) Milk type
- 33) Andean civilization
- 34) "Silent Night," for one
- 35) Slight cut
- 38) Biggest brown bear
- 39) Eye piece
- 40) Bike tire's innards
- 45) Puts up, as a skyscraper
- 46) Not part of the clergy
- 47) Another shorebird with a curved beak
- 49) Trolley bell sound
- 50) It makes a clicking noise
- 51) Per ___ (yearly)
- 52) Staff additions?
- 53) Climber's goal
- 54) Sound unit
- 55) Infamous fiddler
- 56) Monstrous villain
- 59) "___ be my pleasure!"
- 60) "Neither rain, ___ sleet ..."
- 61) Small integer

WE THREE KINGS

By Timothy E. Parker

1	2	3	4	5		6	7	8	9		10	11	12	13
14						15					16			
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Music by:

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

Doors open at 6:30 p.m.

\$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

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 Ocean University Medical Ct (Brick).....732-840-2200
 Community Medical Ct800-266-2278
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 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
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Manchester Branch (Ocean County Library) ..732-657-7600
 Manchester Animal Control732-657-8121 ext 4606
 Recycling 732-657-8121 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 Official 732-657-8121 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
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 Lifeline Utility Bill Support800-633-4227
 PADD800-792-9745

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 Assembly Brian E. Rumpf
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 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

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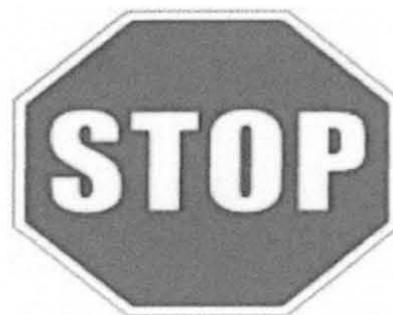
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E	E	I	U	D	S	T	W	A	A	C	A	S	G	O	I	F	R
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14	B	E	N	T	S	15	I	D	E	S	16	P	E	E	L	
17	B	R	E	A	K	I	N	G	T	H	E	B	A	N	K	
20	A	C	E	21	F	O	G	Y	22	N	E	R	D	S		
23	S	E	R	M	O	N	S	24	A	L	G	A				
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48	R	I	S	K	49	C	A	V	E	M	A	N				
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58	C	H	E	C	K	I	N	G	A	C	C	O	60	U	N	T
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Crestwood Village Five Resident's Club Dance

Music by:

Nash East Country Band

Friday, February 6, 2026

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

Doors open at 6:30 p.m.

Line dance lesson during music breaks

\$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***

Includes:

***Snacks, Soda, Bottled Water,
Coffee (regular or decaf), Tea, Dessert
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