

WHITING VILLAGE at CRESTWOOD

January 2024



2024
HAPPY
New Year

PLEASE JOIN US FOR THE MONTHLY
SUNSHINE MEETING
THURSDAY, JANUARY 18th at 6pm
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

Rosetta DeLuca, President

Robert Buonanno, Vice President

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Howard Snyder, Treasurer

Kenneth Stebner, Sgt. at Arms

Edmund Esposito, Trustee at Large

Whiting Village Staff

Trish Martinez, Administrative Asst.

Marcia Ertel, Bookkeeper

****Custodians****

Rob Wyman, Al Foca, Robin Commander,

Leonard Dimatteo

Office Hours: Monday-Friday

8:30am – 12:00 & 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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Resident of Crestwood Village 7

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

ad-6150

FROM THE BOARD OF TRUSTEES


Hope everyone enjoyed their holidays. Looking back at December, we had our tree lighting on December 1st with our residents, enjoying hot cocoa and dessert. December 8th we were entertained with a concert from the boys and girls from Manchester High School, who will be back again next year. Santa visited V7 on December 16th. This coming 2024, the board of trustees will continue working for the residents of V7. A new election is in the works, as is a budget, contracts being reviewed, residents' ideas are looked into, there are planned events for the new year, and we will work endlessly for both our village and our residents. Please remember our pantry, as it has been a blessing.

*The Board wishes you a Happy, Healthy and Prosperous 2024.
Rosetta, Robert, Barbara, Howard, Ken Stebner and Ed.*

Christmas Gifts January

To all of our generous homeowners who were extra thoughtful this holiday season and gave us office ladies Christmas goodies, thank you very much for thinking of us! We wish you all a Happy Healthy New Year!

From Marcia and Trish.



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JAY SALATO
Owner

ad-5502



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Resident's Corner



Manchester Township's bulk pick up is Tuesday, January 23rd. Please note the full Manchester Township Recycling schedule can be found on our website.

Please be advised, effective January 1st, the office will be closing for lunch from 12pm to 1pm. The window will be closed and the phone will be put on service during that time. Thank you for your cooperation.

The office and clubhouse will be closed on New Year's Day -Monday, January 1st 2024. There will be no trash pick-up that day. The next trash pick-up will be Thursday, January 4th.

We will have a Village wide Christmas tree pick up on Tuesday, January 9th. If you have a live Christmas tree to discard, please place the tree in the area by the garbage cans the night before. Please do not put the tree out any sooner than Monday, January 8th. Thank you for your cooperation.

It's that time of year where we ask our Residents to please update their HOPA (Housing for Older Persons Act) forms. If it has been over 3 years since you have updated yours, please do so now. It is required by the state that we have one on file for every homeowner. We have included a blank copy in this newsletter for you to complete and return to the office by Feb. 1st. Thank you in advance for your cooperation.

REMINDER: In accordance to the Village By-laws, a Home Improvement form must be completed and approved and contractors must submit their certificate of insurance to the office before any work can be done on the outside of your home. If this procedure is not followed, it can result in fines. If you have any questions, please call the office.

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Women's Club Newsletter January 2024

Happy New Year everyone!

I hope you all had a Blessed and peaceful Holiday and that you enjoyed our Christmas luncheon last month.

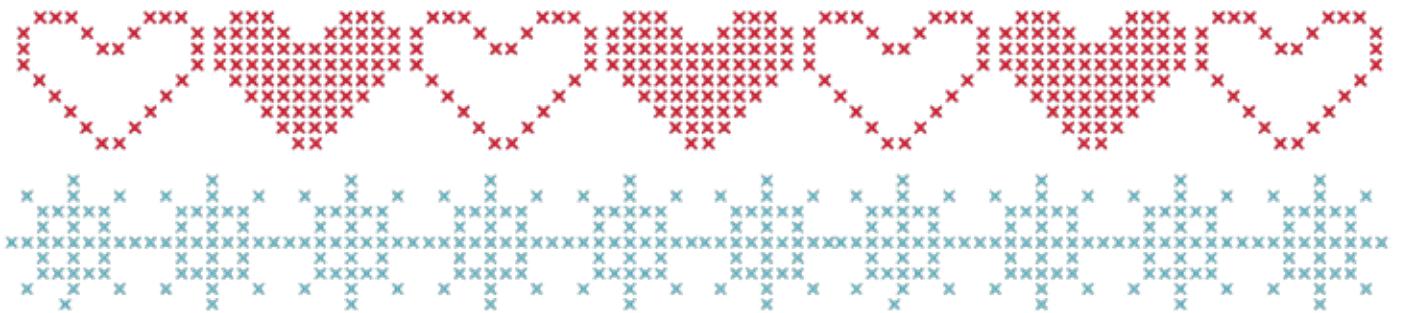
I would also like to thank everyone who generously donated to our Undergarment collection for Your Grandmother's Cupboard again. They were thrilled to see all the items we delivered to them and especially all the diapers because they are always in great demand. Thank you again to the non-member Elves who donated to this cause as well.

