

WHITING VILLAGE at CRESTWOOD

March 2024



PLEASE JOIN US FOR THE MONTHLY
SUNSHINE MEETING
THURSDAY, MARCH 21 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

Maureen Hashtani, Clerk

****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

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



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

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

TRUSTEE'S ELECTION RESULTS DATED FEBRUARY 15, 2024 ARE AS FOLLOWS:

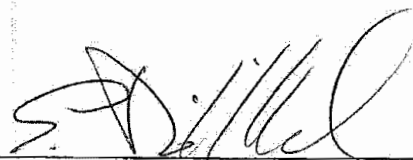
There were 47 absentee ballots cast, 46 of which were counted. 1 ballot had excessive names voted. There were 323 in person voters, of which 4 ballots were not counted for excessive names voted. So in total there were 365 ballots voted and counted.

This is the election results as recorded by the Special Election Master, who has advised he will be submitting the results to the court.

Results in order of votes received was as follows:

- 1) Howard Snyder 249
- 2) Robert Buonanno 241
- 3) Kenneth Stebner 234
- 4) Rosetta DeLuca 203
- 5) Edmund Esposito 198
- 6) Barbara D'Averso 191
- 7) Michael Kane 156
- 8) Barbara Zeh 155
- 9) Maureen Caswell 152
- 10) Marshall Coates 139
- 11) Diane Omilanowicz 138
- 12) Carole Snider (write in) 119
- 13) Barbara Rosenberger 97
- 14) Kenneth Freeman 81
- 15) "Other" (write ins) 26

2-20-24


 Special Election Master Judge, David Millard

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JAY SALATO
 Owner



Resident's Corner



Remember to turn your clocks forward 1 hour for daylight savings time on Sunday, March 10.

Work orders are now being accepted for gutter cleaning. The work will start April 1st, weather permitting.

If you want to report an injured animal you can call 1-888-927-6337 and for NJ Fish & Wild life call 908-735-4513.

Anyone that is interested in playing indoor Corn Hole, please contact Paul at 860-538-4645 between the hours of 11am and 4pm.

2024-2025 Payment Coupons will be available for pick up at the clubhouse on March 18th & 19th between the hours of 9 a.m. to 12 p.m. & 1 p.m. to 3 p.m.

In Memoriam:
Evaughn Lincoln
Nancy Hill
Adrienne Hasselback
Richard Scheideler

The office & clubhouse will be closed on Good Friday, March 29th.

Village 7 Rules & Regulations have been updated. You can print a copy from the website or come to the office and request one.

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ad-7552

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.



Observing Good Friday

FISH & CHIP's

FREE LUNCHEON

Thursday, March 28th

12pm-3pm

Fernwood Hall

1 Falmouth Ave.

RSVP by March 25th to Barbara @ 732-715-0813



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Jack W. Merwede

Senior Community Sales Specialist

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ad-3861

From this point on, complaints will **NOT** be addressed on Facebook. All complaints must come through the Village office, this has always been the rule. Any violation (complaint) against another homeowner that has violated the Village By-Laws, **MUST** fill out a Violation Form and drop it off at the office or put in any of the drop boxes. ALL violation forms will be brought in to the Board of Trustees for them to review and hopefully resolve and are kept strictly **CONFIDENTIAL**. Forms are available in the clubhouse vestibule or on the village website. If you would like to meet with the Board of Trustees for any reason, you may do so by calling the office during regular business hours.

MAINTENANCE FEE INCREASE & COUPON PICK UP

There will be a \$2.00 increase to the maintenance fee for a total of \$150.00 a month, effective April 1st.

Residents can PICK UP their April 1, 2024-March 31, 2025 maintenance fee coupons in the lobby of Fernwood Hall on Monday, March 18 and Tuesday, March 19th between the hours of 9:00 a.m. and 12:00 p.m. and between 1:00 p.m. and 3:00 p.m.

