

# WHITING VILLAGE at CRESTWOOD

November 2022



Veteran's Day  
November 11th

**PLEASE JOIN US FOR THE MONTHLY  
SUNSHINE MEETING  
THURSDAY, NOVEMBER 17 AT 6pm  
IN FERNWOOD HALL**

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

Website: [www.whitingvillage7.com](http://www.whitingvillage7.com)

1 Falmouth Avenue, Whiting, NJ 08759

Phone: 732-350-2882

Fax: 732-350-4680

Hotline: 732-350-4358

\*\*\*\*\*

**Board of Trustees**

Rosetta DeLuca, President

Robert Buonanno, Vice President

Barbara D'Averso, Secretary

Howard Snyder, Treasurer

Kenneth Stebner, Sgt. At Arms,

Edmund Esposito, Trustee at Large

Victor Truzzolino, Trustee at Large

\*\*\*\*\*

**Whiting Village Staff**

Trish Martinez, Administrative Asst.

Carolann Niosi, Clerical

Marcia Ertel, Bookkeeper

**\*\*Custodians\*\***

Rob Wyman Al Foca

Office Hours: Monday-Friday

8:30am - 12:30pm & 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

*A memorial service  
should be about memories,  
NOT HIGH PRICES.*

*Call today and find out how to celebrate a life like  
no other, beautifully and affordably.*

Direct Cremation starting at

**\$1,600\***

Direct Burial starting at \$3,905\*\*

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\*Direct cremation (without ceremony) includes basic services of the Funeral Director and staff, transfer of the remains to the funeral establishment, refrigeration and service vehicle. The crematory fee is included.

\*\*Immediate burial (without any rites or ceremonies at the funeral home, graveside or elsewhere) includes basic services of the Funeral Director and staff, registration, transfer of the remains to the funeral establishment, transportation of remains to the cemetery and service vehicle.

115 Lacey Rd., Whiting, NJ 08759 | 732-350-5700 | Richard C. Campana Jr., Manager, NJ Lic. No. 4135 ad-6150



Lori Woytanowski  
Broker/Sales  
Assoc./Manager  
732-874-0764



Noreen Lynch  
Realtor Assoc.  
732-267-2336



Carole Kuiken  
Broker Sales  
Assoc.  
732-232-1402



Karen Naedele  
Realtor Assoc.  
973-464-1052



Maria Oliver  
Broker/Sales  
Assoc.  
908-783-8320



**480 Route 530, Whiting, NJ 08759  
(732) 350-1000**

YES! Crossroads, your longest established and most trusted realtor, closes more transactions in Whiting and Manchester than any other realtor by a large margin, because we are working and marketing for you!

These are the FACTUAL Sales statistics from the Monmouth/Ocean Board of Realtors Multiple Listing Service. It shows the true production numbers and the dollar volume for all of Manchester Township including all of Whiting from January 1, 2022 to July 31, 2022 (Report run 1:05:17 PM, August 1, 2022)

Here are the top 5 Realtors for Manchester/Whiting:

Rank	Company	Sales and Sold Listings	Dollar Volume
1	Crossroads Realty Whiting	89	\$9,243,789.00
2	Weichert Realtors/Toms River	46	\$5,627,399.00
3	ReMax New Beginnings/Toms River	42	\$4,794,350.00
4	ReMax New Beginnings/Whiting	39	\$5,573,410.00
5	Buonomo Realty, LLC	25	\$3,330,900.00



Elizabeth Kohr  
Realtor Assoc.  
717-269-6720



Crystle Skinner  
Realtor Assoc.  
732-581-8441



Gerard Fiore  
Realtor Assoc.  
732-966-4197

The Crossroads team here in Whiting is working to market and sell YOUR HOME. We are all about YOU the customer.

**Veterans, Military, Police, Fire and EMS –  
Ask us about a 20% rebate when you buy or list with us.**



ads-5344

# HELPFUL INFORMATION

## GET YOUR AFFAIRS IN ORDER

- Make sure all bank accounts have direct beneficiaries. The beneficiary will need only go to the bank with your death certificate and an ID of their own.

