

WHITING VILLAGE at CRESTWOOD

April 2024

APRIL
SHOWERS

BRING
MAY
FLOWERS



2024 Sunshine Meeting Schedule

April 18th - 10 a.m.
May 20th - 6 p.m.
June 20th - 10 a.m.

September 19th - 6 p.m.
July 18th - 6 p.m.
August 15th - 10 a.m.

October 17th - 10 a.m.
November 21st - 6 p.m.
December 19th - 10 a.m.

**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

Michael Kane, Trustee at Large

Whiting Village Staff

Trish Martinez, Administrative Asst.

Marcia Ertel, Bookkeeper

Maureen Hashtani, Clerk

****Custodians****

Al Foca, Robin Commander,

Leonard Dimatteo

8:30am - 12:00: 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

**WHITING VILLAGE AT
CRESTWOOD
VILLAGE VII
RESIDENTS CLUB OFFICERS**

March 2024

President James Wasiowicz

Vice President Joyce Ennis

Treasurer Lori Esposito

Asst. Treasurer Wendy Pudifin

Secretary Gail Stephen

The new Resident's Club
needs volunteers.
The next Resident's Club meeting will
be April 2, 2024 at 11 a.m.

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Resident of Crestwood Village 7

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Community Services:

Meals on Wheels:

A program providing meals delivered to homes. They request a \$2 donation per meal to defray costs of delivering meals. They serve over 2,400 seniors in Ocean County. If you or someone you know needs this service; please call Community Services of Ocean County at 609-978-6869.

SNAP: (Food Stamps)

A program providing food assistance to persons/families meeting financial requirements. Apply for this benefit by visiting mynjhelps.gov. You can also contact Ocean County Board of Social Service at 1027 Hooper Ave., Toms River, 08754, 732-349-1500.

OCEAN RIDE:

Ocean County Transportation Services, "Ocean Ride", provides door to door, non-emergency medical transportation services to seniors (60+) and/or persons with disabilities. You can book an advance reservation based primarily to destinations within Ocean County. There is a small fee for this round-trip service. You can book rides 2 or 4 weeks in advance of an appointment date. Call 732-736-8989 Monday through Friday 8-4:30 to schedule.

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Darlene Buonomo
Broker of Record

Buonomo
Realty, LLC



Richard S. Buonomo
Realtor Associate

108 Lacey Road, Suite 15
Whiting, NJ 08759

732-849-5025 - office

609-661-3157 - cell

888-446-4173 - fax

richardbuonomo@gmail.com

www.buonomorealty.com



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JAY SALATO

Owner

ad-5502



Resident's Corner



In Memoriam
Bernice Ronnow

Please note, if you are set up for ACH the new amount will be taken out of your account starting April 1st.

John's Landscaping will be back in the village to start spring cleanup in the beginning of April, weather permitting.

The Quarterly Meeting will be Tuesday, April 9th at 10 a.m.

Yard sales are permitted on the 1st Saturday of each month. If you wish to have your yard sale advertised in the newsletter, please call the office and let us know before the 10th of the prior month.

Please be advised that Ozane is in the Village doing their annual termite inspections and the inspectors are wearing a protective outer garment. If you are unsure, just look out your window to be sure the Ozane truck is there before opening up your door for them.

Manchester Township Dept. of Utilities will be flushing fire hydrants between the months of April & May. If you experience a difference in pressure and discoloration, run your cold water tap only until it runs clear.

If you would like a copy of the 2024 Fiscal Operating Budget, you can access it on the village website www.whitingvillage7.com or come to the office and pick one up.

MAINTENANCE FEE INCREASE & COUPON PICK UP: Effective April 1st there will be a \$2.00 increase to the maintenance fee for a total of \$150.00 a month. If you haven't picked up your payment coupons yet, please pick them up at the office during regular business hours.

The 2024 Ocean County Residential Document Shredding program schedule is available on the Village website.

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CRESTWOOD VILLAGE 7
COMPUTER AND CELL PHONE CLASS

MANCHESTER STUDENTS WILL TEACH
RESIDENTS BASIC CELL PHONE AND
COMPUTER TECHNIQUES

May 16, 2024
11:00 a.m. – 1 p.m.

FERNWOOD HALL

(RSVP BY 4/25 to the office for computer class)

Name: _____

Address: _____

Phone#: _____



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ads-3861

Women's Club Newsletter

April 2024

Hello everyone,

First, I'd like to thank everyone for making our Soup and Sandwich luncheon and bake sale a success. We received a lot of compliments on the food and dessert as well as the homemade items that were for sale.

