

# WHITING VILLAGE at CRESTWOOD

November 2023



PLEASE JOIN US FOR THE MONTHLY  
SUNSHINE MEETING  
THURSDAY, NOVEMBER 16th at 10am  
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

\*\*\*\*\*

## Whiting Village Staff

Trish Martinez, Administrative Asst.

Carolann Niosi, Clerical

Marcia Ertel, Bookkeeper

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

Rob Wyman, Al Foca, Robin Commander

Office Hours: Monday-Friday

8:30am – 12:30 & 1:00 pm - 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  
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2	ReMax New Beginnings/Whiting	31	\$4,349,100.
3	Weichert Realtors Toms River	19	\$2,551,900.
4	C21/Action Plus Realty	9	\$2,845,000.
5	RE/MAX New Beginnings TR	8	\$858,000.

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732-874-0764

**Noreen Lynch**  
Realtor® Associate  
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**Carole Kuiken**  
Broker Salesperson  
732-232-1402

**Karen Naedele**  
Realtor® Associate  
973-464-1052

**Maria Oliver**  
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908-783-8320

**Crystle Skinner**  
Realtor® Associate  
732-581-8441

**Gerard Fiore**  
Realtor® Associate  
732-966-4197

**Elizabeth Kohr**  
Realtor® Associate  
717-269-6720

It has been our honor and privilege to serve the communities of Whiting and Manchester Township. The residents of Whiting have consistently made us the number one SINGLE OFFICE serving the community for more than 25 years. Our office prides ourselves on caring about our customs and giving customers service second to none. We appreciate that you feel that we have earned your trust and loyalty over the years.

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# THE BOARD OF TRUSTEES 11/2023

Regarding the lawsuit, as stated at the October 12th Sunshine Meeting, as of now we do not have any news regarding the election date, or what the cost will be. The suit states that YOU as an owner are named as the plaintiff, therefore, YOU as an owner are suing this board, and request to have an outside company come in and run the election and count votes, YOU as named plaintiff, agreed to the \$450 an hour. IMO, a previous Board President, in a previous election, broke election rules by opening ballots in the boardroom, then having them taken into the auditorium where they WERE to be OPENED! There is no reason on earth why this was done, NONE. There were 5 witnesses to this. The 2020 Election was overlooked because of COVID. The other villages had their elections, so the President and other board members had an extra year without a community vote! So, why wasn't a lawsuit filed for going against our By-laws, COINCIDENCE??. This same person insists now they have nothing to do with the ongoing lawsuit, yet has all the answers.

At each Sunshine meeting, the secretary makes an announcement that taping and recordings of any kind are not permitted, as per our attorney. It was witnessed by several people at the October 12th Sunshine Meeting that once again, despite that announcement, Karen Sheahan INSISTED upon ignoring this monthly announcement and did what she pleased. As long as Karen Sheahan and her friends insist on recording and/or video- taping our meetings, it will be the Board's judgment on what questions we will answer. You, as a resident, need to be very aware of what you say, and most of all you should question exactly what Karen and her friends are doing with the videos/ recordings of people at Sunshine meetings. Recordings and videos can very easily be digitally changed by the persons recording them.

As for Robert's Rules of orders, it is a GUIDE as to how meetings are to be held. It advises, not what is said as to what has been done that is reported. I went back to the minutes of the meetings, and no Board followed, word for word, Robert's Rules.

The REAL truth about the removal of the commercial stove in the kitchen: The Event Committee, very often, cooks free meals for the residents, and also uses the stove for monthly flea markets to raise money for Village events such as above. The propane stove was more trouble than what it was worth. We had the stove serviced 3 times recently to try to calibrate it, without success. The wiring in the oven was old and could have broken at any time. The propane gas had to be on 24 hours a day. We asked if we could turn the propane off until next use, and was advised that we could encounter problems. We asked professionals for an asking selling price for this stove. It was only worth approximately \$1,400. BEFORE we did the removal, we investigated and discovered this stove was purchased approximately 15 years ago by the Residents Club. A vote from the residents in order to replace the stove was not required, as the transaction was less than \$10,000. Plus the fact the propane gas cost went up from \$199 a month to \$240. The replacement of the propane stove with an electric stove will save the Village approximately \$2,880 per year in propane bills. The cost of electricity for an electric stove will be negligible. Prior to the commercial stove, there were 2 electric stoves, and that is what will be purchased.