Our meeting this month will be on the 16th at 1:00 PM.

I look forward to seeing you all.

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

Kathy Sullivan, President 732-261-8893



AMAZING

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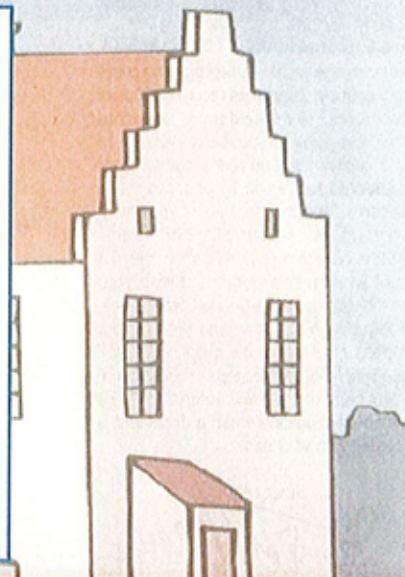
Be Alert . . . Be Informed . . . Be Notified

Sign up for the Ocean County Clerk's Office **PROPERTY ALERT SERVICE** and Obtain **FREE** Notification when Documents are filed related to your name and property!

The Ocean County Clerk's Office Property Alert Service is the first step in protecting your property. Unfortunately, property and mortgage fraud is a fast growing crime in the United States. Scammers record fraudulent documents - like fake deeds - or record fake liens - against property owners.

To address these concerns and protect one of your most important assets our office offers this **FREE** Service to notify you whenever a property document with your name is recorded in the County Clerk's Office.

Sign up now and protect your property from fraud today! It's quick, easy and free. Simply register your name/business name and email address and you will be automatically notified electronically if a document is recorded with your name.



Register for **FREE** Property ALERT at: www.oceancountyclerk.com

Thank you for your interest in the Ocean County Clerk's Office **Property Alert Service**.



Ocean County Clerk

SCOTT M. COLABELLA
This service is the first step in protecting your property. Unfortunately, property and mortgage fraud is a fast growing crime in our country. Scammers record fraudulent documents - like fake deeds - or record fake liens - against property owners. In some cases, fraud on real property is not discovered for years. To address these concerns, and protect one of your most important assets, our office offers this **FREE** service to notify you immediately via email whenever a document with your name is recorded in the County Clerk's Office.

Please sign up today and protect your property from fraud. It's quick, easy and free. Simply follow the steps at oceancountyclerk.com and you will automatically be notified electronically when a document is recorded with your name.

Sincerely,

Scott M. Colabella
Ocean County Clerk

FREQUENTLY ASKED QUESTIONS

- 1 What is the purpose of the Property Alert Service?**
The Property Alert Service is a way for property owners or other interested parties to receive alert messages by email when a document that affects a specific property is recorded by the Clerk's Office. The service matches data (municipality, block number, and lot number) in legal descriptions on recorded documents with requests made by subscribers.
- 2 Can more than one person register the same property or party name?**
Yes. There is no limit to the number of subscribers for a particular property legal description or party name.
- 3 Why should I register for this service?**
This service is for individuals who want to know if fraudulent activity has occurred under their name or on property located in Ocean County. You may also wish to register the name or legal descriptions for property of elderly loved ones to help protect them from scams.
- 4 Does the property need to be occupied in order to receive an alert?**
No. The property alert service is for any type of land owned in Ocean County, whether occupied or vacant.
- 5 What recorded documents are included for the alert notification?**
Any document with a legal description pertaining to real property is included.
- 6 Why can't you stop the fraudulent document from being recorded?**
As long as a document meets statutory recording guidelines, New Jersey law requires the Clerk's Office to record the document. Recordings cannot be refused unless guidelines are not met.
- 7 What do I do if the document recorded is fraudulent?**
If you find a document recorded against your name or property is fraudulent you should contact your attorney or law enforcement officials.

