

WHITING VILLAGE at CRESTWOOD

February 2024



PLEASE JOIN US FOR THE MONTHLY
SUNSHINE MEETING
THURSDAY, FEBRUARY 22 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

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.

Marcia Ertel, Bookkeeper

****Custodians****

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**

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Recycling



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For Monthly Dates: See calendar

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Resident of Crestwood Village 7

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**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

From the Treasurers Desk

Our Election on February 15, 2024 may be the most consequential event for Crestwood Village 7, in our lifetime. Regardless of who you vote for, it is important to get accurate information regarding our Financial Status, and not erroneous misinformation conveyed via various Facebook sites. This misinformation is not accurate whether by accident or deliberate. You should demand clarification as to its correctness. I implore you to ask questions, as to where are monies being spent, what contracts are coming due and how our finances look going forward. Our homes may be the most important asset we all have, so let's make sure our home values do not decrease because of poor financial decisions. I hope to see everyone at Candidates night. If any resident wants to discuss further, I will be available at the clubhouse the first two Saturdays after Candidates afternoon and before the election to clear up any discrepancies and misunderstandings. I am looking forward to hearing back from our Residents.

*Thank you,
Howard Snyder*

BOARD OF TRUSTEES ELECTION 2024

Members,

Our election for the Board of Trustees is around the corner. We ask that you vote with good conscience, and not what you have been fed on the hundreds of facebook pages, where there are posts from people who do not live in our Village, and other nonsense.



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ad-5502



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Resident's Corner



Office and clubhouse will be closed on President's Day -Monday, February 19th 2024. There will be no trash pick-up that day. The next trash pick-up will be Thursday, February 22nd.

The February Sunshine Meeting is moved to February 22, 2023 due to the Trustee Election. At the February Sunshine Meeting, Manchester Township will be present to discuss the reassessment of the properties in Village 7. We encourage all to attend.

Shuffleboard is back on Wednesdays at 5:30. If you're interested, the sign-up sheet is in the copy room at the clubhouse.

Bags of Ice melt are available at the clubhouse office for \$4.75 each and 2 bags for \$9.00.

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ad-7552



**CRESTWOOD VILLAGE 7
EVENTS COMMITTEE**

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FREE CHICKEN DINNER

**TUESDAY, FEBRUARY 13TH
FROM 4PM-6PM**

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**EVERYONE ATTENDING MUST
RSVP BY FEB. 10th
TEXT OR CALL
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Fernwood Women's Club (V7)

Presents:

**Annual Soup and Sandwich
Luncheon and Bake Sale**



Date: Thursday, March 14, 2024

Location: 1 Falmouth Ave, Whiting, NJ

Time: 1:00 PM

Tickets: \$10:00 Per Person

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

Tickets will be sold on Mondays, in the
Fernwood Clubhouse
from 10-12 noon on February 26, and
March 4, 11.

For more information please contact
Kathy Sullivan at (732) 261-8893.
No tickets will be sold at the door
unless previously arranged.

Women's Club Newsletter

February 2024

Our meeting this month will be on the 20th at 1:00 PM. I look forward to seeing you all.

We will be having another Soup and Sandwich Luncheon/Bake Sale on Thursday, March 14th at 1:00 PM. Tickets will be sold at our meeting on the 20th. They will also be sold on Mon Feb. 26th, March 4th and March 11th from 10.00 to 12 noon. **No tickets will be sold at the door unless previously arranged. The price will be \$10.00.**

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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Kenneth M Grosso Broker Associate, Manager

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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WHITING AMERICAN LEGION POST # 502



U.S.A.T. DORCHESTER

It's not like a great war ship such as the Battleship New Jersey, nor the Aircraft Carrier Intrepid, nor the Submarine Ling, not even PT 109. It is about a rather plain and unpretentious ship. It was built at the Newport News Shipbuilding and Dry Dock Company. This ship was launched on March 20, 1926. The general characteristics were, Tonnage 5,649 gross registered tons, Length 368 feet, Beam 52 feet, Draft 19 feet. Its propulsion was reciprocating engines. The speed was 12 knots. It was a passenger ship and could carry 34 passengers.