The Board posted an ad to sell the stove on Craigslist. A man made an appointment, saw the stove and purchased it on the spot. He paid cash in the amount of \$1,400, took it apart and carted it off. There were witnesses to the entire transaction. The cash was then brought into the office, recounted by our Board Treasurer and Secretary and put into the office safe to be used to purchase an electric stove as replacement. \$1823.00. The \$423 over, will be determined.

Something needs to be made clear. The kitchen belongs to ALL residents, NOT the Residents Club board. They do not get to dictate who, what, where and when regarding the kitchen. For example, the Event Committee purchased 2 BBQ, and they belong to the residents, NOT the Events Committee. The division needs to stop!

Here is the icing on the cake, the previous board was advised our Electric panels were maxed out, and we were informed again today 10/16. Another important item ignored, along with the oil tanks and auditorium arches, which years later are more expensive to fix.



# Resident's Corner



Daylight savings time ends on November 5th, so don't forget to set your clocks back 1 hour AND change the batteries in your smoke alarms.

The office and clubhouse will be closing at 12:30 pm on Wednesday, November 22nd and will be closed on Thursday, November 23rd, Friday, November 24th and Saturday, November 25th for the Thanksgiving holiday.

**THE GENERAL ELECTION WILL BE NOVEMBER 7TH FROM 6AM TO 8PM IN FERNWOOD HALL.**

### 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 8th until Thursday, November 9th 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.

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.

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

The final leaf and brush pick up dates for this year will be November 9th, and December 14th.

### ROBO CALLS:

The Village uses Robo calling to contact Residents with important messages. We recommend that you enter the phone number as a contact in your cell phone so when you see the number calling you know it is not a spam or solicitor. The Robo call phone# is 732-353-1452.

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# MANCHESTER TOWNSHIP

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## OFFICE OF THE MAYOR

ROBERT S. ARACE  
MAYOR

Office of the Mayor  
1 Colonial Drive  
Manchester, NJ 08759  
September 26, 2023

Dear Residents of Manchester,

I am thrilled to inform you that we are opening an annex for Manchester Senior Outreach and Ocean County Veterans Services at the Whiting EMS building, located at 82 Lacey Road. These offices have been established to cater to the unique needs of our senior citizens and veterans, providing them with services without traveling across town.

The center for Senior Outreach and Veterans Services aims to provide a wide range of support and resources tailored to the specific needs of these two important groups within our community. Here are some of the key services and programs that will be offered:

**Senior Outreach Services:** Our senior citizens will have access to information and assistance on a wide range of local, county, and state programs. Such programs as Medical/Non-Medical transportation, Heating assistance, property tax rebates, and prescription assistance programs.

**Veterans Support Services:** Committed to providing veterans with Services, including initiating and filing veterans claims with the state and federal government, filing for death benefits, filing for burial benefits, and filing for other entitlements.

We are pleased to announce that these new offices will be open for services on Tuesdays, Wednesdays, and Thursdays starting October 3<sup>rd</sup>, 2023. This is in addition to the current services provided by our Senior Liaison to the Mayor, Judy Noonan, who will now be at this location on Mondays.

Thank you for your continued support, and I look forward to sharing this exciting day with you all.

Sincerely,

Robert Arace  
Mayor of Manchester

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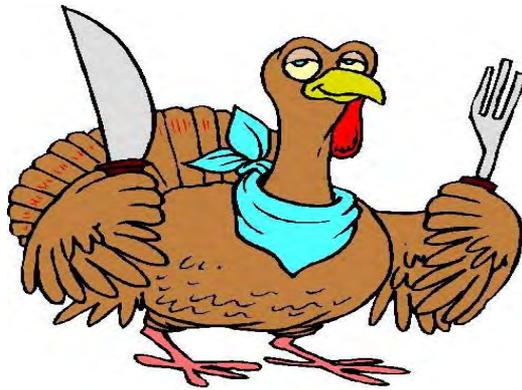
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ad-7552



## THANKSGIVING FRIDAY

NOVEMBER 24<sup>th</sup>

FERNWOOD HALL AT 4:00 P.M.

