

WHITING VILLAGE at CRESTWOOD

December 2023



PLEASE JOIN US FOR THE MONTHLY
SUNSHINE MEETING
TUESDAY, DECEMBER 12th at 10am
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

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Whiting Village Staff

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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
recycling pick-up should be reported to
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From the Board of Trustees

Happy Hanukkah, Merry Christmas and Happy Kwanza!

As time quickly flies away, another year is coming to an end. This year has been a great year as we have seen the rejuvenation of those willing to take the chance on change, and enjoy all that presented at Village 7. As we move into 2024, the board, as always, will continue to have your best interest at heart and as we grow older together, the best is yet to come in the new year with us. Keep the faith and hang in there!

We wish you all a very Merry Christmas and Happy Holidays.

Rosetta, Robert, Barbara, Howard, Ed and Ken.



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ad-468



Resident's Corner



The office and clubhouse will be closed Monday, December 25th and Tuesday, December 26th for the Christmas holiday.

There will be no trash pick-up on Monday, December 25th. The next trash pick-up will be Thursday, December 28th.

There are several other Villages that will be having a New Year's Eve party therefore Village 7 will not be having one this year.

Reminder: CARS MUST BE REMOVED FROM THE STREET WHEN THERE IS SNOW! According to the rules & regulations, any vehicles parked on the street once snowfall or icing has begun, the vehicle will be towed at the owner's expense.

Join us for the Christmas Tree Lighting on Friday, December 1st at 6 PM at the Clubhouse. There will be cookies and hot chocolate immediately following the lighting.

The last day for Toys for Tots donations is December 6th. Thank you for donating.

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1 FALMOUTH AVE, WHITING N.J.
FERNWOOD HALL

IS PROUD TO
PRESENT:

HOLIDAY

FREE

CONCERT

DATE:

FRIDAY - 11:00 AM
DECEMBER 8, 2023

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Musical Director: Andrew VanDongen / Made Possible by: Lou Tobia





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

PHONE: 732-350-2882
 FAX: 732-350-4680

OFFICE HOLIDAY CLOSINGS 2024

DATE	HOLIDAY	OFFICE
January 1st, Monday	New Year's Day Observed	Closed
February 19th, Monday	Presidents Day	Closed
March 29th, Friday	Good Friday	Closed
May 27th, Monday	Memorial Day	Closed
July 4th, Thursday	Fourth of July	Closed
September 2nd, Monday	Labor Day	Closed
November 27th, Wednesday	Thanksgiving Day Eve	Closing at 12:30
November 28th, Thursday	Thanksgiving Day	Closed
November 29th, Friday	Day After	Closed
December 24th, Tuesday	Christmas Eve	Closed
December 25th, Wednesday	Christmas Day	Closed
December 31st, Tuesday	New Year's Eve	Closed



October 24, 2023
 From the Mayor's Office

ENERGY AGGREGATION UPDATE

Subjects:

- Current Status
- Future Prospects
- Resident Involvement
- Further Inquiries

Current Status

- December 2021 - December 2023: Contract awarded to Energy Harbor at a fixed price of \$0.0858/KWH. The contract is now approaching its end.
- The competitive bidding process in September 2023 brought back higher prices than JCP&L's Basic Generation Service Utility pricing. Due to these higher bids, we will not be pursuing an aggregate program at this time.

At the end of the current contract, all participating residents will be returned to JCP&L's Basic Generation Service for their energy supply without any required action on their part.

Future Prospects

We plan to participate in upcoming opportunities for MCEA following the 2024 utility BGS auctions and the expected rise in utility tariff prices during the spring.

A competitive bid process for Round 4 is expected at the end of 2023, depending on market conditions.

We have been exploring solar opportunities as well in hopes of a new avenue for lowering bills.

Resident Involvement

Eligible residents will be notified of new contracts and allowed to opt out of the program if they wish.

"Many residents have expressed their satisfaction with the program, so we are going to bid again come spring 2024"

- Mayor Robert Arace

This bidding process revealed the lowest possible price options. Please be vigilant in working with solicitors.

Further Inquiries

Residents can contact Gabel Associates at GEA-program@gabelassociates.com for more information.