Please note, if you have **ACH** set up on your account, the new amount will be taken out of your account effective April 1.

DID YOU HEAR THE NEWS?? COME SEE WHAT'S NEW!!

Fernwood Hall now has a Pickle Ball Court and Arcade Basketball!!!

Pickle Ball dates will be
March 1, 4, 11, 15, 18, 22 and 25th
From 6pm to 8pm

Come complete the forms, sign up and play a game on **March 1st** at 6pm

Homeowners must sign waiver and rules form!
Custodian will have a copy of each one.

Future dates will be announced in the upcoming newsletters.

COME HAVE SOME FUN!!!

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*Payoff verification may delay the process. In the event of a payoff, additional paperwork may be required. Vehicle title must be on hand or able to be secured from the lending bank if a loan is in place. Purchases over \$20,000 and/or out of state titles may take longer than 20 minutes. See dealer for complete details.

ads-7155



WHITING AMERICAN LEGION POST # 502



Francis Scott Key pens “The Star-Spangled Banner”

History.Com

On September 14, 1814, Francis Scott Key pens a poem which is later set to music and in 1931 becomes America’s national anthem, The Star-Spangled Banner.” The poem, originally titled “The Defence of Fort McHenry.” Was written after Key witnessed the Maryland fort being bombarded by the British during the War of 1812. Key was inspired by the sight of a lone U.S. flag still flying over Fort McHenry at daybreak, as reflected in the now-famous words of the “Star-Spangled Banner”: And the rocket’s red glare, the bombs bursting in air, gave proof through the night that our flag was still there.”

Francis Scott Key was born on August 1, 1779 at Terra Rubra, his family’s estate in Frederick County (Now Carroll County), Maryland. He became a successful lawyer in Maryland and Washington, D.C. and was later appointed U.S. attorney for the District of Columbia.

On June 18, 1812 America declared war on Great Britain after a series of trade disagreements. In 1814, British troops invaded Washington D.C. and burned the White House, Capital Building and Library of Congress. Their next target was Baltimore.

After one of Key’s friends, Dr. William Beanes, was taken prisoner by the British, Key went to Baltimore, located the ship where Beanes was being held and negotiated his release. However, Key and Beanes weren’t allowed to leave until after the British bombardment of Fort McHenry. Key watched the bombing campaign unfold from aboard a ship located about eight miles away. After a day, the British were unable to destroy the fort and gave up. Key was relieved to see the American flag still flying over Fort McHenry and quickly penned a few lines in tribute to what he had witnessed.

The poem was printed in newspapers and eventually set to music of a popular English drinking tune called “To Anacreon in Heaven” by composer John Stafford Smith. People began referring to the song as “The Star-Spangled Banner” and in 1916 President Woodrow Willson announced that it should be played at all official events. It was adopted as the national anthem on March 3, 1931. Francis Scott Key died of pleurisy on January 11, 1843.

Our next meeting is scheduled for March 05, 2024, at 10:00AM at Crestwood Village VII Annex Room. Come early and enjoy a cup of coffee and meet with fellow veterans.

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 the 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. If no answer leave a short message and a reason of your call and he will get back to you.

April 23, 1PM Crestwood Village 5 Clubhouse, 325 Schoolhouse Rd
April 25, 1PM Manchester Towh Hall Civic Center, 1 Colonial Dr

Heads Up! Seniors

A Fall Prevention and Pedestrian Safety Program for Older Adults

The Brain Injury Alliance of New Jersey presents a free, interactive workshop for older adults.

Workshop Objectives:



Provide strategies to best prevent falls



Educate pedestrians to walk and drive safely



Provide a safety checklist to anticipate and prevent potential hazards

FREE PRIZES!



Funding provided by



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ads-8021

Women's Club Newsletter March 2024

Hello everyone, I hope you are all doing well these days.

We will be having another Soup and Sandwich Luncheon/Bake Sale on Thursday,

March 14th at 1:00 PM. Tickets will be sold on Mon, 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 don't forget to bake for the bake sale.