The Board will be hosting their 3<sup>rd</sup> annual Thanksgiving Friday Dinner for the Residents in Village 7. 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 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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THANKSGIVING FRIDAY. PLEASE RETURN THIS FORM TO THE OFFICE BY NOVEMBER 17<sup>TH</sup> 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 \_\_\_\_\_



## WHITING AMERICAN LEGION POST # 502



### Veterans Day

Wikipedia

Veterans Day (originally known as Armistice Day) is a federal holiday in the United States observed annually on November 11, for honoring military veterans of the United States Armed Forces (who were discharged under conditions other than dishonorable. It coincides with other holidays including Armistice Day and Remembrance Day which are commemorated in other countries that mark the anniversary of the end of World War I. Major hostilities of World War I were formally ended at the 11th hour of the 11th day of the 11th month of 1918 when the Armistice with Germany went into effect. At the urging of major U.S. veterans organizations, Armistice Day was renamed Veterans Day in 1954.

Veterans Day is distinct from Memorial Day, a U.S. public holiday in May, Veterans Day commemorated the service of all U.S. veterans, while Memorial Day honors those who have died while in military service. Another holiday that also occurs in May, Armed Forces Day, honors those currently serving in the U.S. military. Additionally, women Veterans Day is recognized by a growing number of U.S. states that specifically honor women who have served in the military.

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Veterans Day ceremony will be held at Townhall 1 Colonial Drive, Manchester on November 11th at 11:00AM

Our next meeting is scheduled for November 07, 2023 in the Annex Room of Village VII at 10:00 AM. Arrive early and have a cup of Joe and meet with fellow veterans. Please use the outside walkway to the Annex as Elections will be ongoing in the Main Hall.

Commander Wright can be reached at 732-350-6832 between 5:00-6:00PM, if no answer , leave a short message with 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 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 )

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# MANCHESTER TOWNSHIP

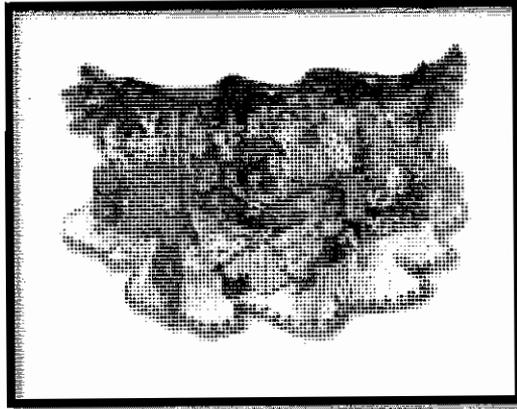
RECREATION DEPARTMENT

2023 THEATRE TRIPS

FROM BROADWAY TO YOU...

Hunterdon Hills  
PLAYHOUSE

Hunterdon Hills  
PLAYHOUSE



***Tues., Dec. 5th ~ "Christmas at the Playhouse '23"***

*Hunterdon Hills Playhouse, West Hampton, NJ*

*\$125.00/ea. (Bus/Lunch/Show)*

*Bus leaves from Soccer Field parking lot @ 9:15 a.m.*

*Lunch @ 11:00 a.m.*

*Followed by Show*

*Recreation will call you when payment is due.*

Each year we unveil a Playhouse original written especially for HHP by award-winning writers. Filled with original stories, hilarious and heartwarming, this show is designed to be the perfect complement to your holiday season. There's something for everyone – traditional holiday favorites, pop Christmas hits, seasonal spirituals, spectacular dance numbers, and more, all backed by our

IF YOU MAKE A RESERVATION AND YOUR PLANS CHANGE,  
PLEASE CALL THE RECREATION DEPARTMENT TO CANCEL.

REFUNDS will only be issued if there is a wait list.

To Reserve your ticket(s), please call  
The Manchester Township Recreation Dept.  
@ 732-657-8121, ext. 5101, 5102, 5103

Please keep in mind when making your reservations that Hunterdon Hills Playhouse is 1.5hrs away. The trip home may take a little longer due to rush



Manchester Township Recreation Department  
2023-2024 EVENTS

November 11<sup>th</sup>  
Veterans Day Ceremony  
Manchester Town Hall  
11 am

December 1<sup>st</sup>  
Annual Tree Lighting  
Manchester Town Hall Court House Entrance  
7pm

December 9<sup>th</sup>  
Christmas in the Pines  
Harry Wright Lake  
2pm – 7pm  
Christmas Extravaganza  
Vendors, Tree Lighting, Lighted walking trails,  
Songs, Santa and more....