Ocean County Clerk's Office

PROPERTY ALERT Service

- Protect Your Property Records
- Receive email alerts when documents are filed related to your property
- Register online for **FREE!**
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Scott M. Colabella, Ocean County Clerk
Gary Quinn, Commissioner Liaison

OCEAN COUNTY
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John P. Kelly • Gary Quinn • Joseph H. Vicari

Prepared and printed by the Ocean County Printing & Graphic Arts Department
CC111 Commissioner John P. Kelly, Liaison

Today's Reverse Mortgage - A Viable Option for Seniors



Whether it is the highest inflation rates in 40 years, the skyrocketing prices of gasoline, or the recent rumblings of a recession on the horizon; There are real financial concerns in our country that could impact our biggest demographic, the senior population, right where it hurts!

About 64% of all baby-boomers rely on social security as their biggest or only source of income. About 50% have no pension coverage to fall back on, and about 33% have hardly any retirement savings at all. These facts, in conjunction with seniors living longer than ever before, do not bode well for our most savvy generation whose biggest concern is... **running out of money!**

As the old saying goes, every cloud has a silver lining, and each retiree just might be closer to that lining than they think... surprisingly enough it could be found in the roof that's right over their heads.

It is no secret that your home could be considered your biggest asset. But it is interesting to hear that there is a disproportionate amount of real estate wealth among retirees. In other words, there are many senior homeowners who have equity in their houses in amounts that far exceed what has been saved in other forms of retirement, and they are simply unaware of it. This equity could be a nice source of tax-free supplemental income.

The question becomes... how does one get their hands on that equity? Especially when diminished retirement income makes

it harder to qualify for any type of traditional loan. Not to mention 90% of all seniors want to remain in their house which eliminates the option of selling. The answer is a Home Equity Conversion Mortgage (HECM), otherwise known as a reverse mortgage, and this is where we can help.

Here is a list of Today's Reverse Mortgage facts and requirements:

- 1) The senior(s) must own the home as their primary residence.
- 2) Only one borrower is required to be at least 62 years of age. And there is a new proprietary program for 55 year old's! For each program, any underage spouses are protected.
- 3) The mortgage becomes repayable only when all borrowers no longer occupy the home as the primary residence... assuming real estate taxes, homeowners insurance, and any association or condo fees are properly maintained.
- 4) There is no change in ownership of the home and the borrowers **RETAIN** the title, equity, and ownership.
- 5) The money that you receive is **TAX-FREE CASH** and does not affect Social Security or Medicare Benefits.
- 6) The interest accrued on the loan may be tax deductible. (Check with your tax advisor)
- 7) The credit and income requirements are more lenient than those of traditional financing programs.
- 8) The loan is a non-recourse loan, meaning the borrower(s) or their heirs **will never owe or have to pay back more than what the house is worth.**
- 9) The equity (cash) can be accessed by way of an equity line of credit, a fixed monthly payment to you, a lump sum, or any combination of the three!
- 10) The cash can be used for anything you choose. A few examples are: health care, college tuition, investments, vacations, establishing trusts, debt consolidation, buying a new car, etc.

NewMark Home Mortgage is specifically geared towards reverse mortgages for seniors. The Managing Principals, Greg Newman and Michael Markoff, have both achieved the exclusive **Certified Reverse Mortgage Professional (CRMP)** designation through the National Reverse Mortgage Lenders Association (NRMLA) out of Washington, DC. As of November 2023, there are only 209 CRMP's nationwide and just seven with offices in the state of New Jersey (Greg & Michael represent two of these seven)! Their certification ensures that you will be working with accredited professionals who are held to the highest of ethical standards and properly trained to look out for the senior's best interests.

NewMark Home Mortgage continues to reinforce relationships with key investors and strategically positions itself to have a wide variety of the best mortgage products at their disposal. Greg and Michael lead an experienced staff in properly servicing the senior community, delivering exceptional customer service that is second to none. They look forward to personally meeting with each client and can accommodate them in either the comfort of their own home or at one of the local offices. Family members and advisors are always encouraged to participate in this exciting decision making process.