Our regular meeting will be held on April 16th at 1 PM. We will have a guest from Whiting flower shop to show us how to make an arrangement. It is \$20 for the supplies and you need to let Beverly know in advance and then bring your money to the April meeting. We will also be taking nominations for board members for

Our election in May. Positions up for election are First Vice President, Second Vice President, Recording Secretary, Corresponding Secretary and Treasurer. Please think about taking an active part in our club.

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 Broker Salesperson 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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ads-7133



WHITING AMERICAN LEGION POST # 502



National Vietnam War Veterans Day

Wikipedia

National Vietnam War Veterans Day is a US holiday observed annually on March 29. It recognizes veterans who served in the US military during the Vietnam War. It should not be confused with Veterans Day.

History

On March 29, 2012, President Barack Obama proclaimed March 29, 2012, as Vietnam Veterans Day. The proclamation called “ upon all Americans to observe this day with appropriate programs, ceremonies, and activities that commemorate the 50 year anniversary of the Vietnam War.”

On December 26, 2016 , the Vietnam Veterans Day Coalition of States Council presented a letter to President Donald Trump and Congressional leadership outlining the history and timeline of cause to establish March 29 as Vietnam War Veterans Day and requesting that it be one of the first legislations passed and signed into law during the 115 Congress.

On March 28, 2017, President Trump signed the Vietnam War Veterans Recognition Act of 2017. This act officially recognizes March 29 as National Vietnam War Veterans Day. The Act also includes the day among those days on which the US flag should especially be displayed.

March 29 was chosen as National Vietnam War Veterans Day because on March 29, 1973, Military Assistance Command, Vietnam (MACV) was disbanded and the last U.S. combat troops departed the Republic of Vietnam. The last unit was elements of MACV's Infantry Security Force (Special Guard), actually special couriers.

Whiting American Legion Post # 502 next meeting will be on April 02,2024, at Crestwood Village VII Annex at 10:00AM. 1 Falmouth Avenue just off of Station Road. Come early enjoy a cup of coffee and meet with fellow veterans. Commander Wright can be reached at 732-350-6832 between 5-6PM. If no answer leave a short message and the reason for your call and he will get back to you.

FLY YOUR FLAG! If your flag is worn or tattered, respectfully replace it. Flags no longer presentable can be dropped off at Crestwood Village VII office, where the Whiting American Legion Post # 502 will have them properly retired. Only the American Flag will be accepted, **(NO ATTACHMENTS)**

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.

WHITING VILLAGE AT CRESTWOOD ACTIVITIES

| ACTIVITIES | CHAIRPERSON | PHONE |
|---------------------------------------|--------------------------------|------------------------------|
| Bocce Ball | Ken Stebner | 973-207-3976 |
| Canasta | Judy Amabile | 732-690-4474 |
| Ceramics | Maureen Maratta | 732-941-9195 |
| Comfort Group | Maryann Dorin Donna Brelmn | 732-350-2630 732-350-2077 |
| Corn Hole | Paul Ranges | 860-538-4645 |
| Mini Golf | Robert Buonanno | 404-934-0478 |
| Newspaper Delivery (CRESTWOOD SUN) | Sandy Ascari | 732-941-9503 |
| Pickle Ball | Robert Buonanno Ken Stebner | 404-934-0478 973-207-3976 |
| Senior Yoga | Maureen Shand | 732-350-4968 |
| Shuffle Board | Helen Atkins | 732-716-0772 |
| Women's Club | Kathleen Sullivan | 732-261-8893 |
| Zumba Exercise | Heather Swangler | 732-716-1596 |

2024 Events Committee Schedule

FOOD:

April 20th - 8a.m. to 11:30a.m - Pancake Breakfast
 May 4th - 8a.m. to 11:30a.m. - Bacon and eggs Breakfast
 May 28th - 11a.m. to 1p.m. - Vegetable vendor returns
 June 14th - 12p.m. to 2:30p.m. - Spaghetti and meatballs luncheon
 July 20th - 2p.m. to 4p.m. - Saturday "Sundaes"
 Sept. 7th - 1p.m. to 5p.m. - Barbeque
 Oct. 25th - 12:00noon to 2:30pm – Ribs & Noodles
 Nov. 29th - 4p.m. to 7p.m. Thanksgiving dinner
 Dec. 18th - Deliver cookies to home bound residents

EVENTS:

Vendor's Market - 8a.m. to 2p.m. - April 13th, June 8th, July 13th, Sept. 14th, Oct. 12th, Nov. 9th
 Vegetable Vendor - 11a.m. to 1.p.m. - In the clubhouse parking lot
 Craft Show - Aug. 10th and Dec. 12th - 8a.m. to 2p.m.
 May 11th - 5p.m. to 9p.m. - Rock band concert
 May 18th - 10a.m. to 5p.m. - Comic con
 June 20th - 11:15a.m. - Oceanaires
 July 19th - 6p.m. to 9p.m. - Paint Party
 August 2 - 5p.m. to 9p.m. - Medium, Linda Shields
 Sept. 28th - 9a.m. to 3p.m. - Car Show
 Oct. 19th - 8a.m. to 2p.m. - Antique Show
 Oct. 31 - 3p.m. to 6p.m. - Trunk or Treat
 Dec. 1st - 6p.m. to 8p.m. - Tree Lighting & Oceanaires
 Dec. 13th - 11a.m. - Manchester High School Choir