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.**



 **NewMark**
HOME MORTGAGE

1 Eves Drive • Suite 111
Marlton, NJ 08053



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WHITING AMERICAN LEGION POST # 502



Day of Infamy Speech

President Franklin D. Roosevelt's Speech to Congress on December 8, 1941

By Jennifer Rosenberg

At 12:30 p.m. on December 8, 1941, U.S. President Franklin D. Roosevelt stood before Congress and gave what is now known as his "Day of Infamy" or Pearl Harbor" speech. This speech was given only a day following the Empire of Japan's strike on the United States naval base at Pearl Harbor, Hawaii and the Japanese declaration of war on the United States and the British Empire.

The Japanese attack on Pearl Harbor, Hawaii shocked almost everyone in the United States military and left Pearl Harbor vulnerable and unprepared. Roosevelt declared December 7, 1941, the day that the Japanese attacked Pearl Harbor, would remain "a date which will live in infamy." The word derives from the root word fame and translates roughly to "fame gone bad." Infamy, in this case, also meant strong condemnation and public approach due to the result of Japan's conduct. The particular line of infamy from Roosevelt has become so famous that it is hard to believe the first draft written as "a date which will live in world history."

The nation was divided on entering the second war until the attack on Pearl Harbor occurred. This had everyone united against the Empire of Japan in remembrance and support of Pearl Harbor. At the end of the speech, Roosevelt asked Congress to declare war against Japan and his request was granted that same day. Because Congress immediately declared war, the United States subsequently entered World War II officially. Official declarations of war must be done by Congress, who have the sole power to declare war and have done so on 11 total occasions since 1812. The last formal declaration of war was World War II,

"Mr. Vice President, Mr. Speaker, Members of the Senate, and of the House of Representatives: Yesterday, December 7th 1941--a date which will live in infamy--the United States of America was suddenly and deliberately attacked by naval and air forces of the Empire of Japan.

The United States was at peace with that nation and, at the solicitation of Japan, was still in conversation with its government and its emperor looking toward the maintenance of peace in the Pacific. Indeed, one hour after Japanese air squadrons had commenced bombing in the American island of Oahu, the Japanese ambassador to the United States and his colleague delivered to our Secretary of State a formal reply to a recent American message. And while this reply stated that it seemed useless to continue the exiting message. And while this reply stated that it seemed useless to continue the exiting diplomatic negotiations, it contained no threat or hint of war or of armed attack.

It will be recorded that the distance of Hawaii from Japan makes it obvious that the attack was deliberately planned many days or even weeks ago. During the intervening time, the Japanese government has deliberately sought to deceive the United States by false statement and expressions of hope for continued peace. The attack yesterday on the Hawaiian Islands has caused severe damage to American naval and military forces. I regret to tell you that very many American lives have been lost. In addition, American ships have been reported torpedoed on the high seas between San Francisco and Honolulu. Yesterday, the Japanese government also launched an attack against Malaya, last night, Japanese forces attacked Hong Kong, last night, Japanese forces attacked Guam, last night, Japanese forces attacked the Philippine Islands, Last night, the Japanese attacked Wake Island and this morning, the Japanese attacked Midway Island. Japan has, therefore, undertaken a surprise offensive extending throughout the Pacific area. The facts of yesterday and today speak for themselves. The people of the United States have already formed their opinions and well understood the implication to the very life and safety of our nation.

As commander in chief of the Army and Navy, I have directed that all measures be taken for our defense. But always will our whole nation remember the character of the onslaught against us. No matter how long it might take us to overcome this premeditated invasion, the American people in their righteous might will win through to absolute victory. I believe that I interpret the will of the Congress and of the people when I assert that we will not only defend ourselves to the uttermost, but will make it very certain that this form of treachery shall never again endanger us. Hostilities exist. There is no blinking at the fact that our people, our territory, and our interest are in grave danger. With confidence in our armed forces, with the rebounding determination of our people, we will gain the inevitable triumph--so help us God.

I ask that the Congress declare that since the unprovoked and dastardly attack by Japan on Sunday, December 7th, 1941, a state of war has existed between the United States and the Japanese empire.