Please call Greg Newman and Michael Markoff so they can help you determine if a reverse mortgage is the right fit for you. **They can be reached at 856-797-3434.**



1 Eves Drive • Suite 111
Marlton, NJ 08053



NewMark Home Mortgage LLC, 1 Eves Drive, Suite 111, Marlton, NJ 08053; NMLS Unique Identifier # 1877629 - Verify a mortgage company or individual license on the Nationwide Mortgage Licensing System Consumer Access site: www.nmlsconsumeraccess.org / FL - Lic# MBR3289; NJ - Licensed by New Jersey Department of Banking and Insurance; PA - Licensed by the Pennsylvania Department of Banking and Securities Lic# 71720. Licensed by the Delaware State Bank Commissioner. This material is not from HUD or FHA and has not been approved by HUD or a government agency.

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ads-7155



WHITING AMERICAN LEGION POST # 502



Martin Luther King, Jr. Day

National Today

Each year on the third Monday of January we observe Martin Luther King, Jr. Day and reflect on the work that still needs to be done for racial equality. This January 20, make the holiday more than just a day off and take time to reflect and take action on civil rights issues across the globe.

The concept of Martin Luther King, Jr. Day as a holiday was promoted by labor unions. After King's death, US representative John Conyers and US Senator Edward Brooke introduced a bill in Congress to make King's birthday a national holiday. The bill first came to a vote in the US House of Representatives in 1979; however, it fell five votes short of the number needed for passage. Two of the main arguments mentioned by opponents were that a paid holiday for federal employees would be too expensive and that a holiday to honor a private citizen would be contrary to longstanding tradition, as King never held public office. At the time, only two other figures had national holidays honoring them: George Washington and Christopher Columbus.

Soon after, the King Center looked for support from the corporate community and the general public. The success of this strategy was cemented when musician Stevie Wonder released the single "Happy Birthday" to popularize the campaign in 1980 and hosted the Rally for Peace Conference in 1981. Six million signatures were collected for a petition for Congress to pass the law, and is considered the largest petition in favor of an issue in US history.

President Reagan originally opposed the holiday, citing cost concerns. But on November 2, 1983, Reagan signed a bill, proposed by Representative Katie Hall, to create a federal holiday honoring King. The bill had passed the Senate by a count of 78 to 22, and the House of Representatives by 338 to 90. The holiday was observed for the first time on January 20, 1986. It's observed on the third Monday of January rather than directly on Martin Luther King, Jr.'s birthday because it follows the guidelines of the Uniform Monday Holiday Act. [MARTIN LUTHER KING, JR. DAY - JANUARY 15, 2024](#)

At our December 05th meeting it was voted by the membership to turn in its Charter to The American Legion Department of New Jersey and dissolve Post 502. County Commander Frank Landis and Vice Commander Hector Quinones were present to answer questions. As of now awaiting paperwork from the Department on how to proceed. There also was a motion to increase the Post dues from \$ 35.00 to \$ 50.00 due to increases from National Headquarters and the American Legion Department of New Jersey. Our next Post meeting will be on February 06th 2024 in the Annex Room of Crestwood Village VII at 10:00AM. Commander Wright can be reached at 732-350-6832 no answer leave a short message for the reason of your call and he will get back to you.



WHITING VILLAGE COMMUNITY ASSOCIATION
 ONE FALMOUTH AVENUE
 WHITING, NEW JERSEY 08759

PHONE: 732-350-28
 FAX: 732-350-468

HOUSING FOR OLDER PERSONS (HOPA) FORM

HOMEOWNER(S) NAME: _____

VILLAGE VII ADDRESS: _____

HOME PHONE: _____

CELL PHONE: _____

WORK PHONE: _____

PET(S): _____

EMAIL ADDRESS: _____

OCCUPANT(S) INFORMATION:

- | | | | |
|----|-------|---------------|--------------|
| 1. | _____ | _____ | _____ |
| | NAME | AGE/BIRTHDATE | PHONE NUMBER |
| 2. | _____ | _____ | _____ |
| | NAME | AGE/BIRTHDATE | PHONE NUMBER |
| 3. | _____ | _____ | _____ |
| | NAME | AGE/BIRTHDATE | PHONE NUMBER |

IN CASE OF EMERGENCY, NOTIFY:

1. Name: _____
 Street Address: _____
 Town _____ State: _____ Zip Code: _____
 Relationship to Village VII Homeowner: _____
 Home Phone Number: _____ Work Phone #: _____
 Cell Phone Number: _____

2. Name: _____
 Street Address: _____
 Town _____ State _____ Zip Code _____
 Relationship to Village VII Homeowner: _____
 Home Phone Number: _____ Work Phone #: _____
 Cell Phone Number: _____

UNDER PENALTIES OF LAW, I/WE NAMED HEREIN CERTIFY ALL INFORMATION PROVIDED IN THIS FORM TO BE TRUE AND CORRECT.

