

WHITING VILLAGE at CRESTWOOD

March 2022



NO PARKING ON THE FINGERS AT ANYTIME. PARK AT YOUR OWN RISK!

**PLEASE JOIN US FOR THE SUNSHINE MEETING THURSDAY,
MARCH 17th AT 10 AM OR 6 PM IN FERNWOOD HALL**

**WHITING VILLAGE at CRESTWOOD
COMMUNITY ASSOCIATION, INC.**

Website: www.whitingvillage7.com

1 Falmouth Avenue, Whiting, NJ 08759

Phone: 732-350-2882

Fax: 732-350-4680

Hotline: 732-350-4358

Board of Trustees

Kenneth Freeman, President

Rosetta DeLuca, Vice President

Barbara D'Averso, Secretary

Joan Steever, Treasurer

Robert Buonanno, Sgt. At Arms,

Kenneth Stebner, Trustee at Large

Victor Truzzolino, Trustee at Large

Whiting Village Staff

Trish Martinez, Administrative Asst.

Carolann Niosi, Clerical

Marcia Ertel, Bookkeeper

Custodians

Jay Salato Rob Wyman

Al Foca Dee Vance

Office Hours: Monday-Friday

8:30am - Noon & 1:00pm - 3:30pm

**Whiting Village Trash Pick-UP
Every Monday and Thursday**

Do not place your trash or recycling out until
the night before the scheduled pick up.



Recycling



Every other Friday,

For Monthly Dates: See calendar

Please note: Problems with your
recycling pick-up should be reported to
Central Jersey Waste at 609-771-8005

HELP IS ON THE WAY!

Need help with small and tedious tasks?

- Running Errands
- Closets – clean out and re-organize
- Kitchen Cabinets and Drawers – clean inside and out
- Pantries and Linen Closets – clean out and/or organize
- Gardening and Weeding
- Other small to medium tasks and projects

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Call Debbie: 732-616-3465, Whiting, NJ

ad-6957

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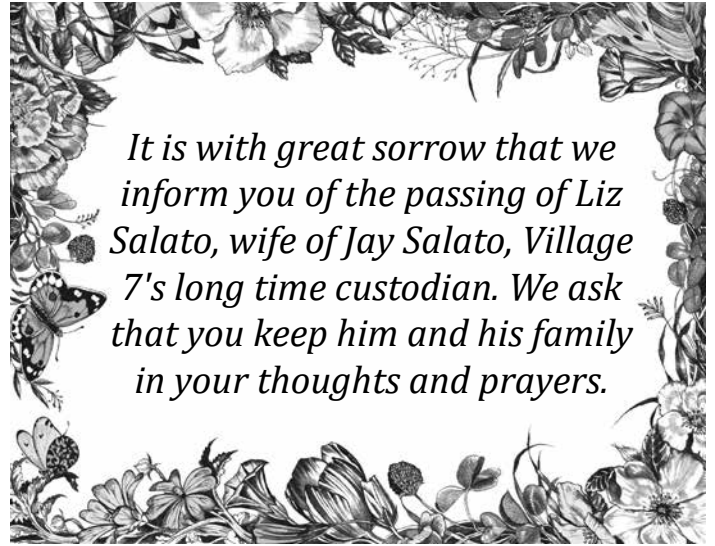
From the President

Be advised that all residents will be receiving a letter from NJ Natural Gas during the month of March. There will be a survey to measure the interest in gas service. At this time Village 5 has it in place and Village 6 will start installation next month.

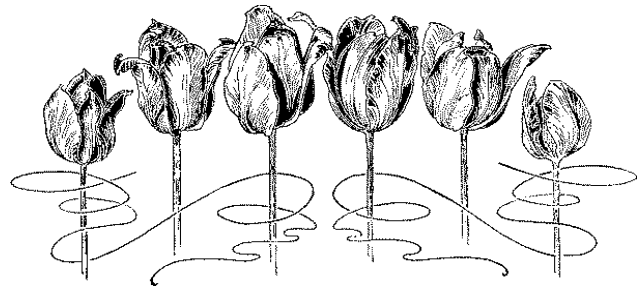
The new Insurance Broker representative, Deb Fisher, will be at the March Sunshine meeting for anyone that may have questions regarding the Village and your homeowners insurance.

