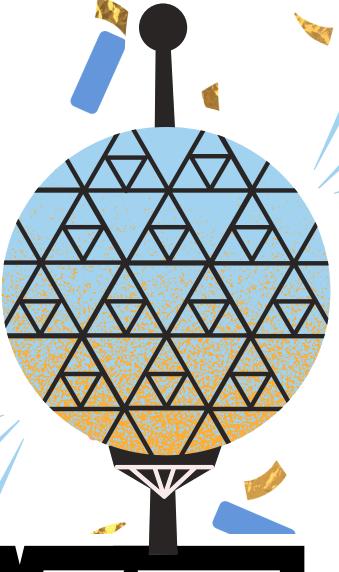


The Village Voice

January 2026

HAPPY
2026!



RESOLVE
TO GET INVOLVED



There are so many great opportunities to get involved in our wonderful community!

Peruse the newsletter and see if something catches your eye.

Consider attending a committee or special group meeting to find out more.

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Pink Sheet - Activities
Hospitality Reminder

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Please submit articles for the February issue to VillageVoiceCrestwood@gmail.com by Thursday, **January 15th**. The Village Voice is not responsible for the factual accuracy of contributed materials.

Crestwood Village HOA does not sponsor or endorse any advertiser. Residents are encouraged to conduct their own due diligence before engaging with any advertiser.

New Residents

Welcome!

Please stop by the Management Office to complete a few important forms. Registering with Management provides your critical contact and emergency information, ensures that you have proper parking tags, grants you access to Clubhouse amenities, and more!

Upcoming Meetings

January

20th

7:00 PM

Community
Meeting

27th

9:30 AM

BOT
Meeting

Crestwood Village Clubhouse

M, W, F	9:00 AM to 9:00 PM
T, Th	9:00 AM to 5:00 PM
Sat	9:00 AM to 4:00 PM
Sun	1:00 PM to 4:00 PM
Last Sat	9:00 AM to 9:00 PM

301-662-0400

6902 Crabapple Drive
Frederick, MD 21703

www.crestwoodvlg.net

Security Guard

BeSecure, LLC.

301-748-2401

Nightly

CRESTWOOD VILLAGE AT FREDERICK HOMEOWNERS ASSOCIATION, INC.

BOARD OF TRUSTEES

Elected by Crestwood Village HOA Members

John Morrill	President
Sally Livingston	Vice President
Doris Vierbuchen	Treasurer
Paula Blundell	Secretary
Chris Molishas	Member at Large
D Nicewarner	Member at Large
Leslie Sullam	Member at Large

HOA MANAGEMENT STAFF

Employed by Clagett Management

Shirley Davis

On-Site Community Association Manager
SDavis@Clagett.com

Erika Isaacoff

On-Site Community Association Assistant Manager
EIsaacoff@Clagett.com

MANAGEMENT HOURS

Monday - Friday 9:00 AM - 5:00 PM

HOA STAFF

David Griffin
Maintenance

Lisa Bennett
Bus Driver

BOARD OF TRUSTEES (BOT) MEETING

In Brief (Unofficial)

November 25, 2025

The following is an unofficial summary of the minutes from the BOT meeting. The complete official version is available in the Management Office.

Trustees Present:

Paula Blundell, Sally Livingston, Chris Molishas, John Morrill, D Nicewarner, Leslie Sullam, and Doris Vierbuchen

Financial Report:

- There will be no transfer from the operating account to the reserve account at the end of this budgetary cycle.
- One account from CV 2 was sent to the attorney for collection.
- The Board approved a payment plan for one homeowner.
- The Board released the budgeted \$1,000 to the Activities Committee.

Board Actions:

- Approved a contract from Perfect Painters & More to complete the painting of the Clubhouse lobby and adjacent hallways.
- Approved a contract from Long Fence to install fencing along Crestwood Boulevard near Box Elder Court. The Board will visit the area to determine the exact location of the fence.
- Reaffirmed an electronic vote to hire Dr. Tree to remove two damaged trees.
- Reaffirmed electronic vote to approve necessary bus repairs.
- Approved continuing the Clubhouse subscription of *The Frederick News-Post*.
- Approved the purchase of network equipment from Amazon.
- Approved a contract from Advantage Industries to complete the wiring and installation of new network equipment in the Clubhouse.
- Approved a small increase in *The Village Voice* ad prices.