SIGNATURE(S) OF HOMEOWNER(S)

DATE:



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 Vincent Maldonado Realtor® Associate 609-290-6330	 Crystle Skinner Realtor® Associate 732-581-8441	 Gerard Fiore Realtor® Associate 732-966-4197	 Elizabeth Kohr Realtor® Associate 717-269-6720
 Susan Kuiken Realtor® Associate 732-779-7000			

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ad-5344

JANUARY 2024 BUS SCHEDULE

Sun	Mon	Tue	Wed	Thu	Fri	Sat
	1 NO BUS SERVICE	2 9am – Ocean County Mall, Seacourt Pavilion, Target/Lowes 2:15pm–Return to Village 7	3 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	4 9am – Walmart-Toms River, Kohls, Shoprite 1pm – Return to Village 7	5 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	6
7 9am – St. Elizabeth St. Ann's Seton Church St. Stephens Whiting Bible Church	8 9am –Whiting Commons, Dollar Tree/Rite Aid 11:30am – Return to Village 7	9 9am – Delicious Orchards, Freehold Mall 4:45pm–Return to Village 7	10 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	11 9am – Walmart-Toms River, Kohls, Shoprite 1pm – Return to Village 7	12 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 9am – St. Elizabeth St. Ann's Seton Church St. Stephens Whiting Bible Church	15 9am – Whiting Commons, Dollar Tree/Rite Aid 11:30am- Return to Village 7	16 9am – Ocean County Mall, Seacourt Pavilion, Target/Lowes 2:15pm–Return to Village	17 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	18 9am – Walmart-Toms River, Kohls, Shoprite 1pm – Return to Village 7	19 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 9am – St. Elizabeth St. Ann's Seton Church St. Stephens Whiting Bible Church	22 9am – Whiting Commons, Dollar Tree/Rite Aid 11:30am- Return to Village 7	23 9am – Ocean County Mall, Burlington 2:15pm–Return to Village 7	24 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	25 9am – Walmart-Toms River, Kohls, Shoprite 1pm – Return to Village 7	26 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 9am – St. Elizabeth St. Ann's Seton Church St. Stephens Whiting Bible Church	29 9am – Whiting Commons, Dollar Tree/Rite Aid 11:30am- Return to Village 7	30 9am – Monmouth Mall 2:15pm – Return to the Village 7	31 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			

TREASURER'S REPORT

G/L #		PREVIOUS MONTH	CURRENT MONTH
		Oct-23	Nov-23
10110	Santander - Deposit Acct.	\$ 62,924.70	\$44,893.33
10200	Ocean First Dep/Operating Acct	\$ 303,692.54	\$215,261.70
10205	Ocean First Payroll Acct	\$ 34,039.75	\$31,649.06
	TOTAL OPERATING FUNDS	\$ 400,656.99	\$291,804.09
10210	Ocean First Contingency Fund	\$ 11,885.95	\$11,886.24
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
	TOTAL EMERGENCY FUNDS	\$ 72,035.95	\$72,036.24
INVESTMENT ACCOUNT CAPITAL RESERVE RAYMOND JAMES FINANCIAL			
10245	MONEY MARKET ACCOUNTS	\$194,447.23	\$213,609.57
10247	CD'S (see below)	\$800,000.00	\$900,000.00
	Reserve for replacement cd's:		
	\$200,000 due 1/12/2024 4.60%		\$200,000.00
	\$200,000 due 4/18/2024 5.30%		\$200,000.00
	\$200,000 due 4/24/2024 5.10%		\$200,000.00
	\$200,000 due 10/17/2024 5.45%		\$200,000.00
	\$100,000 due 2/1/2024 5.098%		\$100,000.00
	Total CD's:	\$800,000.00	\$900,000.00
10249	EARNED INTEREST YTD	\$13,099.85	\$13,099.85
	TOTAL INVESTMENT	\$1,007,547.08	\$1,126,709.42
12100	TOWNSHIP RECEIVABLE	12,213.38	\$12,213.38
	TOTAL FUNDS AVAILABLE	\$472,692.94	\$363,840.33
	TOTAL INVESTMENT FUNDS	\$1,007,547.08	\$1,126,709.42
	TOTAL NON-LIQUID	\$120,083.95	\$122,489.63
	TOTAL CURRENT ASSETS	\$1,612,537.35	\$1,625,252.76
**Interest on CD's will be recorded when matured, not accrued			
	Submitted By: Howard Snyder		
	8-Dec-24		