The Board of Trustees asks that residents please report any vacant homes, which they know of, to the office.

Be advised that Village 7 now has a new towing company in place. Any cars parked on the fingers will be towed at the owner's expense. There will be **NO FURTHER WARNING!**



It is with great sorrow that we inform you of the passing of Liz Salato, wife of Jay Salato, Village 7's long time custodian. We ask that you keep him and his family in your thoughts and prayers.



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ad-468

Women's Club

Greetings everyone! I hope you all had a nice Valentine's day. I'm hoping our meetings will now continue according to our regular schedule. I know it's been very difficult not being able to socialize for such a long time.

Our meeting this month will be on Tuesday, March 15th at 1:00 PM.

Our Soup and Sandwich luncheon and Bake sale will be Thursday, March 31st at 1:00 PM. Tickets will be \$10.00. Tickets will be sold on Monday mornings from 10 to 12 noon in the lobby on March 7th, 14th, and 21st. This function is open to other villages. No tickets will be sold at the door.

Happy St. Patrick's Day to all who celebrate. Please call me if there is anything I can do for you or if you have questions.

Kathy Sullivan, President
732-261-8893

Fernwood Women's Club

Presents:

Annual Soup and Sandwich Luncheon

And Bake Sale



Date: Thursday, March 31, 2022
Location: 1 Falmouth Ave, Whiting, NJ
Time: 1:00 PM
Tickets: \$10:00 Per Person

Come join us and bring your friends. Have a tasty lunch of homemade soup and Sandwiches followed by dessert with coffee or tea.

Tickets will be sold on Mondays, in the Fernwood Clubhouse, from 10-12 noon on March 7th, 14th and 21st.

For more information please contact Kathy Sullivan at (732) 261-8893.

No tickets will be sold at the door.

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220 South Orange Ave., 2nd floor
Livingston, NJ 07039

Re Whiting Village at Crestwood Community Association Insurance renewal & Unit Owner's Insurance

Dear Residents of Whiting Village at Crestwood Community Association,

We are pleased that your Board of Directors has chosen Peter Waldor & Associates to provide the Association's Property and Liability insurance for the next year commencing 03/01/2022. The Property and General Liability will be written through Greater New York Insurance Company. The Directors' & Officers' Liability and Crime will be written through Continental Insurance Company. The Workers Compensation will be written through Zenith Insurance Company. The Umbrella will be written through McGowan/Federal Insurance Company.

The Association's clubhouse, and personal property will be insured by Greater New York. The building will be insured on an Extended Replacement Cost basis, on a special peril form which protects property against any source of loss that is not specifically excluded or limited per the policy. There is a \$5,000 deductible for all property claims and a \$5,000 deductible per unit for ice damming losses. There is no deductible for General Liability losses.

The property coverage is written to include commonly shared property such as the Clubhouse and the Association's business personal property.

The structural portions of each individual home are covered on a "Bare Walls" basis as outlined in the Association's governing documents. **It is imperative that each homeowner have an individual homeowner's policy in place to cover the following:**

- 1) Property personally owned by you – includes household furniture, art work, jewelry*, furs*, etc. (*Covered by most unit owner's policies, on a limited basis, under a "Personal Articles Floater".)
- 2) Walls and their coverings, all flooring, lighting fixtures, kitchen and bathroom cabinetry and appliances.
- 3) General Liability
- 4) Additional Living Expense Coverage – In the event of a covered cause of loss, such as a fire, which causes you to relocate to a temporary housing arrangement, this coverage provides reimbursement.
- 5) Loss Assessment Coverage – In the event damage occurs to a structure that is communally owned by everyone in the Association, such as a swimming pool, clubhouse or exterior structure of the condominium, the association's master insurance policy pays for the damage. Loss Assessment coverage applies only to communal property damage, not individual unit owner property damage.
- 6) Personal Umbrella Liability – In order to protect your assets from potential suits or judgments, you may wish to consider purchasing higher Liability Limits.
- 7) Flood and Earthquake Insurance – HO-6 do not typically include coverage for Flood or Earthquake. This should be discussed with your personal agent.