NEIGHBORS-HELPING-NEIGHBORS COMMITTEE

The Neighbors-Helping-Neighbors (NHN) Committee met on December 10th. Topics discussed included:

- NHN works with the Frederick County Meals on Wheels (MOW) program for delivery of meals in the Crestwood community. The special MOW Crestwood route needs a few more volunteers. Please contact Karen Galloway at 301-748-3863 if you can help.
- The Crestwood bus will go to the Food Bank on Wednesday, January 7th at 9 AM. Call the Front Desk to sign up.
- Groceries for Seniors is on Friday, January 16th. Food is distributed from noon until gone. Boxes of shelf-stable food will also be available.

- Elly Williams and Theresa Luhn will be at the Clubhouse on Tuesday, January 13th. Call the Front Desk if you want to schedule an appointment.
- NHN is currently updating the handout called "Programs for Seniors." Look for this insert in the February *Village Voice*.

The next NHN Committee meeting is Wednesday, January 14th at 1 PM. Visitors are always welcome.

Caroline Bolin, Chair
Neighbors-Helping-Neighbors Committee



HOSPITALITY COMMITTEE

We hope everyone had a healthy and happy holiday season.

Our committee has been busy sending Get-Well cards to seven residents since the middle of November.

Sympathy cards were sent to the families of Tony Boccolini, Kim McDivitt, Marie Labonte, and Kay O'Brien. We also sent sympathy cards to Myrtle Rundell upon the death of her sister, and to Charlie Crockett upon the death of his wife Robin.

A Celebration of Life was held at the Clubhouse in memory of Tony Boccolini. It was attended by many of Tony's friends who shared memories of him.

A reception was held for Kay O'Brien after her funeral service. It was attended by many of her family and friends.

This month the Hospitality Committee will be sending Thinking-of-You cards to resident shut-ins and to those who are in rehab or nursing homes and still own their homes in Crestwood. If you know of a neighbor who is a shut-in, please let us know so their name can be added to the list.

Please be sure to read the green reminder insert that is enclosed in this month's edition of *The Village Voice*. It explains all that the Hospitality Committee does, and asks for a donation of \$5 from each resident per year. If you attend a monthly community meeting, you can give your donation to Debbie Simpson, our treasurer, or you can give it to the person working at the Front Desk at any time. Be sure to include your name and address with your donation, and put it in an envelope marked for Hospitality.

Our next Hospitality meeting will be on Wednesday, January 14th at 10 AM.

Therese Oseneek, Chair
Hospitality Committee

ACTIVITIES COMMITTEE

This month's Potluck dinner is at 5 PM on Friday, January 9th. Bring your favorite dish to share while you meet neighbors and make new friends from the community.

On Wednesday, January 21st the Lunch Bunch is going to Gladchuck Bros on West Patrick Street at noon. Be sure to sign up.

On Saturday, January 24th there is a Pancake Breakfast with a "Chuck Wagon" theme starting at 10 AM in the Clubhouse with optional cowboy/cowgirl hats, jeans, chaps, etc.

The League of Learners will be meeting on the 29th for a session on Insurance Preparedness for Natural Disasters.

The Activities Committee exists to serve you. All of the events you attend happen as a result of volunteers and Activities Committee members. We're asking for a few of you reading this to join the Activities Committee. The committee needs people who can coordinate events like the Lunch Bunch and our Potluck dinners. And if any of you are big on travel, we're seriously looking for someone with travel expertise to coordinate and arrange the trips you read about in *The Village Voice*. If you can join us, please come to the next Activities Committee meeting on the first Tuesday, January 6th at 9:30 AM at the Clubhouse.

David Perkins, Co-Chair
Activities Committee

CHECK OUT THE
PINK SHEET
INSERT FOR MORE
ACTIVITIES
INFORMATION!