Our regular meeting will be held on March 19th at 1 PM. We will have a speaker from JCP&L to talk about some of the programs they are offering.

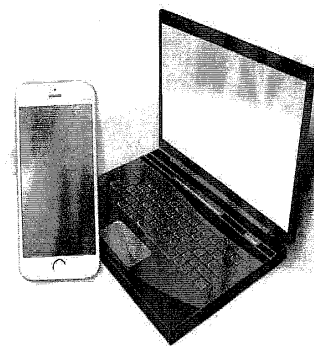
Please call me if there is anything I can do for you or if you have questions.

Kathy Sullivan, President 732-261-8893

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COME JOIN OUR CLASS
ON APRIL 23RD
AT
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11 AM TO 1 PM



The teachers are our students from Manchester High School.

There will be a sign-up list in the Clubhouse lobby.
And Another by the Office

PLEASE BRING YOUR OWN COMPUTER OR PHONE

All Devices Must be Fully Charged

Any Questions Please Call
Judy Noonan 732-995-6923

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.

MARCH 2024 BUS SCHEDULE

Sun	Mon	Tue	Wed	Thu	Fri	Sat
31 9am - St. Elizabeth Ann Seton Church St. Stephens Whiting Bible Church					1 10 am-Shoprite Manchester 12:45pm-Return to Village 7 12:45pm - Whiting Town Center & Whiting Commons 3:15 pm Return to Village 7	2 NO BUS SERVICE
3 9am - St. Elizabeth Ann Seton Church St. Stephens Whiting Bible Church	4 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	5 NO BUS SERVICE	6 NO BUS SERVICE	7 NO BUS SERVICE	8 10 am-Shoprite Manchester 12:45pm-Return to Village 7 12:45pm - Whiting Town Center & Whiting Commons 3:15 pm Return to Village 7	9 NO BUS SERVICE
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24 9am - St. Elizabeth Ann Seton Church St. Stephens Whiting Bible Church	25 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	26 NO BUS SERVICE	27 NO BUS SERVICE	28 NO BUS SERVICE	29 10 am-Shoprite Manchester 12:45pm-Return to Village 7 12:45pm - Whiting Town Center & Whiting Commons 3:15 pm Return to Village 7	30 NO BUS SERVICE

TREASURER'S REPORT

G/L #		PREVIOUS MONTH	CURRENT MONTH
		Dec-23	Jan-24
10110	Santander - Deposit Acct.	\$ 44,608.13	\$49,220.47
10200	Ocean First Dep/Operating Acct	\$ 226,436.69	\$211,076.27
10205	Ocean First Payroll Acct	\$ 34,124.95	\$37,886.12
	TOTAL OPERATING FUNDS	\$ 305,169.77	\$298,183.69
10210	Ocean First Contingency Fund	\$ 11,886.52	\$11,886.12
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	\$72,036.12
INVESTMENT ACCOUNT CAPITAL RESERVE RAYMOND JAMES FINANCIAL			
10245	MONEY MARKET ACCOUNTS	\$240,039.17	\$282,514.13
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	\$24,678.77	\$24,937.91
	TOTAL INVESTMENT	\$1,164,717.94	\$1,207,452.04
12100	TOWNSHIP RECEIVABLE	12,213.38	\$12,213.38
	TOTAL FUNDS AVAILABLE	\$377,206.29	\$370,219.21
	TOTAL INVESTMENT FUNDS	\$1,164,717.94	\$1,207,454.04
	TOTAL NON-LIQUID	\$103,342.92	\$115,717.56
	TOTAL CURRENT ASSETS	\$1,657,480.53	\$1,705,604.19
**Interest on CD's will be recorded when matured, not accrued			
	Submitted By: Howard Snyder		
	12-Feb-24		