March 24  
Annual Easter Egg Hunt  
Pine Lake  
10:00am  
Pre-registration is required

VISIT OUR WEBSITE AT: [manchestertwp.com](http://manchestertwp.com)

Women's Club Newsletter November, 2023

I hope you are all enjoying the beautiful fall weather.  
Our regular meeting in November will be on the 21<sup>st</sup> 1 PM.

We will be hosting our annual Soup and Sandwich luncheon on November 9<sup>th</sup> at 1:00PM. Tickets will be on sale November 6th in the lobby from 10 to 12noon. The price is \$10.00. No tickets will be sold at the door.

Please don't forget about our project for **Your Grandmother's Cupboard**. At our meeting in November, we will collect the undergarments for men, women and children, as well as diapers and wipes for babies.

Please call me if there is anything I can do for you or if you have questions.

Kathy Sullivan, President 732-261-8893



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**Date:** November 14, 2023

**Place:** CRESTWOOD VILLAGE 7 Fernwood Hall

Donuts and Coffee Served

**Time:** 11:00 A.M. **\*\*\*Please RSVP (732) 792-7000 Ext. 240\*\*\***

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# NOVEMBER 2023 BUS SCHEDULE

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

## SNOW REMOVAL GUIDELINES

### **DO NOT CALL THE OFFICE FOR PLOWING PROGRESS!**

Below is a reminder of the procedures that all residents in Crestwood Village VII 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 will be plowed first.
- Resident's that are on the priority plowing list (for priority list information, see below) will have their driveways completed as the main roads are being plowed.
- Driveways and finger streets will be plowed when main roads and priority plowing is completed.
- 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.
- 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. YOU CAN CALL THE VILLAGE HOTLINE FOR UPDATES AT 732-350-4358.**

**NON EMERGENCY CALLS MADE TO THE AFTER HOURS ANSWERING SERVICE MAY BE CHARGED BACK TO THE RESIDENT.**

If you are receiving Dialysis or other Life Saving treatments that require you to go to a treatment facility despite the weather, please submit the Emergency Snow Removal form and a doctor's note to the office so you can be added to the priority list.

## SNOW EMERGENCY LIST 2023/2024

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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ad-5383

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**Starting at \$3,495**

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No Job Too Small!