INSURANCE PREPAREDNESS FOR NATURAL DISASTERS LEAGUE OF LEARNERS (LOL)

Join us on Thursday, January 29th at 1 PM for another LOL program. Gia Rogers, Outreach Staffer, Maryland Insurance Administration, will present information on home insurance policies including preparing for and recovery from natural disasters, as well as addressing insurance issues and concerns to get the best value for your money. Natural disasters are increasing across the country, so knowing how to handle one with insurance companies is important.

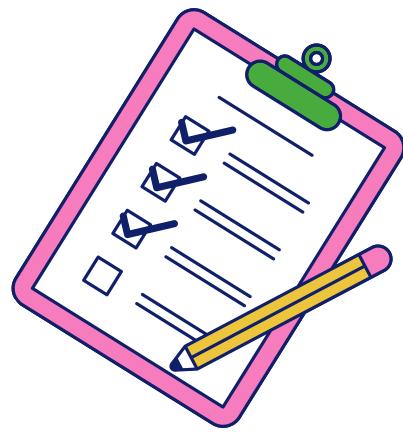
The Maryland Insurance Administration is an independent State agency charged with regulating Maryland's insurance industry, including home and auto insurance. The agency's goal is to provide efficient and effective service to consumers of insurance products.

Please sign up for planning purposes, but it is not required to attend.

Future programs:

- February 26 – Senior Tax Credits
- March 20 – End-of-Life Planning and More
- April 30 – Legal Information for Seniors

Sally Livingston, Coordinator
League of Learners



NEW YEAR? LINE DANCE? SURE, WHY NOT!

Exactly. From a recent Facebook post, here are some reasons why line dancing is beneficial. "WHY I CHOOSE LINE DANCING: Cardio without the pressure, Stress melts away, Community you can feel, Memory boost, Confidence builder, Ageless activity."

And it's great for balance! Line dances are made of repeating step patterns. Starting in January 2026, beginner line dancing with tutorials will be offered so you can learn some basic line dances.

Some of the most fun in line dancing is doing a simple dance that everyone on the dance floor knows! You are heartily encouraged to start the New Year with this health and friendship boosting activity.

Classes will be on Wednesdays from 1:30 PM to 2:30 PM. Classes may be offered at another day or time if there is enough interest.

For more information, contact me at 719-633-3264 or djpitcher4@gmail.com.

Diana Pitcher

MAH JONGG, ANYONE?

Mah Jongg is a challenging game that is becoming popular again. It is a game of patterns and strategy, never the same way twice! Mah Jongg is on the calendar for Thursdays, 1 to 4 PM at the Clubhouse. Players of any level are welcome. Feel free to come and observe the play to get some idea of what happens in a Mah Jongg game. If you are a beginner, others would be glad to help you learn. If you have any questions, please call me at 301-667-2676.

Nancy Hutchins



GARDENERS

There are no gardeners' meetings in January or February. It is the season for indoor gardening, where we can still do plant separations and root cuttings. This provides plants for our exchanges during the warmer months.

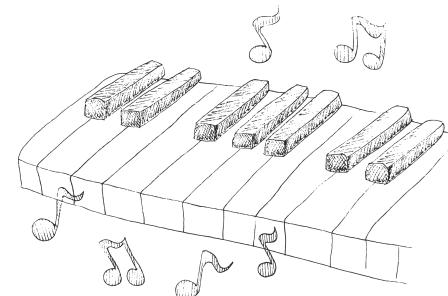
For plant separation and rooting, you will need an available windowsill. You can reuse empty glass jars and even pill bottles partly filled with glass beads to give them weight. With a clean knife or scissors, cut the plant stem just below a leaf node and strip away any lower leaves that would be submerged.

Place the cuttings in a jar with tap water on a windowsill in sunlight. Brace the root with wire, toothpicks, or even chopsticks. Ensure that at least one root node (the bumpy part of the stem where roots emerge) is underwater.

Add water as it evaporates. Change the water every five (5) days to reduce bacterial growth.

I will be separating seeds to stock the gazebo boxes beginning in March. The next meeting is Tuesday, March 3rd. Have a happy winter.

Linda Meyer



CRESTWOOD COMMUNITY CHOIR

The Crestwood Community Choir will resume rehearsing on Friday, January 23rd from 1:30 to 2:30 PM. We would love to have you join us!! Please contact me at 301-466-4940 if you have any questions.