FLY YOUR FLAG! If your flag is worn or tattered, respectfully replace it. Flags no longer presentable can be dropped off at Crestwood Village VII office. Only the American Flag will be accepted. **(NO ATTACHMENTS) 732-350-6832 Cmdr. Wright**

MANCHESTER TOWNSHIP SENIOR SERVICES



Attention Seniors

Manchester Township Senior Services offers Information & Assistance to senior residents 60 years of age or older or persons on disability.

All calls made to Manchester Senior Services can provide you with information about programs on local, county and state level. An outreach coordinator can assist you in applying for benefits. The information may help you to make the best decision for your particular needs. Medical and Non-Medical transportation is available on a first come, first served basis.

Now at 2 locations

1 Colonial Drive, Manchester (Monday – Friday)

82 Lacey Rd, Whiting (Tuesday, Wednesday, Thursday ONLY)

Call today: 732-849-8305



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Hello everyone,

First, I would like to thank you all for the support of our Soup and Sandwich Luncheon. A special thanks to all our Soup makers and bakers. Thank you also to all our volunteers for setting up and cleaning up after our event. We really do appreciate all the help.

I would also like to thank everyone who generously donated to our Undergarment Collection for Your Grandmother's Cupboard. They sincerely appreciate all the help they get.

Our regular meeting in December will be on the 19th at 1 PM.

We will be having our Christmas Luncheon. Tickets will be on sale in the lobby from 10 to 12noon on Nov 27th, Dec 5th and 12th. The price is \$7.00.

No tickets will be sold at the door. You must purchase tickets by Dec 12th or call me to make special arrangements by Dec 13th.

Amanda Rose will also be doing a Christmas program for us and will have a collection jar available for donations which helps her pay for her college tuition.

Don't forget your Dollar store grab bag gift if you plan to participate.

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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 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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DECEMBER 2023 BUS SCHEDULE

Sun	Mon	Tue	Wed	Thu	Fri	Sat
31 9am – St. Elizabeth St. Ann's Seton Church St. Stephens Whiting Bible Church					1 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	2
3 9am – St. Elizabeth St. Ann's Seton Church St. Stephens Whiting Bible Church	4 9am –Whiting Commons, Dollar Tree/Rite Aid 11:30am – Return to Village 7	5 9am – Ocean County Mall, Seacourt Pavilion, Target/Lowes 2:15pm –Return to Village 7	6 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	7 9am – Walmart-Toms River, Kohls, Shoprite 1pm – Return to Village 7	8 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	9
10 9am – St. Elizabeth St. Ann's Seton Church St. Stephens Whiting Bible Church	11 9am – Whiting Commons, Dollar Tree/Rite Aid 11:30am- Return to Village 7	12 9am – Delicious Orchards, Freehold Mall 4:45pm– Return to Village 7	13 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	14 9am – Walmart-Toms River, Kohls, Shoprite 1pm – Return to Village 7	15 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	16
17 9am – St. Elizabeth St. Ann's Seton Church St. Stephens Whiting Bible Church	18 9am – Whiting Commons, Dollar Tree/Rite Aid 11:30am- Return to Village 7	19 9am – Ocean County Mall, Seacourt Pavilion, Target/Lowes 2:15pm –Return to Village 7	20 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	21 9am – Walmart-Toms River, Kohls, Shoprite 1pm – Return to Village 7	22 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	23
24 9am – St. Elizabeth St. Ann's Seton Church St. Stephens Whiting Bible Church	25 NO BUS SERVICE	26 9am – Ocean County Mall, Burlington 2:15pm –Return to Village 7	27 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	28 9am – Walmart-Toms River, Kohls, Shoprite 1pm – Return to Village 7	29 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	30