Peter Waldor & Associates
220 South Orange Ave., 2nd floor
Livingston, NJ 07039

PLEASE NOTE: The Association's insurance coverage does not provide for coverage inside your home. Please submit a declaration page, from your current homeowner's policy, to the Management office. This is going to be an annual requirement for all homeowners.

Purchasing an HO-6 to protect your personal assets is important. Please feel free to contact us if we can assist you in the process in any way.

In the event you have a tenant renting your unit, please consider requiring them to carry an HO-4 renter's policy to protect yourself as well as the Community.

Additionally, attached please find a Certificate request form which can be completed and sent to our office in the event your mortgage company/lender requests Evidence of the Association's insurance. We will do our best to send certificates within a 24 hour time frame from when the request was received by our office.

We sincerely look forward to serving your community for the upcoming policy year.

Best regards,

Deb Fisher-Horvath, AU Commercial Lines – 973.863.7510, dfisher@pwains.com

Certificate of Insurance Request forms can be found on our website (www.whitingvillage7.com) or can be picked up at the Village office.

D.K. Sledzik

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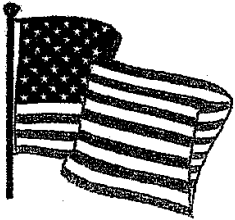
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WHITING AMERICAN LEGION POST # 502



Whiting American Legion Post # 502, located in Whiting, was chartered on October 13, 1975. The organization as a whole traces its roots to March 15-17, 1919, in Paris, France, in the aftermath of World War I. The American Legion was federally chartered on Sept. 16, 1919, and quickly became an influential force at the national, state and local levels, dedicated service of 102 years for veterans, strong national defense, youth and patriotism.

A year after it was formed, The American Legion had chartered more than 5,400 local posts that continue to operate today. Since then it has grown to more than 13,000 posts around the world, and more than 2.2 million wartime-veteran members. Throughout its first century, The American Legion built a legacy on such accomplishments as leading the way to create U.S. Flag Code, helping start the Veterans Administration, drafting and getting passed the Servicemen's Readjustment Act of 1944 - the GI Bill - which transformed America in the second half of the 20th century, and helping veterans receive benefits for health-care conditions based on their honorable service, including acceptance of Agent Orange exposure as service connected. Today, The American Legion has nearly 3,000 accredited service officers worldwide who assist veterans with their benefits claims and other concerns.

Whiting American Legion Post # 502 holds their meetings in the Annex of Crestwood Village VII on the 1st Tuesday of the month at 10:00AM. Come a little early and meet with fellow veterans. The ongoing Covid -19 virus has caused the Post not to have their regular meetings, but we look forward to again getting back to normal soon. If you are a member of another Legion Post or are in holding Post 1000 we have the necessary paper work to transfer you to our Post. The commander can be reached at 732-350-6832, if no answer leave a short message and reason for your call between 5-6 PM and he will get back to you. Email amw0502@aol.com.

*****Fly your Flag! If your flag is worn or tattered, respectfully replace it. Flags that are no longer presentable can be dropped off at Village VII office, where the American legion Post # 502 will have them properly retired. Only the flag will be accepted, No sticks, just the American Flag.*****

“For God and Country”

Resident's Club Newsletter

Hello everyone, Bingo has started again. The kitchen is open too and we serve breakfast and lunch. Anyone can purchase from our village, so come and support us. Corn hole will start outside, on April 6 @ 4:00. I am also interested in starting weekly poker games for ladies. Anyone interested please call me. March 25th is our St. Patrick Day dance and tickets are \$20.00 sold on Monday mornings @10:00.

Any questions please call me.

Diane O
732-350-8592



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The Resident's Club Crestwood Village VII



Fernwood Hall
1 Falmouth Avenue
Whiting, NJ 08759



St. Patty's Dance

Friday, March 25, 2022

Doors Open 6:30pm

Music 7-11pm

Music by DJ Jack

Tickets: \$20pp

Includes: Corned Beef Sandwich, Macaroni Salad, Colé Slaw, Soda
Bottled Water, Coffee & Cake, BYOB

TICKETS ON SALE:

MONDAYS 10-11AM in Fernwood Hall starting
February 28th thru March 14th
Or call Maureen 732-941-9415