Angie Thompson

BOARD OF TRUSTEES (BOT) SPECIAL MEETING

In Brief (Unofficial)

December 2, 2025

The following is an unofficial summary of the minutes from this meeting.

The complete official version is available in the Management Office.

All trustees were present.

The Board approved the HOA, the CV 1 and the CV 2 budgets for January 1, 2026, to December 31, 2026.

NEW HOA ASSESSMENT FEES

BEGINNING JANUARY 1, 2026

Starting January 1st all HOA fees will increase by \$3.

Detached Homes (not connected to any other units) are Hallmark, Lynnwood, Yardley, Bedford, Canterbury, Kortlandt, and Newberry.

Duplexes (one common wall with another unit) are Chesapeake, Fairfax*, Oxford, and Salem.

Multiplexes (two or more walls in common with another unit) are Edgemont, Monticello, Williamsburg, Aspen (Townhome), Dalton (CV 1), and Tahoe (CV 2).

**Please note that the Fairfax unit is a duplex even though some Fairfax units have two Edgemont units in between the duplexes. There is still only one common wall on the Fairfax.*

New HOA assessment fees starting January 1st:

- \$205 per month for **Detached Homes**
- \$203 per month for **Duplex Homes**
- \$201 per month for **Multiplex Homes**

NEW CONDO ASSESSMENT FEES

BEGINNING JANUARY 1, 2026

Starting January 1st all Condo fees will increase by \$3.

There are two condo associations incorporated in Crestwood Village.

One condo association is Crestwood Village Condominiums (CV 1) with three buildings (8 units each) located south of Crestwood Boulevard. These condos are age restricted.

The other condo association is Mountain Village Condominiums (CV 2) with two buildings (12 units each) north of Crestwood Boulevard. These condos are not age restricted.

Each condo association has an additional separate fee which covers all exterior maintenance and repairs for its specific association (i.e., roof repair, siding, gutters, etc.).

In addition to the monthly HOA assessment fee of \$201, **CV 1** condo owners will pay \$153 toward their condo assessment fees.

In addition to the monthly HOA assessment fee of \$201, **CV 2** condo owners will pay \$161 toward their condo assessment fees.

Condo owners are responsible for payment of two separate assessment fees.

JUST SO YOU KNOW...

We understand there has been some confusion and misinformation regarding how Crestwood Village operates. To provide clarity, Management will be publishing a "Just So You Know" series of articles.

This month, the topic is ON-SITE MANAGEMENT.

On-site community managers' roles involve executing Board of Trustees decisions.

Board & Policy Support:

- Carry out the Board's policies and decisions.
- Serve as a liaison between the Board and residents.
- Support the Board with administrative tasks, such as scheduling meetings and producing reports.

Financial & Vendor Management:

- Administer day-to-day income and expenses and provide financial reports for informed decision-making.
- Assist in sourcing and overseeing service providers, such as landscapers, engineers, and other necessary professionals.

Operational Management:

- Oversee the ongoing maintenance and cleanliness of common areas, such as landscaping, amenities, and buildings.
- Coordinate maintenance and repairs by identifying issues and acting as a liaison with service providers.

Enforcement & Compliance:

- Conduct site inspections to ensure community rules and regulations are followed.
- Enforce rules by issuing violation letters or other notifications as directed by the Board.

Strategic & Resident Engagement:

- Contribute to long-term strategic planning and community goal setting.
- Seek out expert services as directed by the Board of Trustees.
- Encourage resident engagement and a positive community environment.

What On-site Community Managers Do Not Do:

- **Create Policies:** *On-site managers do not create or change community rules; that authority rests with the Board of Trustees.*
- **Settle Neighborly Disputes:** On-site managers are not responsible for resolving personal conflicts between neighbors unless there is a violation of community documents.
- **Provide Expert Services:** On-site managers are not engineers, attorneys, or construction managers.

In Summary:

Management's role is to support the Board. Management does not possess the authority to make decisions that affect the community; that responsibility lies solely with the Board.

Serving on the Board of Trustees requires time and dedication. If you believe you can contribute to the Crestwood Community, you are encouraged to consider running for the Board of Trustees. There will be five (5) openings on the Board starting July 1st. A Call for Candidates will be coming soon.