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### **Bob's Hardware**

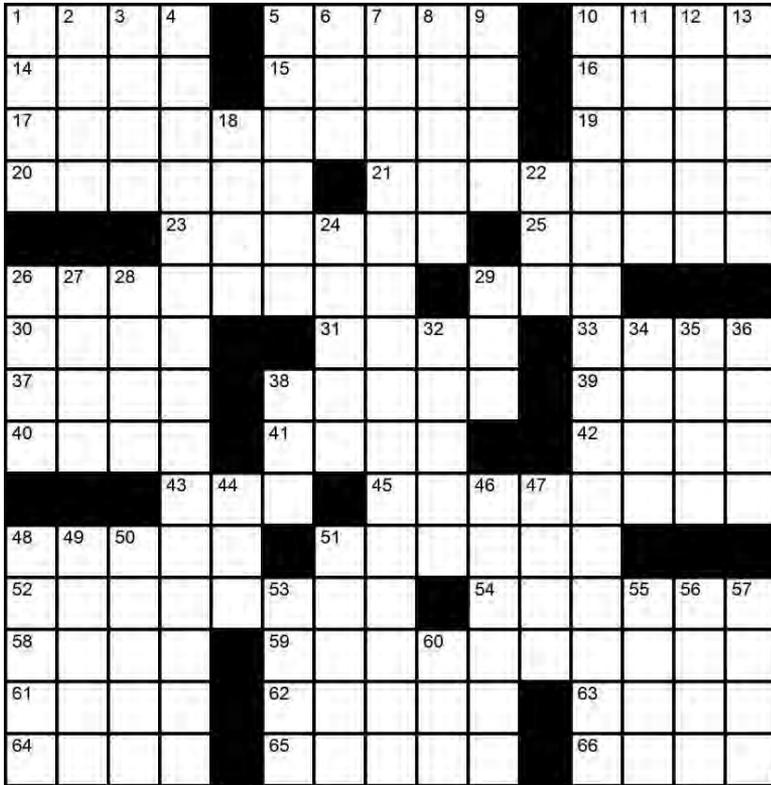
**550 Route 530, Whiting**

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

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

ad-8-33

# CROSSWORD PUZZLE



## ACROSS

- 1 Sagan of "Cosmos"
- 5 Choice
- 10 Chucklehead
- 14 ---- vera
- 15 Buzz
- 16 All square
- 17 Has another go at
- 19 Colorful salamander
- 20 Hay grass
- 21 Ridgepole
- 23 Click beetle
- 25 Lubricator
- 26 Top colors
- 29 --- Aviv
- 30 "What - ---!"
- 31 60% of us live here
- 33 Hearty hello
- 37 Kind of palm
- 38 Sugar coating
- 39 Auld lang syne
- 40 Faculty senior
- 41 Little sweetmeat?
- 42 Little biter
- 43 Chemical ending
- 45 Most objectionable
- 48 Scrambles
- 51 Little finger

- 52 Illegal liquors
- 54 A ninth?
- 58 Stake
- 59 Between high and low water marks
- 61 Bell curve figure
- 62 Short brandy glass?
- 63 Bone dry
- 64 Formerly, once
- 65 Factions
- 66 Version

## DOWN

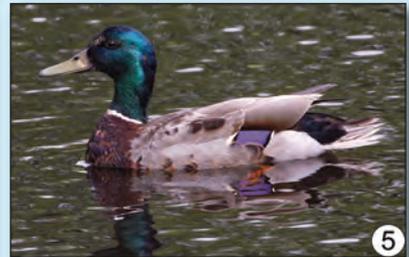
- 1 "The Alienist" author
- 2 On the sheltered side
- 3 Way to go
- 4 Statements of future action
- 5 Cough up in advance
- 6 Coke's partner
- 7 Subjective
- 8 Drive
- 9 Approximately
- 10 Fang scraper
- 11 Excess amounts
- 12 Woodland flycatcher
- 13 "The door's open!"
- 18 Ratted
- 22 Charge
- 24 Train
- 26 Door securer
- 27 Gelatin substitute
- 28 "Othello" villain
- 29 Label for a dog, maybe
- 32 Old Cuzco valley inhabitant
- 34 Top-of-the-line
- 35 Nest eggs, for short
- 36 Riga native
- 38 The rocks
- 44 U.S. Army medal
- 46 Gets around
- 47 Salon job
- 48 Embarrassment
- 49 Sharpener
- 50 Itsy-bitsy bits
- 51 Tubular pasta
- 53 Noisy and controversial perjurer?
- 55 Notion
- 56 Drug law enforcer
- 57 Delight
- 60 Young newt

## THE BIRDS OF NEW JERSEY

Can you identify these birds found in New Jersey?

Answers are found below.

Verification by Cornell Lab Merlin Project App



1. Northern Cardinal 2. Great Egret 3. Red-tailed Hawk 4. Ruby-throated Hummingbird 5. Mallard Duck 6. Dove 12. Blue Jay 13. Turkey Vulture 14. Eastern Bluebird 15. Great Blue Heron  
 7. Killdeer 8. White-throated Sparrow 9. Red-winged Blackbird 10. Robin 11. Mourning Dove

Photos and Collage ©2023 K.L. Kohn

## MARINE TOYS FOR TOTS PROGRAM



The Marines Toys for Tots program will begin on November 1st. There will be a Toys for Tots unwrapped toy donation drop box in the Village 7 lobby until December 6<sup>th</sup>. The donation box will then be transported to Toms River Toyota where they will transfer the unwrapped toys to the Marines for distribution.

---



If you are interested in starting a men's cards club in Village 7, please complete the form and return it to the office.