Last day to purchase tickets is March 17th



2022 COMPARISON OF PAAD and SENIOR GOLD

1-800-792-9745

<p>Pharmaceutical Assistance to the Aged and Disabled Program www.state.nj.us/humanservices/doas/services/paad/index.html</p>	<p>Senior Gold Prescription Discount Program www.state.nj.us/humanservices/doas/home/seniorgolddetail.html</p>
<p>Income limit: less than \$38,769 (single) less than \$45,270 (married)</p>	<p>Income limit: between \$38,769 & \$48,769 (single) between \$45,270 & \$55,270 (married)</p>
<p>ID Number starts with 6.</p>	<p>ID Number starts with 7.</p>
<p>PAAD co-pay is:</p> <ul style="list-style-type: none"> • \$5 per PAAD covered generic drug • \$7 per PAAD covered brand name drug. 	<p>Senior Gold co-pay for Senior Gold covered drugs is \$15 + 50% of the remaining cost of the prescription or actual drug cost, whichever is less. (Co-pay will change with change in drug price.)</p>
<p>PAAD does not have a Catastrophic cap.</p>	<p>Catastrophic cap: \$2,000 (single) \$3,000 (married) Once the beneficiary's annual out of pocket expenses reach the catastrophic cap, co-pay is \$15 (or the reasonable cost of the drug, whichever is less) for the balance of that eligibility period.</p>
<p>If Medicare-eligible, must enroll in a Medicare Plan with Prescription Drug Coverage (Part D or MA-PD) unless have other creditable drug coverage. PAAD pays Part D premium for certain Part D plans.</p>	<p>If Medicare-eligible, must enroll in a Medicare Plan with Prescription Drug Coverage (Part D or MA-PD), unless have other creditable drug coverage. Beneficiary responsible for paying Part D monthly premium.</p>
<p>If a Part D plan is the primary payer for a drug covered on its formulary, PAAD will provide coverage as secondary payer if needed for that drug, and the PAAD beneficiary will pay the regular PAAD copayment for PAAD covered drugs. However, if a Part D plan does not pay for a medication because the drug is not on its formulary, PAAD beneficiaries will have to switch to a drug on their Part D plan's formulary or their doctor will have to request an exception due to medical necessity directly to the Part D plan.</p>	<p>If a Part D plan is the primary payer for a drug covered on its formulary, Senior Gold will provide coverage as secondary payer if needed for that drug and the Senior Gold beneficiary will pay the regular Senior Gold copayment for Senior Gold covered drugs. However, if a Part D plan does not pay for a medication because the drug is not on its formulary, Senior Gold beneficiaries will have to switch to a drug on their Part D plan's formulary or their doctor will have to request an exception due to medical necessity directly to the Part D plan.</p>
<p>Third-party insurance must be billed BEFORE PAAD.</p>	<p>Third-party insurance must be billed BEFORE Senior Gold.</p>
<p>PAAD DOES NOT pay for diabetic testing supplies (for example, test strips & lancets).</p>	<p>Senior Gold DOES NOT pay for diabetic testing supplies (for example, test strips & lancets).</p>

Can also apply on-line at <https://www.state.nj.us/humanservices/doas/paad/>

HOA Survey 03/2022

Please return by mail, or drop it off in the brown box outside the office by March 13,2022

Good day! We are conducting a short survey on how residents feel about the recent changes in our community. Please check the box that applies to you. Your Comments can be shared on additional sheets you can attach to this survey. Thank you for taking this time to share your thoughts and opinions with your Board of Directors.

1. What is your gender?

- Male
- Female

2. How old are you?

- 35 to 44
- 55 to 64
- 65 to 74
- 75 or older

3. How long have you been living or owning in this community?

- Less than 1 year
- 1-2 years
- 3-5 years
- 6-10 years
- More than 10 years

4. Are you in favor of or against the recent direction of Village 7?

- Strongly in favor
- Somewhat in favor
- Neither in favor nor against
- Somewhat against
- Strongly against

Because:

5. How did you first find out about the recent change?

- a. Social media
- b. Online news
- c. Word of mouth
- d. This survey
- e. Other (please specify):

6. How do you view Town Hall Meetings?

- Strongly in favor
- Somewhat in favor
- Neither in favor nor against
- Somewhat against
- Strongly against.