This ship was transferred to the United States Army and commissioned in February of 1942 as a troop ship, she was able to carry 751 troops. She had a compliment of 130, and 23 Navy Armed Guards. Her armament was; 1-3 -50 caliber gun, 1-4 -50 caliber gun, and 4-20mm guns. The event which made this ship famous happened in February of 1943. She left St. John's Newfoundland, bound for Army Command Base at Narsarsuaq in southern Greenland. SG 19 consisted of six ships. This ship, two merchant ships, the SS Lutz, and SS Biscayne, that were leased by the United States from the Norwegian Government in Exile. Their escorts were the small United States Coast Guard Cutters, Comanche, Escanaba, (both 165 feet) and Tampa Bay, (240 feet). During the early morning hours of February 3, 1943, at 12:55AM, the Dorchester was torpedoed by German U Boat U223. The damage was severe, boiler power lost and there was inadequate power to sound the full 6 whistle signal to abandon ship, it sank by the bow in 20 minutes. Loss of power prevented the crew from sending radio distress signal and no rockets or flares were launched to alert escorts. What made this ship memorable, were Army Lieutenants who gave up their life jackets so others may live, these were The Four Chaplains, George L. Fox, a Methodist minister, Clark V. Polling, a Reformed Church minister, John P. Washington, a Roman Catholic Priest and Alexander B. Goode, a Reformed Rabbi. The crew of the Escanaba saved 133 men; Comanche saved 97 of the 904 aboard the Dorchester. It was hypothermia which killed most of them.

.....

Our next meeting is scheduled for February 06, 2024, at 10:00AM at Crestwood Village VII Annex Room. Come early and enjoy a cup of coffee and meet with fellow veterans. As of this writing there is no information from the State Department on dissolving the Post. I questioned why this was and was told because of the holidays.

Fly your flag! If your American flag is worn or tattered, respectfully replace it. Flags that are no longer presentable can be dropped off at Village VII office. Only the flag will be accepted. No Sticks. Commander Wright can be reached at 732-350-6839 between 5:00-6:00 PM.

Manchester Township

Lock Box Program

Manchester Senior Services will be providing combination - key lock boxes to Manchester Residents, 60 years of age and older, FREE of charge.

This program is intended to provide **vulnerable seniors** with a way of letting emergency responders enter their home, in an emergency, without causing damage to their doors or windows.

We strongly encourage that once a combination is set and a key has been placed inside, it be shared with the local police department (Manchester Township Police Department) 732-657-6111

*Residents are responsible for setting up their own combination codes and maintaining the lock box. *

If you are interested in the program, contact Manchester Senior Services at 732-849-8305. One (1) lock box per household, limited quantities per area.



In Memoriam:

Maria Ancheschi
Lucille Ryan

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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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FEBRUARY 2024 BUS SCHEDULE

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

TREASURER'S REPORT

G/L #		PREVIOUS MONTH	CURRENT MONTH
		Nov-23	Dec-23
10110	Santander - Deposit Acct.	\$ 44,893.33	\$44,608.13
10200	Ocean First Dep/Operating Acct	\$ 215,261.70	\$226,436.69
10205	Ocean First Payroll Acct	\$ 31,649.06	\$34,124.95
	TOTAL OPERATING FUNDS	\$ 291,804.09	\$305,169.77
10210	Ocean First Contingency Fund	\$ 11,886.24	\$11,886.52
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	\$ 72,036.24	\$72,036.24
INVESTMENT ACCOUNT CAPITAL RESERVE RAYMOND JAMES FINANCIAL			
10245	MONEY MARKET ACCOUNTS	\$213,609.57	\$240,039.17
10247	CD'S (see below)	\$900,000.00	\$900,000.00
	Reserve for replacement cd's:		
	\$200,000 due 1/12/2024 4.60%		
	\$200,000 due 4/18/2024 5.30%		
	\$200,000 due 4/24/2024 5.10%		
	\$200,000 due 10/17/2024 5.45%		
	\$100,000 due 2/1/2024 5.098%		
	Total CD's:	\$900,000.00	\$900,000.00
10249	EARNED INTEREST YTD	\$13,099.85	\$24,678.77
	TOTAL INVESTMENT	\$1,126,709.42	\$1,164,717.94
12100	TOWNSHIP RECEIVABLE	12,213.38	\$12,213.38
	TOTAL FUNDS AVAILABLE	\$363,840.33	\$377,206.29
	TOTAL INVESTMENT FUNDS	\$1,126,709.42	\$1,164,717.94
	TOTAL NON-LIQUID	\$122,489.63	\$103,342.92
	TOTAL CURRENT ASSETS	\$1,625,252.76	\$1,657,480.53
**Interest on CD's will be recorded when matured, not accrued			
	Submitted By: Howard Snyder		
	13-Jan-24		