TREASURER'S REPORT

G/L #		PREVIOUS MONTH	CURRENT MONTH
		Sep-23	Oct-23
10110	Santander - Deposit Acct.	\$ 79,424.71	\$62,924.70
10200	Ocean First Dep/Operating Acct	\$ 279,254.32	\$303,692.54
10205	Ocean First Payroll Acct	\$ 31,480.86	\$34,039.75
	TOTAL OPERATING FUNDS	\$ 390,159.89	\$400,656.99
10210	Ocean First Contingency Fund	\$ 11,885.64	\$11,885.95
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	\$ 72,035.64	\$72,035.95
INVESTMENT ACCOUNT CAPITAL RESERVE RAYMOND JAMES FINANCIAL			
10245	MONEY MARKET ACCOUNTS	\$161,419.68	\$194,447.23
10247	CD'S (200K @ 3 month intervals)	\$800,000.00	\$800,000.00
	\$200,000 due 10/13/23 5.45%		
	\$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
	TOTAL INVESTMENT	\$974,519.33	\$1,007,547.08
12100	TOWNSHIP RECEIVABLE	12,213.38	\$12,213.38
	TOTAL FUNDS AVAILABLE	\$462,195.53	\$472,692.94
	TOTAL INVESTMENT FUNDS	\$974,519.33	\$1,007,547.08
	TOTAL NON-LIQUID	\$114,644.96	\$120,083.95
	TOTAL CURRENT ASSETS	\$1,563,573.40	\$1,612,537.35
**Interest on CD's will be recorded when matured, not accrued			
	Submitted By: Howard Snyder		
	14-Nov-23		

SUPPLEMENTAL INFORMATION TO TREASURERS REPORT
OCTOBER 2023 ACTUAL VS. BUDGET

	Oct-23	Oct-23
as of Oct. 2023	Actual	Budget
Total Monthly Income	\$ 175,364.41	\$ 165,011.00
Total Monthly Expense	\$ 164,209.85	\$ 164,205.00
Net Income (loss)	\$ 11,154.56	\$ 806.00
Monthly income includes the following:		
Monthly Maint Fees	\$ 154,216.00	\$ 155,104.00
Late Fees	\$ 900.00	\$ 825.00
Attorney Fees	\$ 6,140.11	-
Labor H/O Repairs	\$ 4,107.99	\$ 2,833.00
R/Estate - Unit Rental	\$ -	\$ -
Interest Income	\$ 0.31	\$ 165.00
Municipal Reimbursement	\$ -	\$ -
Misc Income	\$ -	\$ 84.00
Home Purchase Admin to Cap	\$ 10,000.00	\$ 6,000.00
Rent Admin Fee to Cap Rsv	\$ -	\$ -
Fine Imposed	\$ -	\$ -
TOTAL INCOME:	\$ 175,364.41	\$ 165,011.00
Monthly Expense by Category:		
General & Administrative Expense	\$ 48,821.55	\$ 53,072.00
Clubhouse Expense	\$ 10,431.21	\$ 9,208.00
Village Expense	\$ 74,624.09	\$ 76,593.00
Other Expenses (Includes R&R Funding)	\$ 30,333.00	\$ 25,332.00
TOTAL EXPENSES:	\$ 164,209.85	\$ 164,205.00
NET INCOME (LOSS) 9-30-2023	\$ 11,154.56	\$ 806.00
BUDGET VS. ACTUAL		

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DECEMBER

2023

Sun	Mon	Tue	Wed	Thu	Fri	Sat
					1 10am Senior Yoga RECYCLING DAY Tree lighting 6pm	2
3 CLOSED	4 10am Zumba 12pm Ceramics & Crafts	5 8:30- 11am American Legion	6 Toys for Tots last day 10am Zumba 12pm Canasta	7 9am Comfort Group	8 Christmas Concert 10:30 am	9 Flea Market 10-2
10 CLOSED	11 10am Zumba 12pm Ceramics & Crafts	12 10am Womens Club Exec. Bd. Mtg. SUNSHINE MTG 10AM	13 10am Zumba 12pm Canasta	14 9am Comfort Group Last Leaf & Brush Pick up Christmas Cookie Delivery 1pm	15 10am Senior Yoga Office & Clubhouse Closes at 1pm RECYCLING DAY	16 Craft & Gift Show Santa 10-2
17 CLOSED	18 10am Zumba 12pm Ceramics & Crafts	19 1 pm Womens Club	20 10am Zumba 12pm Canasta	21 9am Comfort Group Quarterly Meeting 10 am	22 10am Senior Yoga RECYCLING DAY	23 Clubhouse CLOSED
24 CHRISTMAS EVE CLOSED	25 CHRISTMAS DAY OFFICE & CLUBHOUSE CLOSED NO TRASH PICK UP	26 OFFICE & CLUBHOUSE CLOSED	27 10am Zumba 12pm Canasta	28 9am Comfort Group	29 10am Senior Yoga RECYCLING DAY	30
31 CLOSED New Year's Eve	<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>					