APRIL 2024 BUS SCHEDULE

| Sun | Mon | Tue | Wed | Thu | Fri | Sat |
|---|---|-----------------------------|-----------------------------|-----------------------------|--|-----------------------------|
| | 1 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 | 2 NO BUS SERVICE | 3 NO BUS SERVICE | 4 NO BUS SERVICE | 5 10 am-Shoprite Manchester 12:45pm-Return to Village 7 12:45pm - Whiting Town Center & Whiting Commons 3:15 pm Return to Village 7 | 6 NO BUS SERVICE |
| 7 9am – St. Elizabeth Ann Seton Church St. Stephens Whiting Bible Church | 8 10:00 am – Whiting Town Center & Whiting Commons 1 pm – Return to Village 1 pm – Walmart, Lacey Mall (Shoprite), German Butcher, Lidl 4:20pm – Return to Village 7 | 9 NO BUS SERVICE | 10 NO BUS SERVICE | 11 NO BUS SERVICE | 12 10:00 am – Walmart- Toms River, Shoprite, Aldi 4:00pm – Return to Village 7 | 13 NO BUS SERVICE |
| 14 9am – St. Elizabeth Ann Seton Church St. Stephens Whiting Bible Church | 15 9:00 am – Ocean County Mall, Seacourt Pavilion, Target/Lowes 3:15pm – Return to Village 7 | 16 NO BUS SERVICE | 17 NO BUS SERVICE | 18 NO BUS SERVICE | 19 10 am-Shoprite Manchester 12:45pm-Return to Village 7 12:45pm - Whiting Town Center & Whiting Commons 3:15 pm Return to Village 7 | 20 NO BUS SERVICE |
| 21 9am – St. Elizabeth Ann Seton Church St. Stephens Whiting Bible Church | 22 10:00 am – Whiting Town Center & Whiting Commons 1 pm – Return to Village 1 pm – Walmart, Lacey Mall (Shoprite), German Butcher, Lidl 4:20pm – Return to Village 7 | 23 NO BUS SERVICE | 24 NO BUS SERVICE | 25 NO BUS SERVICE | 26 9am-Ocean County Mall, Seacourt Pavilion, Target/Lowes 3:15 pm Return to Village 7 | 27 NO BUS SERVICE |
| 28 9am – St. Elizabeth Ann Seton Church St. Stephens Whiting Bible Church | 29 10:00 am – Walmart- Toms River, Shoprite, Aldi 4:00pm – Return to Village 7 | 30 NO BUS SERVICE | | | | |

TREASURER'S REPORT

| G/L # | | PREVIOUS MONTH | CURRENT MONTH |
|--|--------------------------------|-----------------------|-----------------------|
| | | Jan-24 | Feb-24 |
| 10110 | Santander - Deposit Acct. | \$ 49,220.47 | \$57,186.61 |
| 10200 | Ocean First Dep/Operating Acct | \$ 211,076.27 | \$218,700.24 |
| 10205 | Ocean First Payroll Acct | \$ 37,886.12 | \$35,929.02 |
| | TOTAL OPERATING FUNDS | \$ 298,183.69 | \$311,815.87 |
| 10210 | Ocean First Contingency Fund | \$ 11,886.12 | \$11,887.12 |
| 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 | \$ 72,036.12 | \$72,037.12 |
| INVESTMENT ACCOUNT CAPITAL RESERVE RAYMOND JAMES FINANCIAL | | | |
| 10245 | MONEY MARKET ACCOUNTS | \$282,514.13 | \$301,190.03 |
| 10247 | CD'S (see below) | \$900,000.00 | \$900,000.00 |
| | Reserve for replacement cd's: | | |
| | \$200,000 due 4/18/2024 5.30% | | |
| | \$200,000 due 4/24/2024 5.10% | | |
| | \$200,000 due 10/17/2024 5.45% | | |
| | \$200,000 due 10/21/2024 4.95% | | |
| | \$100,000 due 5/1/2024 4.50% | | |
| | Total CD's: | \$900,000.00 | \$900,000.00 |
| 10249 | EARNED INTEREST YTD | \$24,937.91 | \$24,937.91 |
| | TOTAL INVESTMENT | \$1,207,452.04 | \$1,226,127.94 |
| 12100 | TOWNSHIP RECEIVABLE | 12,213.38 | \$12,213.38 |
| | TOTAL FUNDS AVAILABLE | \$370,219.21 | \$383,852.99 |
| | TOTAL INVESTMENT FUNDS | \$1,207,454.04 | \$1,226,127.94 |
| | TOTAL NON-LIQUID | \$115,717.56 | \$71,581.08 |
| | TOTAL CURRENT ASSETS | \$1,705,604.19 | \$1,693,775.39 |
| **Interest on CD's will be recorded when matured, not accrued | | | |
| | Submitted By: Howard Snyder | | |
| | 15-Mar-24 | | |