- TOD = Transfer On Death deed if you own a home. Completing this document and filing it with your county saves your heirs THOUSANDS. This document allows you to transfer ownership of your home to your designee. All they need to do is take their ID and your death certificate to the county building and the deed is signed over. Doing this will avoid the home having to go through probate.

- Living Will: Allows one to put in writing exactly what you want done in the event you cannot speak for yourself when it comes to healthcare decisions.

- Durable Power of Attorney: Allows one to designate a person to make legal decisions if one is no longer competent to do so.

- Power of Attorney for Healthcare: This document allows one to designate someone to make healthcare decisions for their person.

- Last Will and Testament: Designates to whom personal belongings will go to.

- Funeral Planning Declaration: Allows one to say exactly one's wishes as far as disposition of the body and the services.

- If the above documents are done, you can AVOID probate. If all the above is not done, you have to open an estate account at the bank. All money that doesn't have direct beneficiaries goes into this account. The attorney also has to publicize your passing in the newspaper or post publication at the county courthouse, to allow anyone to make a claim on your property.

- Make a list of all banks and account numbers, all investment institutions with account numbers, lists of credit cards, utility accounts, etc. Leave clear instructions as to how and when these things are paid. Make sure heirs know where life insurance policies are located.

- Make 100% sure SOMEONE knows your Apple ID, bank ID account logins and passwords!

- Make sure you have titles for all vehicles, campers, etc.

- MOST IMPORTANTLY!! – Talk with those closest to you and make all your wishes KNOWN. Talk to those whom you've designated, as well as those close to you whom you did not designate. Do this to explain why your decisions were made to avoid any lingering questions or hurt feelings.

- Hope this helps!! Hope this lights a spark to encourage all your friends and family to take care of these things to make it easier for those we leave behind.



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REALTOR® Associate  
Cell: 732-312-3862  
Office: 732-473-1700  
Email: Number1AgentForYou@yahoo.com  
Resident of Crestwood Village 7

 Each Office Independently Owned and Operated.  ad-6679



New  
Years



2023

Hosted by Giving Back Matters,  
a NJ 501c3 Nonprofit Corporation

7PM- 12:30AM

CRESTWOOD VILLAGE 7, FERNWOOD HALL, 1 FALMOUTH AVE., WHITING NJ

## EPIC SOUL BAND

FEATURING THE  
AMAZING GRACE LITTLE



**Live Entertainment w/ Hot Buffet**  
**Open Bar • Door Prizes (50" Smart TV & More...)**  
**Photos • DJ • Champagne Toast!**

**TICKETS:**  
**\$49**

**PURCHASE TICKETS:**

- Village 7: Mon 10am-11am & 4pm-5pm
- Office: Tues-Thur 10am-6pm - Crestwood Village Plaza  
550 Route 530, Ste 3, Whiting NJ (Walgreens Plaza)
- Call: 732-730-4727



# Resident's Corner



The office and clubhouse will be closing at 12:30 pm on Wednesday, November 23rd and will be closed on Thursday, November 24th & Friday, November 25th for the Thanksgiving holiday.

The General Election will be November 8th in Fernwood Hall from 6 am to 8 pm.

Daylight savings time ends on November 6th, so don't forget to set your clocks back 1 hour AND change the batteries in your fire alarms.

Residents that are interested in gas being put in the Village, come to the New Jersey Natural Gas Presentation in Fernwood Hall on Saturday, Nov. 19th at 10am.

December 1st will be the last day to submit gutter cleaning work orders.

Manchester Township Department of Utilities will be flushing fire hydrants during November. During this time, you may experience a difference in pressure and discoloration. If this happens, run your cold water tap only until it runs clear. We apologize for any inconvenience this may cause.

## Street Closing:

Our entrance streets on Falmouth, S. Chestnut, N. Chestnut, and Westport will be closed to thru traffic from 8.00 a.m. on Wednesday, November 9th until Thursday, November 10th at 8:00 a.m. it is necessary to close our streets once a year to maintain our streets as private. Cones will be in place, but residents may enter.