7. Since 09/13/2021, are you more relaxed to express thoughts in public?

- YES Strongly Agree
- Somewhat Agree
- Neither in favor nor against
- No, not at all

8. Have you learned things about HOA'S, and was it helpful?

- Yes
- No
- Some What Helpful

9. What is the best way to share information with you?

- Newsletter
- Email
- Mail
- Open Meetings



Homeowners Corner



Residents can PICK UP their April 1, 2022-March 31, 2023 member assessment fee coupons in the lobby of Fernwood Hall from Monday, March 28th to Thursday, March 31st between the hours of 9:00 a.m. and 12:00 p.m. and between 1:00 p.m. and 3:00 p.m. Be advised that the Village will no longer be providing envelopes.

The next Village 7 Town Hall meeting will be March 10th from 5:30 pm - 6:30 pm.

In Memoriam

TANER TURKES
MARY FRANCES GIBLIN
PIETA RONCIGLIONE
ELENA GLIGOR
KENNETH LaBELLA



Remember to turn your clocks back for daylight savings time on Sunday, March 13th.

Please remember to update your HOPA form. It is required by the State that our residents have an UPDATED one on file. If you need a new form, please come to the office or refer to the January and February newsletters.

Work orders are now being accepted for gutter cleaning. The work will start April 1st, weather permitting

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Resident of Crestwood Village 7

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MARCH 2022 BUS SCHEDULE

Sun	Mon	Tue	Wed	Thu	Fri	Sat
		1 9am – Ocean County Mall, Seacourt Pavilion, Target/Lowes 2:15pm –Return to Village 7	2 10:00am – Whiting Town Center & Whiting Commons 1 pm – Return to Village 1pm – Walmart, Lacey Mall (Shoprite), German Butcher 4:20pm–Return to Village 7	3 9am – Walmart-Toms River, Kohls, Shoprite 1pm – Return to Village 7	4 10am – Shoprite - Manchester 12:45 pm – Return to Village 7 12:45pm - Whiting Town Center & Whiting Commons 3:15 pm Return to Village 7	5
6 9am – Elizabeth Church St. Ann's Seton Church St. Stephens Whiting Bible Church	7 9am – Whiting Commons, Dollar Tree/Rite Aid 11:30am – Return to Village 7	8 9am – Delicious Orchards, Christmas Tree Shop, Freehold Mall 4:45pm- Return to Village 7	9 10:00am – Whiting Town Center & Whiting Commons 1pm – Return to Village 1pm – Walmart, Lacey Mall (Shoprite), German Butcher 4:20pm–Return to Village 7	10 9am – Walmart-Toms River, Kohls, Shoprite 1pm – Return to Village 7	11 10am – Shoprite - Manchester 12:45 pm – Return to Village 7 12:45pm - Whiting Town Center & Whiting Commons 3:15 pm Return to Village 7	12
13 9am – Elizabeth Church St. Ann's Seton Church St. Stephens Whiting Bible Church	14 9am – Whiting Commons, Dollar Tree/Rite Aid 11:30am – Return to Village 7	15 9am – Ocean County Mall, Seacourt Pavilion, Target/Lowes 2:15pm –Return to Village 7	16 10:00 am – Whiting Town Center & Whiting Commons 1 pm – Return to Village 1pm – Walmart, Lacey Mall (Shoprite), German Butcher 4:20pm–Return to Village 7	17 9am – Walmart-Toms River, Kohls, Shoprite 1pm – Return to Village 7	18 10 am – Shoprite - Manchester 12:45 pm – Return to Village 7 12:45pm - Whiting Town Center & Whiting Commons 3:15 pm Return to Village 7	19
20 9am – Elizabeth Church St. Ann's Seton Church St. Stephens Whiting Bible Church	21 9am – Whiting Commons, Dollar Tree/Rite Aid 11:30am-Return to Village 7	22 9am – Ocean County Mall, Burlington 2:15pm –Return to Village 7	23 10:00 am – Whiting Town Center & Whiting Commons 1 pm – Return to Village 1pm – Walmart, Lacey Mall (Shoprite), German Butcher 4:20pm– Return to Village 7	24 9am – Walmart-Toms River, Kohls, Shoprite 1pm – Return to Village 7	25 10 am – Shoprite - Manchester 12:45 pm – Return to Village 7 12:45pm - Whiting Town Center & Whiting Commons 3:15 pm Return to Village 7	26
27 9am – Elizabeth Church St. Ann's Seton Church St. Stephens Whiting Bible Church	28 9am – Whiting Commons, Dollar Tree/Rite Aid 11:30am- Return to Village 7	29 9am – Monmouth Mall 2:15pm –Return to Village 7	30 10:00 am – Whiting Town Center & Whiting Commons 1 pm – Return to Village 1pm – Walmart, Lacey Mall (Shoprite), German Butcher 4:20pm – Return to Village 7	31 9am – Walmart-Toms River, Kohls, Shoprite 1pm – Return to Village 7		