CRESTWOOD VETERANS

Crestwood Veterans will not hold Thursday business meetings for the next two months.

The group will continue to meet mid-month for lunches and continue to meet the first Thursday of each month for breakfast.

Due to the New Year holiday, no breakfast will be held on January 1st.

The next lunch is at the American Legion Post 11 on Thursday, January 15th at 11 AM. Members need to show their membership card. Only members may use charge cards.

The next meeting is Thursday, March 12th at 10 AM in the Clubhouse.

Stephen Meyer
Crestwood Veterans

CLUBHOUSE FUNDS COMMITTEE

The committee's first meeting of the new year will be on Thursday, January 8th at 1 PM at the Clubhouse. Members of the committee are Jean Alpern, Donna Dawson, Bill Rucker, Mary Leatherman, and Sam Oliver.

It's time for the committee to start discussing HOA Yard Sales for this year. Dates will be approved by the Board of Trustees prior to being published in *The Village Voice*.

Clubhouse Funds will be holding a 50/50 raffle at the next community meeting. Two ticket holders will share 50% (25% each) of the evening collection. The other 50% will be used by the committee to support future approved requests for items available at the Clubhouse.

Thank you to everyone for your support.

Sam Oliver, Chair
Clubhouse Funds Committee

WORKING HANDS

Need a hand with a small task around the house?
Whether it's changing a light bulb, replacing a filter, carrying in a delivery, or lending a hand with something simple - Working Hands is here for you.

Also, do you need a ride to a medical appointment in Frederick? Working Hands can get you a ride.

Call, email, or text me with your request.

Want to Volunteer?

If you're able to lend a hand now and then, we'd love to have you on the team!

Leslie Sullam
maumaljay.sullam@gmail.com
954-235-8701

CRAFT CLUB

In January, the Craft Club will be making a small journal that is decorated with patterned tape. No skill is required.

I also will be giving away some craft materials, and I am looking for one person to commit to helping set up classes and present ideas for future projects.

Along with what I donate, the \$3 fee helps determine the level of our projects.

I ask that you sign up in the Activities Book in advance, either at the community meetings or at the Front Desk by phone or in person. This helps me to prepare for class.

Samples of upcoming projects are on display at the community meetings.

Craft activities help brain cells stay active.

The next meeting is Monday, January 12th at 10 AM in the Clubhouse.

Linda Meyer

MEDICARE FRAUD IMPACTS CRESTWOOD VILLAGE

Did you know that several Crestwood residents have recently found charges on their Medicare Summary Notice (MSN) for medical equipment they neither ordered nor received? For example, one resident in Crestwood Village discovered three (3) instances where a single provider based in Florida fraudulently billed Medicare a total of \$33,120 for medical equipment.

The MSN is a notice that people with Original Medicare get in the mail at least twice a year for their Medicare Part A and Part B covered services. Your MSN shows services or supplies that your provider billed to Medicare, what Medicare actually paid the provider, and the maximum your provider can bill you. It is really important to check your MSN carefully to make sure that the billing is accurate.

What can you do if you see fraudulent charges on your MSN? The best thing to do is contact 1-800-Medicare (1-800-633-4227) to report the fraud and request a new Medicare number. You can also report Medicare fraud online by filing a hotline complaint with the Office of Inspector General (OIG) at this website: <https://oig.hhs.gov/fraud/report-fraud/>.

If you have a Medicare Advantage Plan or Medicare drug plan you can call the Investigations Medicare Drug Integrity Contractor at 1-877-772-3379.

You can also get help from our local Senior Medicare Patrol (SMP) by calling the Front Desk and scheduling an appointment with Elly Williams from the Frederick County Division of Aging and Independence. She is usually at the Clubhouse on the second Tuesday of each month.

Kristin Afrasiabi
Neighbors-Helping-Neighbors Committee

THE VILLAGE VOICE COMMITTEE

The Village Voice Committee would like to thank those who submit articles to the newsletter. Your contributions help to keep the community informed.