Nov. 5th Garage sale. 20 Caribou Dr.

Helen Atkins would like to start indoor shuffleboard. Anyone interested, sign up in the copier room in the clubhouse.

Toys for Tots will be collecting donations this holiday season. There will be a box in the Village clubhouse lobby between Dec. 1st & Dec. 13th for those who wish to contribute.

## *In Memoriam*

Mary Maniscalco

Edward Cylek



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HEATING & AIR CONDITIONING, INC.  
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TOMS RIVER NJ 08757

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Ads-Spc-579

## SNOW EMERGENCY LIST 2022/2023

It is time to prepare your medical necessity form. Our medical necessity application is designed to obtain information to help us provide services needed. The most common medical necessities are dialysis and chemo/radiation treatments as well as Registered Nurses..

While we are aware that many of our residents have medical conditions and needs, we simply cannot put everyone on a priority list. Eligible residents are those with life sustaining appointments during a snow event. The form requires the days and times of your treatment to help us prepare for your special needs.

Please note, a **NEW FORM IS REQUIRED EACH YEAR.**

Please call the office at 732-350-2882 to request a medical necessity form or go on our website under forms to print one out and submit.



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- Lifetime warranty
- 35 years of experience
- Over two million satisfied customers

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**SAVE**  
UP TO  
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on a complete Bath Fitter system

With **SPECIAL FINANCING**  
terms **AVAILABLE**

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ad-468



More Thanksgiving History  
Veterans.com



In the U.S., Thanksgiving is most commonly traced to a celebration at Plymouth Rock in 1621 when the Pilgrims joined the Native Americans in a feast to celebrate the first harvest in the New World. This took place more than 200 years before President George Washington would proclaim in a nation-wide “day of public thanksgiving” on October 3, 1789. Washington’s successors also designated days of thanks during their presidencies, but it wasn’t until 1863 that Thanksgiving would become an official holiday. Excerpt from George Washington’s Thanksgiving Proclamation: “I do recommend and assign Thursday the 26th day of November next to be devoted by the People of these States to the service of that great and glorious Being, who is the beneficent Author of all the good that was, that is, or that will be-That we may then all unite in rendering unto him our sincere and humble thanks-for his kind care and protection of the People of this Country previous to their becoming a Nation--”

On oct. 3, 1863 and in the midst of the Civil War, President Abraham Lincoln wrote a Thanksgiving Proclamation. While Lincoln is credited for making Thanksgiving a national holiday, much of the effort behind this day is credited to a Sarah J. Hale’s campaigning to create Thanksgiving which would be a “great Union Festival of America.” Excerpt from Abraham Lincoln’s Thanksgiving Proclamation: “I do, therefore, invite my fellow-citizens in every part of the United States, and also those who are at sea and those who are sojourning in foreign lands, to set apart and observe the last Thursday of November next as a Day of Thanksgiving.”

\*\*\*\*\*

Whiting American Legion Post # 502 meetings are on the first Tuesday of the month in the Annex Room of Crestwood Village VII at 10:00AM. Commander Wright can be reached at 732- 350-6832 between 5:00 - 6:00PM. If no answer leave a short message and the reason for your call and he will get back to you . Fly Your Flag! If your flag is worn or tattered, respectfully replace it. Flags no longer presentable can be dropped off at Village 7 office, where the American Legion Post # 502 will have them properly retired. Only the flag will be accepted. (NO ATTACHMENTS) .