Name: \_\_\_\_\_ Address: \_\_\_\_\_

Phone# \_\_\_\_\_

What day is good for you \_\_\_\_\_

Morning or evening \_\_\_\_\_

SUPPLEMENTAL INFORMATION TO TREASURERS REPORT  
SEPTEMBER 2023 ACTUAL VS. BUDGET

	<b>Sep-23</b>	<b>Sep-23</b>
as of Sept. 2023	Actual	Budget
Total Monthly Income	\$ 171,892.95	\$ 168,027.00
Total Monthly Expense	\$ 144,581.45	\$ 165,142.00
Net Income (loss)	\$ 27,311.50	\$ 2,885.00
<b>Monthly income includes the following:</b>		
Monthly Maint Fees	\$ 154,028.22	\$ 155,104.00
Late Fees	\$ 920.00	\$ 840.00
Attorney Fees	\$ -	\$ 3,000.00
Labor H/O Repairs	\$ 2,974.45	\$ 2,834.00
R/Estate - Unit Rental	\$ 800.00	\$ -
Interest Income	\$ 0.28	\$ 165.00
Municipal Reimbursement	\$ -	\$ -
Misc Income	\$ 170.00	\$ 84.00
Home Purchase Admin to Cap	\$ 13,000.00	\$ 6,000.00
Rent Admin Fee to Cap Rsv	\$ -	\$ -
Fine Imposed	\$ -	\$ -
<b>TOTAL INCOME:</b>	<b>\$ 171,892.85</b>	<b>\$ 168,027.00</b>
<b>Monthly Expense by Category:</b>		
General & Administrative Expense	\$ 36,700.19	\$ 53,378.00
Clubhouse Expense	\$ 5,844.76	\$ 9,334.00
Village Expense	\$ 76,703.50	\$ 75,598.00
Other Expenses (Includes R&R Funding)	\$ 25,333.00	\$ 25,832.00
<b>TOTAL EXPENSES:</b>	<b>\$ 144,581.45</b>	<b>\$ 165,142.00</b>
<b>NET INCOME (LOSS) 9-30-2023</b>	<b>\$ 27,311.50</b>	<b>\$ 2,885.00</b>
<b>BUDGET VS. ACTUAL</b>		

## TREASURER'S REPORT

G/L #		PREVIOUS MONTH	CURRENT MONTH
		Aug-23	Sep-23
10110	Santander - Deposit Acct.	\$ 71,587.41	\$79,424.71
10200	Ocean First Dep/Operating Acct	\$ 269,689.59	\$279,254.32
10205	Ocean First Payroll Acct	\$ 31,513.28	\$31,480.86
	<b>TOTAL OPERATING FUNDS</b>	<b>\$ 372,789.28</b>	<b>\$390,159.89</b>
10210	Ocean First Contingency Fund	\$ 11,885.36	\$11,885.64
10212	Contingency Fund CD - 6 Month	\$ 60,000.00	\$60,000.00
	\$60,000.00 due 2/28/24 5.25%		
10150	Petty Cash Account	\$ 150.00	\$150.00
	<b>TOTAL EMERGENCY FUNDS</b>	<b>\$ 72,035.36</b>	<b>\$72,035.64</b>
<b>INVESTMENT ACCOUNT CAPITAL RESERVE RAYMOND JAMES FINANCIAL</b>			
10245	MONEY MARKET ACCOUNTS	\$239,532.47	\$161,419.68
10247	CD'S (200K @ 3 month intervals)	\$800,000.00	\$800,000.00
	\$200,000 due 10/13/23 4.10%		
	\$200,000 due 1/12/24 4.60%		
	\$200,000 due 4/18/24 5.10%		
	\$200,000 due 4/24/24 5.30%		
	Total CD's:	\$800,000.00	\$800,000.00
10249	EARNED INTEREST YTD	\$13,099.85	\$13,099.85
	<b>TOTAL INVESTMENT</b>	<b>\$1,052,632.32</b>	<b>\$974,519.53</b>
12100	<b>TOWNSHIP RECEIVABLE</b>	12,213.38	<b>\$12,213.38</b>
	<b>TOTAL FUNDS AVAILABLE</b>	<b>\$444,824.64</b>	<b>\$462,195.53</b>
	<b>TOTAL INVESTMENT FUNDS</b>	<b>\$1,052,632.32</b>	<b>\$974,519.53</b>
	<b>TOTAL NON-LIQUID</b>	<b>\$122,839.35</b>	<b>\$114,644.96</b>
	<b>TOTAL CURRENT ASSETS</b>	<b>\$1,632,509.69</b>	<b>\$1,563,573.40</b>
<b>**Interest on CD's will be recorded when matured, not accrued</b>			
	Submitted By: Howard Snyder		
	11-Oct-23		