SUPPLEMENTAL INFORMATION TO TREASURERS REPORT
Feb. 2024 ACTUAL VS. BUDGET

| | Feb-24 | Feb-24 |
|---|----------------------|----------------------|
| as of Feb 2024 | Actual | Budget |
| Total Monthly Income | \$ 156,825.73 | \$ 164,015.00 |
| Total Monthly Expense | \$ 173,690.06 | \$ 164,042.00 |
| Net Income (loss) | \$ 16,864.33 | <27.00> |
| Monthly income includes the following: | | |
| Monthly Maint Fees | \$ 154,373.00 | \$ 155,104.00 |
| Late Fees | \$ 1,030.00 | \$ 930.00 |
| Attorney Fees | \$ 280.12 | \$ - |
| Labor H/O Repairs | \$ 1,182.45 | \$ 2,833.00 |
| R/Estate - Unit Rental | \$ 400.00 | \$ - |
| Interest Income | \$ 0.28 | \$ 165.00 |
| Misc. Income | \$ - | \$ 83.00 |
| Special Assesment Incom | \$ 280.12 | |
| Home Purchase Admin to Cap | \$ 1,000.00 | \$ 5,000.00 |
| Rent Admin Fee to Cap Rsv | <200.00> | \$ - |
| Annual/ Landlord Registration | <560.00> | |
| TOTAL INCOME: | \$ 156,825.73 | \$ 164,015.00 |
| Monthly Expense by Category: | | |
| General & Administrative Expense | \$ 66,191.24 | \$ 53,079.00 |
| Clubhouse Expense | \$ 10,691.80 | \$ 9,208.00 |
| Village Expense | \$ 75,274.02 | \$ 77,423.00 |
| Other Expenses (Includes R&R Funding) | \$ 21,533.00 | \$ 24,332.00 |
| TOTAL EXPENSES: | \$ 173,690.06 | \$ 164,042.00 |
| NET INCOME (LOSS) 2-29-2024 | \$ 16,846.33 | (\$27.00) |
| BUDGET VS. ACTUAL | | |

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| Sun | Mon | Tue | Wed | Thu | Fri | Sat |
|--|--|---|--|--|--|----------------------------------|
| | 1 10am Zumba 12pm Ceramics & Crafts 6pm Pickle Ball APRIL FOOLS DAY | 2 10am American Legion 11am Residents Club Meeting | 3 10am Zumba 12pm Canasta 5pm Shuffleboard | 4 9am Comfort Group | 5 10am Senior Yoga 6pm Pickle Ball RECYCLING DAY | 6 |
| 7 CLOSED | 8 10am Zumba 12pm Ceramics & Crafts 6pm Pickle Ball | 9 10am Womens Club Exec. Bd. Mtg. 10am Quarterly Meeting | 10 10am Zumba 12pm Canasta 5pm Shuffleboard | 11 9am Comfort Group Leaf & Brush Pick Up | 12 10am Senior Yoga 6pm Pickle Ball | 13 VENDORS MARKET 10-2 |
| 14 CLOSED | 15 10am Zumba 12pm Ceramics & Crafts 6pm Pickle Ball | 16 1 pm Womens Club | 17 10am Zumba 12pm Canasta 5pm Shuffleboard | 18 9am Comfort Group SUNSHINE MEETING 10AM | 19 10am Senior Yoga 6pm Pickle Ball RECYCLING DAY Pancake Breakfast 9-12 | 20 |
| 21 CLOSED | 22 10am Zumba 12pm Ceramics & Crafts 6pm Pickle Ball | 23 | 24 10am Zumba 12pm Canasta 5pm Shuffleboard | 25 9am Comfort Group | 26 10am Senior Yoga 6pm Pickle Ball | 27 |
| 28 CLOSED | 29 10am Zumba 12pm Ceramics & Crafts 6pm Pickle Ball | 30 9am American Legion Exec. Bd. Mtg. | | | | |
| <p>Clubhouse Hours Mon- Fri 8:00a -5:30p Sat. 8a - 12p Sun Closed</p> | | | | | | |
| <p>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</p> | | | | | | |