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**The Officers and Members of Whiting American Legion Post # 502 wishes you and your Family a Healthy and Safe THANKSGIVING.**

**Bob's Hardware**  
**550 Route 530, Whiting**

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- Keys Cut      • Fax Service
- Paint Mixed   • Screen Repairs
- Laminating   • Lamp Repairs

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**732-350-5300** *True Value*



# ANNUAL CRESTWOOD VILLAGE VII

## CRAFT SHOW

\*\*\*\*\*

Saturday, November 12, 2022  
Hours - 9am to 3pm

FERNWOOD HALL  
1 FALMOUTH AVENUE  
WHITING NJ 08759

"Many quality Crafters"  
"Beautiful Hand Made Items"  
"Great place to shop for the holidays"  
"Hall is Handicapped Accessible"

Breakfast & Lunch Served

For information & contract call  
Pat 732-849-0811 or Judy 732-716-1762



## Fernwood Women's Club

Presents:

Soup and Sandwich Luncheon and Bake Sale



Date: Thursday, November 10, 2022

Location: 1 Falmouth Ave, Whiting, NJ

Time: 1:00 PM

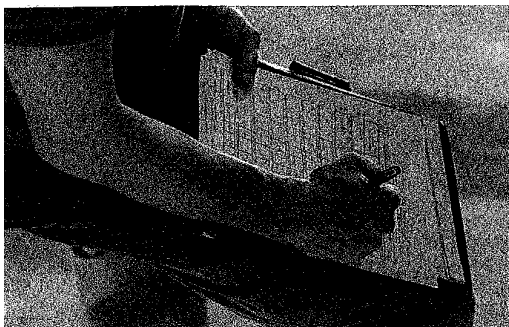
Tickets: \$10:00 Per Person

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 Mondays, in the Fernwood Clubhouse, from 10-12 noon on Oct. 17<sup>th</sup>, 24<sup>th</sup>, 31<sup>st</sup>, and Nov. 7<sup>th</sup>.

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

No tickets will be sold at the door.



## JCP&L QHEC PROGRAM

Schedule your QHEC assessment and start saving today!

Thank you for your interest in the Jersey Central Power & Light (JCP&L) QHEC program.

The QHEC assessment generally takes about 1 hour and are scheduled over the phone. During the QHEC assessment, a certified Home Energy Advisor will assess your home to identify energy-saving opportunities. They will install energy efficient measures at no cost, which may include:

- Energy Star certified LED bulbs
- Water heater pipe wrap(s)
- Efficient-flow showerheads
- Faucet Aerators
- Smart power strips

If you have any questions or would like to schedule for a Quick Home Energy Check-up, give us a call at your earliest convenience at **800-915-8309** and choose option 2 for JCP&L programs.

For additional information concerning energy efficiency visit;

[Quick Home Energy Check-up | JCP&L \(energysavenj.com/QHEC\)](http://energysavenj.com/QHEC)

[Home Weatherization for Income Qualified Customers | JCP&L \(energysavenj.com/MIWX\)](http://energysavenj.com/MIWX)

For your safety and the safety of our staff we are following CDC guidelines due to COVID-19.

To schedule your QHEC assessment;  
call 800-915-8309 and  
choose option 2 for JCP&L programs.

**Jersey Central**  
Power & Light  
A FirstEnergy Company





# THANKSGIVING FRIDAY

## NOVEMBER 25TH

### FERNWOOD HALL AT 4:00 P.M.

The **Board** will be **hosting** our 2nd annual **Thanksgiving Friday Dinner** for the **Residents in VII**. This event is **free to residents** who are **unable to spend** the holiday **with family**, and for **those** who are **UNABLE** to **LEAVE** their home. **We will also DELIVER** a dinner with all the trimmings, plus dessert.

This dinner is fully **DONATED** from the goodness of our residents. Therefore, we are in need of the following items. If you wish to donate, please call 732-604-2887.

Rectangle containers	Rolls 12 to a package	Pies
Turkey gravy	Cranberry Sauce	Cream of mushroom soup
White potatoes	French's fried onions	Sweet potatoes
Onions	Butter	
Celery	Broccoli	

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PLEASE RETURN THIS FORM **TO THE OFFICE BY NOVEMBER 18TH** or if you cannot get out, call **732-604-2887**.