SUPPLEMENTAL INFORMATION TO TREASURERS REPORT
DECEMBER 2023 ACTUAL VS. BUDGET

	Dec-23	Dec-23
as of Dec. 2023	Actual	Budget
Total Monthly Income	\$ 167,418.20	\$ 167,026.00
Total Monthly Expense	\$ 165,261.83	\$ 188,518.00
Net Income (loss)	\$ 2,156.37	\$ <21,492.00>
Monthly income includes the following:		
Monthly Maint Fees	\$ 154,364.00	\$ 155,104.00
Late Fees	\$ 885.00	\$ 840.00
Attorney Fees	\$ 722.23	\$ 3,000.00
Labor H/O Repairs	\$ 3,086.69	\$ 2,834.00
R/Estate - Unit Rental	\$ 400.00	\$ -
Interest Income	\$ 0.28	\$ 165.00
Municipal Reimbursement	\$ -	\$ -
Misc Income	\$ 400.00	\$ 83.00
Home Purchase Admin to Cap	\$ 7,000.00	\$ 5,000.00
Rent Admin Fee to Cap Rsv	\$ -	\$ -
Fine Imposed	\$ 560.00	\$ -
TOTAL INCOME:	\$ 167,418.20	\$ 167,026.00
Monthly Expense by Category:		
General & Administrative Expense	\$ 32,839.55	\$ 53,427.00
Clubhouse Expense	\$ 8,511.55	\$ 9,334.00
Village Expense	\$ 97,577.73	\$ 100,925.00
Other Expenses (Includes R&R Funding)	\$ 26,333.00	\$ 24,832.00
TOTAL EXPENSES:	\$ 165,261.83	\$ 188,518.00
NET INCOME (LOSS) 11-30-2023	\$ 165,261.83	\$ 188,518.00
BUDGET VS. ACTUAL		

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FEBRUARY

2024

Sun	Mon	Tue	Wed	Thu	Fri	Sat
				1 9am Comfort Group	2 10am Senior Yoga	3
4 CLOSED	5 10am Zumba 12pm Ceramics & Crafts	6 10am American Legion	7 10am Zumba 12pm Canasta 5pm Shuffleboard	8 9am Comfort Group	9 10am Senior Yoga RECYCLING DAY	10
11 CLOSED	12 10am Zumba 12pm Ceramics & Crafts	13 10am Womens Club Exec. Bd. Mtg. CHICKEN DINNER 4PM	14 10am Zumba 12pm Canasta 5pm Shuffleboard ASH WEDNESDAY VALENTINES DAY	15 9am Comfort Group TRUSTEE ELECTION	16 10am Senior Yoga	17
18 CLOSED	19 PRESIDENTS DAY Office & Clubhouse Closed NO TRASH PICK UP	20 1 pm Womens Club	21 10am Zumba 12pm Canasta 5pm Shuffleboard	22 9am Comfort Group SUNSHINE MEETING 10AM (MANCHESTER TWP WILL BE ATTENDING)	23 10am Senior Yoga RECYCLING DAY	24
25 CLOSED	26 10am Zumba 12pm Ceramics & Crafts	27 9am American Legion Exec. Bd. Mtg.	28 10am Zumba 12pm Canasta 5pm Shuffleboard	29 9am Comfort Group		
<p>**** <u>8:00 am weekdays – Walking Club</u> 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>						
<p>Clubhouse Hours Mon- Fri 8:00a -5:30p Sat. 8a - 12p Sun Closed</p>						