## CROSSWORD ANSWERS

1	C	2	A	3	R	4	L		5	P	6	R	7	I	8	M	9	O		10	D	11	O	12	P	13	E
14	A	L	O	E					15	R	U	M	O	R						16	E	V	E	N			
17	R	E	A	T		18	T	E	M	P	T	S								19	N	E	W	T			
20	R	E	D	T	O	P				21	R	O	O		22	F	T	R	E	E							
						23	E	L	A	T	E	R			25	E	A	S	E	R							
26	H	27	A	28	I	R	D	Y	E	S			29	T	E	L											
30	A	G	A	S						31	A	S	I	A						33	H	A	I	L			
37	S	A	G	O						38	I	C	I	N	G					39	Y	O	R	E			
40	P	R	O	F						41	C	H	O	C						42	G	N	A	T			
						43	I	D	E			45	N	A	S	T	I	E	S	T							
48	S	49	H	50	I	N	S			51	P	I	N	K	I	E											
52	H	O	O	T	C					53	H	E	S		54	I	N	N	I	N	G						
58	A	N	T	E						59	I	N	T	E	R	T	I	D	A	L							
61	M	E	A	N						62	S	N	I	F	T					63	S	E	R	E			
64	E	R	S	T						65	S	E	C	T	S					66	T	A	K	E			

## Sudoku

	4							9
		3		1				
		7		6			2	
	7			9				4
							7	5
	8	1	7			3		
						2		3
6				4	7		5	
	2		9		5			

# Directory

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# NOVEMBER

# 2023

Sun	Mon	Tue	Wed	Thu	Fri	Sat
			1 TOYS FOR TOTS START 10am Zumba 12pm Canasta 5:00pm Shuffleboard	2 9am Comfort Group	3 10am Senior Yoga RECYCLING DAY	4
5 Daylight Savings Time Ends CLOSED	6 10am Zumba 12pm Ceramics & Crafts	7 10 a.m. American Legion  General Election 6a-8p	8 10am Zumba 12pm Canasta 5:00pm Shuffleboard ROAD CLOSURE	9 9am Comfort Group Leaf & Brush Pick up Women's Club Soup & Sandwich 1pm	10 10am Senior Yoga	11 Veterans Day FLEA MARKET 10-2
12 CLOSED	13 10am Zumba 12pm Ceramics & Crafts	14 Braven Health Seminar 11am 10am Womens Club Exec. Bd. Mtg.	15 10am Zumba 12pm Canasta 5:00pm Shuffleboard	16 9am Comfort Group SUNSHINE MTG 10 AM	17 10am Senior Yoga RECYCLING DAY	18 COMIC CON 10-4
19 CLOSED	20 10am Zumba 12pm Ceramics & Crafts	21 1 pm Womens Club	22 10am Zumba 12pm Canasta 5:00pm Shuffleboard  Office Closing at 12:30	23 Thanksgiving Day  Office & Clubhouse CLOSED NO TRASH PICK UP	24 Thanksgiving Friday Dinner 4pm  Office & Clubhouse CLOSED	25   Clubhouse CLOSED
26 CLOSED	27 10am Zumba 12pm Ceramics & Crafts	28 9am American Legion Exec. Bd. Mtg.	29 10am Zumba 12pm Canasta 5:00pm Shuffleboard	30 9am Comfort Group	1 10am Senior Yoga RECYCLING DAY Clubhouse Tree Lighting (outside) 6pm	
<b>8:00 am weekdays – Walking Club</b> <b>**** ALL CLUB ACTIVITIES AND OFFICE/CLUBHOUSE</b> <b>HOURS ARE SUBJECT TO CHANGE</b> <b>WITH OR WITHOUT PRIOR NOTICE****</b> <b>TICKET SALES MONDAYS AT 10 AM – FERNWOOD HALL</b>						