NAME: \_\_\_\_\_ ADDRESS: \_\_\_\_\_

PHONE #: \_\_\_\_\_

CHECK ONE OF THE FOLLOWING:

**COMING** TO CLUBHOUSE. NUMBER OF DINNERS \_\_\_\_\_

**DELIVERED** TO HOME. NUMBER OF DINNERS \_\_\_\_\_

# DIAL A CALL WILL BE LAUNCHING IN NOVEMBER

In November, we will be launching the new Dial A Call system (also known as Robo calling).

Village 7 will be using this function as a means to inform our residents of any important information that will take place in the Village, such as road closures, water main breaks and snow removal updates.

When activated, you will receive a call to the main phone number we have on file and when answered a message will play with the information we want to provide you. If you have a cell phone number as your main phone number, please add the office number 732-350-2882 to your contacts so the caller ID does not come up as spam. Also, we ask that you listen to the message and not call the office back, otherwise we will get inundated with calls.

Please give this process a chance and be patient as this will be our first time utilizing it.

As mentioned before, you will have the option to opt out of getting these calls. At the end of the message it will say press 7 to opt out or you can call the office to be taken off the list or change your main phone number on file.

Thank you for your cooperation on this.

*Trish Martinez*

*Office Administrator*

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## Village 7 Clubhouse Library

When returning borrowed books, please do not resshelf them. You may use the container near the library door to drop the books off. Also, the library will be stocking DVD's and Cd's and will be accepting donations for them. At this time, we are not accepting book donations.

Thank you for your cooperation.

*Board of Trustees*

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## New Bills Will Hurt Senior Communities

You may be shocked, as I am, to know that New Jersey state legislators from Bergen, Middlesex, Hudson and Burlington Counties are actively working to pass laws, namely, Assembly Bill A4377 and Assembly Bill A4106-Senate Bill S2537, which will escalate the costs of living in Ocean County and New Jersey common interest communities throughout New Jersey, eliminate the ability of owners in such common interest communities to run their own communities as they see fit and which will ultimately convert owner occupied communities into low income rental communities.

Assembly Bill A4377, proposed by Assemblywoman, Carol Murphy (District 7 Burlington), which is applicable to communities with over 100 units, seeks to impose an annual tax on all New Jersey condominiums, co-

operatives and homes with in homeowner associations, at approximately \$3.00 per unit, and, will require the non-delinquent unit owners within their communities to subsidize the delinquent unit owners within their communities by mandating an annual payment to a so-called "Common Interest Community Homeowners' Association Trust Fund" to, among other things, not only pay the common maintenance expenses for low income households but also fund within the Department of Community Affairs (hereinafter "DCA") the "Office of the Ombudsman for Common Interest Communities" which will demand an annual report from every common interest community board. This bill will not only discourage qualified individuals from serving their community, it will escalate the cost of living in virtually every New Jersey community association with more than 100 units, and, the mon-

ies collected will create a bloated bureaucracy within the DCA, which will have the right to assist in foisting new rules and regulations upon all New Jersey common interest communities with more than 100 units, but not communities with less than 100 units, by people in Trenton who do not even live in the communities affected.

Senate Bill S2537 proposed by Senator, Troy Singleton (District 7 Burlington), and, the companion Assembly Bill A4106, proposed by Assemblywoman, Yvonne Lopez (District 19 Middlesex) and Assemblywoman, Angelica M. Jimenez (District 32 Bergen and Hudson) applies to age-restricted communities and, in essence, seeks to override the governing documents of such communities, many of which have been in place for more than 40 years, to allow corporations, businesses and under-aged persons to buy units or homes in such communities to rent them

out; despite the residents previously purchasing in such communities because the community was owner occupied.

Incredibly, the "Statement" which currently accompanies the need for this bill misstates that "communities which were organized by a developer to house persons aged 55 and over [requires that] at least 80 percent of the residents, and one resident per each household, must be aged 55 or older." Rather, federal law requires age-restricted communities seeking to qualify as an age-restricted community, to demonstrate that they adhere to policies and procedures which demonstrate their intent to operate as housing for persons 55 years of age or older. See 24 CFR 100.306. Several of the express ways identified by Congress for a community to demonstrate its intent to operate as housing for persons 55 years or age or older is through:

Written rules, regulations,

covenant, deed or other restrictions.