Editorial Committee:

Sandy Buck, Chair, Linda Bell, Gary Greer, Bernadine Hoffman, Carol Hubshman, Kathleen Porter, Esther Roberts, and Linda Weed

Distribution Coordinators:

Parky Guedel and Doris Vierbuchen



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**No Extra Charge on Weekends & Evening for
Crestwood Residents.**

2026 Happy New Year

Mike Kiefer, Realtor



301.788.2549



Cassandra Bailey, Broker

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Village Neighbors

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Here's to a Happy and Healthy 2026!



In 2025 Your referrals, confidence and trust made us the #1 Choice for Village Real Estate again! With your help, we out sold our closest competition 5 to 1!



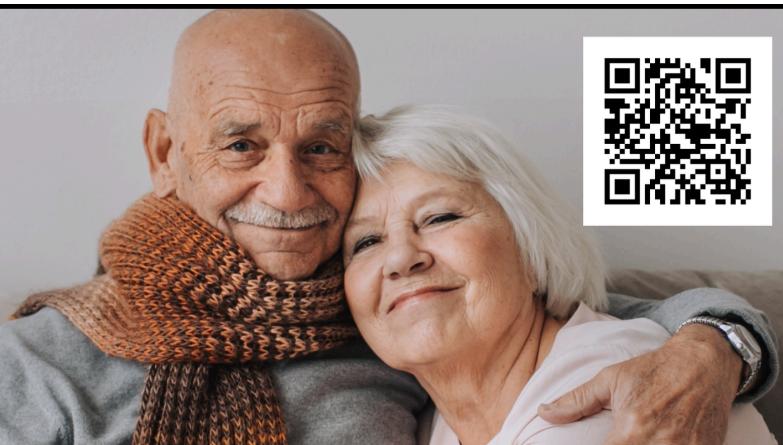
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Real Estate in Crestwood Village Retirement Community, The Perkins Group



*Sean, Harold and Nita, Realtors
Happy, healthy 2026 from the Perkins Group!*

We are excited to start a brand new year with our Crestwood family and friends. The Perkins Group is here to meet ALL your Real Estate needs! We go above and beyond to make your home buying AND home selling experience a memorable occasion. We provide a SENIOR DISCOUNT! Call to get a FREE comparative market analysis on your home today!

We offer resources and advice on ALL your Real Estate needs! CALL Harold or Sean for more information today! Our clients become our families, we come from a LONG line of happy, satisfied homebuyers and home sellers. Ask Harold about upcoming homes for sale in the Village!

Remember the days of old, snuggle up with a good book, enjoy nostalgic movies and keep in touch with family and friends as you hunker down and enjoy your winter! May 2026 bring you good health, happiness and prosperity and unending blessings! Stay safe!

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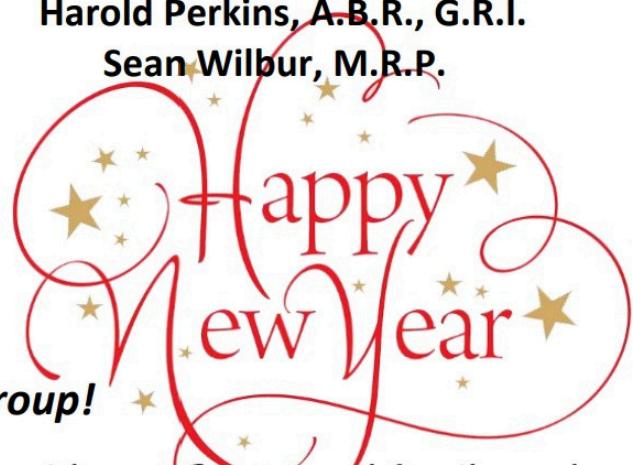
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Harold Perkins, A.B.R., G.R.I.

Sean Wilbur, M.R.P.





Crestwood's generous toy donations to the Salvation Army!

THANK YOU!

Many thanks for your donations to the Employee Holiday Gift Fund this year. Residents were generous in showing their gratitude and appreciation to the staff for all their hard work in making our community a wonderful place to live.

Wishing you a Healthy Happy 2026!

Caroline Bolin
Employee Holiday Gift Fund



Kathy Bowers
Party Planning
Committee



John Morrill
Board of Trustees
President



Major JB Blevins
Salvation Army

Crestwood Community Choir