SUPPLEMENTAL INFORMATION TO TREASURERS REPORT
NOVEMBER 2023 ACTUAL VS. BUDGET

	Nov-23	Nov-23
as of Nov. 2023	Actual	Budget
Total Monthly Income	\$ 159,413.46	\$ 164,026.00
Total Monthly Expense	\$ 139,145.53	\$ 163,264.00
Net Income (loss)	\$ 20,267.93	\$ 762.00
Monthly income includes the following:		
Monthly Maint Fees	\$ 154,364.00	\$ 155,104.00
Late Fees	\$ 825.00	\$ 840.00
Attorney Fees	\$ -	\$ -
Labor H/O Repairs	\$ 3,424.17	\$ 2,833.00
R/Estate - Unit Rental	\$ 400.00	\$ -
Interest Income	\$ 0.29	\$ 165.00
Municipal Reimbursement	\$ -	\$ -
Misc Income	\$ 400.00	\$ 84.00
Home Purchase Admin to Cap	\$ -	\$ 5,000.00
Rent Admin Fee to Cap Rsv	\$ -	\$ -
Fine Imposed	\$ -	\$ -
TOTAL INCOME:	\$ 159,413.46	\$ 164,026.00
Monthly Expense by Category:		
General & Administrative Expense	\$ 35,900.79	\$ 53,126.00
Clubhouse Expense	\$ 8,941.69	\$ 9,208.00
Village Expense	\$ 74,970.05	\$ 76,598.00
Other Expenses (Includes R&R Funding)	\$ 19,333.00	\$ 24,332.00
TOTAL EXPENSES:	\$ 139,145.53	\$ 163,264.00
NET INCOME (LOSS) 11-30-2023	\$ 20,267.93	\$ 762.00
BUDGET VS. ACTUAL		

Directory

KAREN CONTRERAS

Broker/Associate, Cell 732-539-9378
30+yrs experience in Ocean/Monmouth
County Real Estate

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Sun	Mon	Tue	Wed	Thu	Fri	Sat
	1 NEW YEARS DAY Office & Clubhouse Closed NO TRASH PICK UP	2 8:30- 11am American Legion	3 10am Zumba 12pm Canasta	4 9am Comfort Group	5 10am Senior Yoga	6
7 CLOSED	8 10am Zumba 12pm Ceramics & Crafts	9 10am Womens Club Exec. Bd. Mtg. Christmas Tree Pick Up	10 10am Zumba 12pm Canasta	11 9am Comfort Group	12 10am Senior Yoga RECYCLING DAY	13
14 CLOSED	15 10am Zumba 12pm Ceramics & Crafts	16 1 pm Womens Club	17 10am Zumba 12pm Canasta	18 9am Comfort Group SUNSHINE MEETING 6pm	19 10am Senior Yoga	20
21 CLOSED	22 10am Zumba 12pm Ceramics & Crafts	23 MANCHESTER TWP BULK PICK UP	24 10am Zumba 12pm Canasta	25 9am Comfort Group	26 10am Senior Yoga RECYCLING DAY	27
28 CLOSED	29 10am Zumba 12pm Ceramics & Crafts	30 9am American Legion Exec. Bd. Mtg.	31 10am Zumba 12pm Canasta Meet the Candidates Night 7:00 pm			
<p>8:00 am weekdays – Walking Club</p> <p>**** ALL CLUB ACTIVITIES AND OFFICE/CLUBHOUSE HOURS ARE SUBJECT TO CHANGE WITH OR WITHOUT PRIOR NOTICE****</p> <p>TICKET SALES MONDAYS AT 10 AM – FERNWOOD HALL</p>						