SUPPLEMENTAL INFORMATION TO TREASURERS REPORT

January 2024

ACTUAL VS. BUDGET		
	Jan-24	Jan-24
as of Jan 2024	Actual	Budget
Total Monthly Income	\$ 184,362.90	\$ 173,010.00
Total Monthly Expense	\$ 169,759.00	\$ 175,029.00
Net Income (loss)	\$ 14,603.90	<\$2,019.00>
Monthly income includes the following:		
Monthly Maint Fees	\$ 154,216.00	\$ 155,104.00
Late Fees	\$ 1,070.00	\$ 825.00
Attorney Fees	\$ 8,949.97	\$ -
Labor H/O Repairs	\$ 2,903.61	\$ 2,833.00
R/Estate - Unit Rental	\$ 400.00	\$ -
Interest Income	\$ 0.32	\$ 165.00
Municipal Reimbursement	\$ -	\$ -
Misc Income	\$ 323.00	\$ 83.00
Home Purchase Admin to Cap	\$ 6,000.00	\$ 5,000.00
Rent Admin Fee to Cap Rsv	\$ 500.00	\$ -
Annual/ Landlord Registration	\$ 10,000.00	\$ 9,000.00
TOTAL INCOME:	\$ 184,362.90	\$ 173,010.00
Monthly Expense by Category:		
General & Administrative Expense	\$ 51,099.55	\$ 53,072.00
Clubhouse Expense	\$ 10,407.83	\$ 9,207.00
Village Expense	\$ 75,118.62	\$ 79,418.00
Other Expenses (Includes R&R Funding)	\$ 33,133.00	\$ 33,332.00
TOTAL EXPENSES:	\$ 169,759.00	\$ 175,029.00
NET INCOME (LOSS) 1-31-2024	\$ 14,603.90	(\$2,019.00)
BUDGET VS. ACTUAL		

Directory

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Sun	Mon	Tue	Wed	Thu	Fri	Sat
					1 10am Senior Yoga 6pm Pickle Ball	2
3 CLOSED	4 10am Zumba 12pm Ceramics & Crafts 6pm Pickle Ball	5 10am American Legion	6 10am Zumba 12pm Canasta 5pm Shuffleboard	7 9am Comfort Group	8 10am Senior Yoga RECYCLING DAY	9 VENDORS MARKET
10 CLOSED DAYLIGHT SAVINGS TIME BEGINS	11 10am Zumba 12pm Ceramics & Crafts 6pm Pickle Ball	12 10am Womens Club Exec. Bd. Mtg. RESIDENT'S CLUB MEETING 6PM	13 10am Zumba 12pm Canasta 5pm Shuffleboard	14 9am Comfort Group Womens Club Soup & Sandwich 1pm	15 10am Senior Yoga 6pm Pickle Ball	16
17 CLOSED	18 10am Zumba 12pm Ceramics & Crafts 6pm Pickle Ball COUPON PICK UP 9-12 & 1-3	19 1 pm Womens Club First day of Spring COUPON PICK UP 9-12 & 1-3	20 10am Zumba 12pm Canasta 5pm Shuffleboard	21 9am Comfort Group SUNSHINE MEETING 6pm	22 10am Senior Yoga 6pm Pickle Ball RECYCLING DAY	23
24 CLOSED	25 10am Zumba 12pm Ceramics & Crafts 6pm Pickle Ball	26 9am American Legion Exec. Bd. Mtg.	27 10am Zumba 12pm Canasta 5pm Shuffleboard	28 9am Comfort Group Fish & Chips Luncheon 12-3	29 GOOD FRIDAY Office & Clubhouse Closed	30
31 CLOSED	Clubhouse Hours Mon- Fri 8:00a -5:30p Sat. 8a - 12p Sun Closed	8:00 am weekdays – Walking Club **** ALL CLUB ACTIVITIES AND OFFICE/CLUBHOUSE HOURS ARE SUBJECT TO CHANGE WITH OR WITHOUT PRIOR NOTICE**** TICKET SALES MONDAYS AT 10 AM – FERNWOOD HALL				