(See 24 CFR 100.306(4))

The maintenance and consistent application of relevant procedures.

(See 24 CFR 100.306(5))

Actual practices of the housing facility or community.

(See 24 CFR 100.306(6))

The concept of 80% is irrelevant to most communities.

Historically and consistent with 24 CFR 100.306, Planning Boards throughout New Jersey have imposed upon many age-restricted communities, governing documents (ie Master Deeds, Declarations, Proprietary Leases and By-Laws), that do not allow persons under fifty-five (55) years of age to purchase a home or interest in a dwelling unit unless a spouse or a domestic partner of a person is fifty-five (55) years of age or older. This protocol is ingrained into the Master Plan of municipalities throughout New Jersey.

In conclusion, if the pro-

posed legislation discussed is passed, it will wreak havoc on the decisions of many New Jerseyans, who resisted retiring to more retirement friendly states, to buy into an owner-occupied and owner-governed retirement community in New Jersey, as they watch their communities transform into a rental community controlled by politicians and bureaucrats from outside of their community. I therefore invite every person who opposes this legislation that they write the sponsors of these bills, as well as, your own state legislators and Governor Murphy to express, in no uncertain terms, why New Jersey will be a better place without such laws.

We ultimately get what we deserve. And, inaction about where and how we live will leave us resenting where and how we live.

**Judith Noonan  
Manchester**

## Women's Club News

Hello Ladies

The 2022-2023 year has started off well. Everyone was excited to catch up on the summer happenings and see friends and neighbors again. Fall has come and the trees have given us a colorful show.

At our October meeting, Joel Mott, Principal Public Programs Specialist of the NJ Pinelands Commission presented a virtual tour of the flora and fauna of the area. He also included the cultural and historical attractions. Many of us are unable to take an actual hike and this gave us an appreciation of the area.

Don't forget our soup and sandwich event on November 10th. Tickets are on sale at the Clubhouse on Mondays from 10- 12 until November 7th at a cost of \$10. (No tickets will be sold at the door.) There will also be a bake sale with lots of goodies.

November's meeting is on November 15th at 1:00 pm and will focus on our purse project. We will be collecting gently used purses filled with items a homeless woman would need. If you need suggestions on what to put in the purses, please give me a call. We did this project once before and it was a huge success. We collected and filled 80 purses. Let's see if we can exceed that goal this year.

Lastly, don't forget our Kevin's Kids donation jar. Help make a child's wish for Christmas come true. We will be making the donation for Christmas 2023.

Any questions/suggestions/concerns or if I can do anything for you, please call me.

*Beverly Fregans, VP*  
973-652-8310

## COLA INCREASE FROM OCEAN COUNTY SENIOR SERVICES

Social Security and Supplemental Security Income (SSI) benefits for approximately 70 Million Americans will increase 8.7 percent in 2023, the Social Security Administration announced today. On average, Social Security benefits will increase by more than \$140 per month starting in January. At the same time, most Medicare beneficiaries will not have an increase in their Medicare premium in 2023. In addition, the maximum amount of earnings subject to Social Security tax will increase to \$160,200. from \$147,000. The last time the COLA increased by this much or more was in 1981.

### Thank You!

Thank you to the Event Committee, Robert Buonanno, Jeannette Hernandez, Jacqueline Day, Rosetta Deluca and Barbara D'Averso for their donations toward the Halloween display. Thanks to Jacqueline and Rosetta who put in the hours for this display, and to the Residents who took the time to stop, smile and complimented, making it all worthwhile.

### The votes are in.....

Residents Club Bingo will be held on the 1st and 3rd Saturday of each month, starting in January. The 2nd and 4th Saturday of each month, the Events Committee will sponsor various events. Thank you to all who voted.