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TREASURER'S REPORT

G/L #		PREVIOUS MONTH	CURRENT MONTH
		Dec-21	Jan-22
10200	Ocean First Dep/Operating Acct	281,266.18	225,273.95
10205	Ocean First Payroll Acct	32,186.02	31,607.63
10215	Ocean First Supply Acct	1,049.47	1,549.48
10310	Ocean First Fernwood Acct M/M	2,967.27	2,967.30
	TOTAL OPERATING FUNDS	317,468.94	261,398.36
10210	Ocean First Contingency Fund	71,843.55	71,846.60
10150	Petty Cash Account	150.00	150.00
	TOTAL EMERGENCY FUNDS	71,993.55	71,996.60
INVESTMENT ACCOUNT CAPITAL RESERVE RAYMOND JAMES FINANCIAL			
10245	MONEY MARKET ACCOUNTS	576,445.60	700,878.87
10247	CD'S	300,000.00	200,000.00
10249	EARNED INTEREST	93.57	93.57
	TOTAL INVESTMENT	876,539.17	900,972.44
	TOTAL FUNDS AVAILABLE	389,462.49	333,394.96
	TOTAL INVESTMENT FUNDS	876,539.17	900,972.44
	TOTAL NON-LIQUID	(1,403.60)	5,635.02
	TOTAL CURRENT ASSETS	1,264,598.06	1,240,002.42
	Submitted By: Joan Steever		
	14-Feb-22		

MARCH

2022

Sun	Mon	Tue	Wed	Thu	Fri	Sat
		1 10am Resident's Club Exec. Board 10am American Legion	2 ASH WEDNESDAY 10am Zumba 1pm Canasta	3 9am Comfort Group 3pm Men's Club	4 10am Senior Yoga	5 BINGO
6 CLOSED	7 10am Zumba 12pm Ceramics & Crafts 3pm Men's Club	8 10am Women's Club Exec. Board 1pm Resident's Club	9 10am Zumba 1pm Canasta	10 9am Comfort Group 3pm Men's Club Village 7 Town Hall Meeting – 5:30-6:30 (Fernwood Hall)	11 RECYCLING DAY 10am Senior Yoga	12 BINGO
13 Daylight Savings Time CLOSED	14 10am Zumba 12pm Ceramics & Crafts 3pm Men's Club	15 1pm Womens Club	16 10am Zumba 1pm Canasta	17 HAPPY ST. PATRICKS DAY 9am Comfort Group 3pm Men's Club SUNSHINE MEETING 10 am & 6 pm	18 10am Senior Yoga	19 BINGO
20 First Day of Spring CLOSED	21 10am Zumba 12pm Ceramics & Crafts 3pm Men's Club	22	23 10am Zumba 1pm Canasta	24 9am Comfort Group 3pm Men's Club	25 RECYCLING DAY 10am Senior Yoga	26 BINGO
27 CLOSED	28 10am Zumba 12pm Ceramics & Crafts 3pm Men's Club	29 9am American Legion Exec. Board	30 10am Zumba 1pm Canasta	31 Soup & Sandwich 1 pm –4 pm 9am Comfort Group 3pm Men's Club		
<p>Clubhouse Hours Mon-Fri 7:30 am – 7:30 pm Sat. 7:30 am – 4 pm Sunday CLOSED</p> <p>8:00 am weekdays – Walking Club</p> <p>** ALL CLUB ACTIVITIES ARE SUBJECT TO CHANGE WITH OR WITHOUT PRIOR NOTICE**</p>						