# AMAZING

## Tree Services

**STUMP GRINDING & TREE REMOVAL**

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ad#7029

## JAY THE HANDY MAN

- Gutter Cleaning
- Power Washing
- Painting
- Shrub/Bushes
- House Clean Outs, Dumps!

**JAY SALATO**

**732-600-3471**

**jsbass28@aol.com**



ad#-5502

# NOVEMBER 2022 BUS SCHEDULE

Sun	Mon	Tue	Wed	Thu	Fri	Sat
						1
		1	2	3	4	5
	9am – Ocean County Mall, Seacourt Pavilion, Target/Lowes 2:15pm –Return to Village 7	10:00am – Whiting Town Center & Whiting Commons 1 pm – Return to Village 1 pm – Walmart, Lacey Mall (Shoprite), German Butcher 4:20pm – Return to Village 7	9am – Walmart-Toms River, Kohls, Shoprite 1pm – Return to Village 7	10am – Shoprite - Manchester 12:45 pm – Return to Village 7 12:45pm – Whiting Town Center & Whiting Commons 3:15 pm Return to Village 7		
6	7	8	9	10	11	12
9am – Elizabeth St. Ann's Seton Church St. Stephens Whiting Bible Church	9am – Whiting Commons, Dollar Tree/Rite Aid 11:30am – Return to Village 7	9am – Delicious Orchards, Christmas Tree Shop, Freehold Mall 4:45pm - Return to Village 7	10:00 am – Whiting Town Center & Whiting Commons 1 pm – Return to Village 1 pm – Walmart, Lacey Mall (Shoprite), German Butcher 4:20pm – Return to Village 7	9am – Walmart-Toms River, Kohls, Shoprite 1pm – Return to Village 7	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	
13	14	15	16	17	18	19
9am – Elizabeth St. Ann's Seton Church St. Stephens Whiting Bible Church	9am – Whiting Commons, Dollar Tree/Rite Aid 11:30am- Return to Village 7	9am – Ocean County Mall, Seacourt Pavilion, Target/Lowes 2:15pm –Return to Village 7	10:00 am – Whiting Town Center & Whiting Commons 1 pm – Return to Village 1 pm – Walmart, Lacey Mall (Shoprite), German Butcher 4:20pm – Return to Village 7	9am – Walmart-Toms River, Kohls, Shoprite 1pm – Return to Village 7	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	
20	21	22	23	24	25	26
9am – Elizabeth St. Ann's Seton Church St. Stephens Whiting Bible Church	9am – Whiting Commons, Dollar Tree/Rite Aid 11:30am- Return to Village 7	9am – Ocean County Mall, Burlington 2:15pm –Return to Village 7	10:00 am – Whiting Town Center & Whiting Commons 1 pm – Return to Village 1 pm – Walmart, Lacey Mall (Shoprite), German Butcher 4:20pm – Return to Village 7	NO BUS SERVICE THANKSGIVING DAY	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	
27	28	29	30			
9am – Elizabeth St. Ann's Seton Church St. Stephens Whiting Bible Church	9am – Whiting Commons, Dollar Tree/Rite Aid 11:30am- Return to Village 7	9am – Monmouth Mall 2:15 – Return to Village 7	10:00 am – Whiting Town Center & Whiting Commons 1 pm – Return to Village 1 pm – Walmart, Lacey Mall (Shoprite), German Butcher 4:20pm – Return to Village 7			





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# TREASURER'S REPORT

G/L #		PREVIOUS MONTH		CURRENT MONTH
		Aug-22		Sep-22
10110	Santander - Deposit Acct.	\$86,309.55		\$71,720.52
10200	Ocean First Dep/Operating Acct	\$181,877.52		\$213,500.78
10205	Ocean First Payroll Acct	\$33,409.98		\$29,796.54
10310	Ocean First Fernwood Acct M/M	\$2,942.47		-
	<b>TOTAL OPERATING FUNDS</b>	<b>\$304,539.52</b>		<b>\$315,017.84</b>
10210	Ocean First Contingency Fund	\$71,867.46		\$71,870.41
10150	Petty Cash Account	\$150		\$150.00
	<b>TOTAL EMERGENCY FUNDS</b>	<b>\$72,017.46</b>		<b>\$72,020.41</b>
<b>INVESTMENT ACCOUNT CAPITAL RESERVE RAYMOND JAMES FINANCIAL</b>				
10245	MONEY MARKET ACCOUNTS	\$1,037,036.54		\$1,057,537.37
10247	CD'S - None - they all matured			-
10249	EARNED INTEREST	\$78.08		\$78.08
	<b>TOTAL INVESTMENT</b>	<b>\$1,037,114.62</b>		<b>\$1,057,615.45</b>
	<b>TOTAL FUNDS AVAILABLE</b>	<b>\$376,556.98</b>		<b>\$387,038.25</b>
	<b>TOTAL INVESTMENT FUNDS</b>	<b>\$1,037,114.62</b>		<b>\$1,057,615.45</b>
	<b>TOTAL NON-LIQUID</b>	<b>130,828.64</b>		<b>\$134,294.14</b>
	<b>TOTAL CURRENT ASSETS</b>	<b>\$1,544,500.24</b>		<b>\$1,578,947.84</b>
	Submitted By: Howard Snyder			
	13-Oct-22			

# NOVEMBER

# 2022

Sun	Mon	Tue	Wed	Thu	Fri	Sat
	<p>Clubhouse Hours Mon- Fri 7:30 am – 5:30 pm Sat. 8:00 am – 12 pm Sunday Closed</p>	<p>1 10am Residents Club Exec. Bd. 10pm American Legion</p>	<p>2 10am Zumba 12pm Canasta</p>	<p>3 9am Comfort Group</p>	<p>4 10am Senior Yoga <b>RECYCLING DAY</b></p>	<p>5 NJ Natural Gas Presentation 10AM</p>
<p>6 <b>DAYLIGHT SAVINGS TIME</b> CLOSED</p>	<p>7 10am Zumba 12pm Ceramics &amp; Crafts</p>	<p>8 10am Womens Club Exec. Bd. <b>GENERAL ELECTION FERNWOOD HALL 6A-8P</b></p>	<p>9 10am Zumba 12pm Canasta <b>ROAD CLOSURE</b></p>	<p>10 9am Comfort Group <b>Soup &amp; Sandwich 1pm LEAF &amp; BRUSH PICK UP</b></p>	<p>11 Kraft Show Set UP <b>VETERANS DAY</b></p>	<p>12 Kraft Show 9-3</p>
<p>13 CLOSED</p>	<p>14 10am Zumba 12pm Ceramics &amp; Crafts</p>	<p>15 1pm Women's Club</p>	<p>16 10am Zumba 12pm Canasta</p>	<p>17 9am Comfort Group <b>SUNSHINE MEETING 6pm</b></p>	<p>18 10am Senior Yoga <b>RECYCLING DAY</b></p>	<p>19</p>
<p>20 CLOSED</p>	<p>21 10am Zumba 12pm Ceramics &amp; Crafts</p>	<p>22</p>	<p>23 10am Zumba 12pm Canasta</p>	<p>24 <b>THANKSGIVING DAY</b> Office &amp; Clubhouse closed No Trash Pick Up</p>	<p>25 <b>THANKSGIVING FRIDAY DINNER</b> Office &amp; Clubhouse closed</p>	<p>26</p>
<p>27 CLOSED</p>	<p>28 10am Zumba 12pm Ceramics &amp; Crafts</p>	<p>29 10am American Legion Exec. Bd. Meeting</p>	<p>30 10am Zumba 12pm Canasta</p>			
<p><b>8:00 am weekdays – Walking Club</b></p> <p><b>**** ALL CLUB ACTIVITIES AND OFFICE/CLUBHOUSE HOURS ARE SUBJECT TO CHANGE WITH OR WITHOUT PRIOR NOTICE****</b></p> <p><b>TICKET SALES MONDAYS AT 10 AM – FERNWOOD HALL</b></p>						