

WHITING VILLAGE at CRESTWOOD

May 2024



Happy Memorial Day

PLEASE JOIN US FOR THE MONTHLY
SUNSHINE MEETING
THURSDAY, MAY 16th at 6 p.m.
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

Michael Kane, Trustee at Large

Whiting Village Staff

Trish Martinez, Administrative Asst.

Marcia Ertel, Bookkeeper

Maureen Hashtani, Clerk

****Custodians****

Al Foca, Robin Commander,

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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ad-6679

Women's Club Newsletter May 2024

Hello everyone,

Our regular meeting will be held on May 21st at 1 PM. We will have our regular business meeting and our election of Board members for the following positions: First Vice President, Second Vice President, Recording Secretary, Corresponding Secretary and Treasurer. Please plan to be at the meeting if possible.

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

Kathy Sullivan, President 732-261-8893

MANCHESTER RECREATION 2024 EVENTS

Mon., May 27th
Memorial Day Ceremony
Grand Army Memorial, Pine Lake Park
10am

Sat., June 29th
Manchester Day
Harry Wright Lake
2pm start – vendors, rides, games and more...
6pm - Kickin' Wing
7:30pm - KBrown Express
"FIREWORKS"
at Dusk

<p>Wed., July 10th Summer Concert Series Harry Wright Lake 6pm Start Joey Scarangelo "The Wedding Singer" The British Invasion Years</p> <p>Wed., Aug. 7th Summer Concert Series Harry Wright Lake 6pm Start Stiletto & the Saxman The Cameos</p>	<p>Wed., July 31st Summer Concert Series Harry Wright Lake 6pm Start Jukebox Legends Sensational Soul Cruisers</p> <p>Wed., Aug. 21st Summer Concert Series Harry Wright Lake 6pm Start Julian & Dominique Mission Dance</p>
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Fri., August 9th
"A Night in Paradise"
Harry Wright Lake
7pm

Fri., September 13th
Movies at the Lake
"The Super Mario Bros. Movie"
Pine Lake
7:30pm

Sat., December 7th
Christmas in the Pines
Harry Wright Lake
2:00pm

Like on Facebook

@ MANCHESTERNJRECREATION FOR ALL OUR UPCOMING EVENT INFO
OR VISIT OUR WEBSITE AT: manchestertwp.com

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ad-7565



*Darlene Buonomo
Broker of Record*



*Richard S. Buonomo
Realtor Associate*

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Whiting, NJ 08759

732-849-5025 - office

609-661-3157 - cell

888-446-4173 - fax

richardbuonomo@gmail.com

www.buonomorealty.com



2012-2015, 2017-2023



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ads-3738

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JAY SALATO

Owner

ad-5502



Resident's Corner



Starting May 1st, the office will be accepting work orders to install window air conditioners at no cost.

May 4th Yard Sale:
8 S. Chestnut Ave.
47 S. Chestnut Ave.

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

The office & clubhouse will be closed on Saturday, May 25th and Monday, 27th in observance of Memorial Day. With Memorial Day being a time to remember those who have made the ultimate sacrifice in service to their country. There will be no garbage pick-up that Monday.

REMINDER: Computer & Cell Phone class will be May 16th at 11:15 a.m. for those who signed up.



In Memoriam
Robert Trachman Jr.
Rolando Beauchamp
Noreen Schell
Virginia Steinmetz
Jennie Vickers
Danilo Sonido
Michael Hoffman

Leaf & Brush bags have gone up to \$3.00 for a bundle of 5.

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ad-7552



It is with great sorrow and a heavy heart that we announce the passing of our dear friend and coworker Carolann Niosi. Carolann passed on March 26th from complications of a stroke that she had suffered this past November. Carolann had worked for Village 7 for 10 years and was a model employee and an incredible friend. She was one of a kind and loved by so many. Carolann brightened the days of the Village homeowners and gave us laughs every single day, she will be deeply missed. May you rest in peace dear Carolann, until we meet again.



In celebration of our beloved Carolann Village 7 will be hosting the Spaghetti and Meatball luncheon in her honor. Friday, June 14th 12 p.m. to 2 p.m. Fernwood Hall

RSVP by June 3rd to the office.

Name: _____

Address: _____

How many people: _____

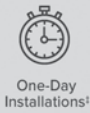


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Whiting Village at Crestwood Village VII Residents Club

1 Falmouth Avenue
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I would like to take this opportunity to introduce myself. I am the president of the new Residents Club. I am aware of the past issues and hope to see all bad blood put behind us. Our Executive Board is made up of people from both "sides" of the past issues. Hopefully this serves as a bridge to bring our community together going forward.

We are open to suggestions from all as to clubs, teams, events, etc. that you would like to see in our village.

Please feel free to reach out with ideas.

Our Meetings will resume on the second Tuesday of each month and I hope to see you all there.

*Looking forward to meeting you all
James Wasiowicz, President*

WHITING VILLAGE AT CRESTWOOD
VILLAGE VII RESIDENTS CLUB
Suggestions and program requests

Please place in Resident's club
suggestion box in the club house

AD# 5344

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ads-7155



WHITING AMERICAN LEGION POST # 502

Memorial Day 2024



They still speak to us.

If you listen quietly, you can hear them. You remember their voices from conversations you've had before they gave their last measure of devotion to this nation. And even if you are not a Gold Star family member, a battle buddy, friend or relative of a Fallen hero, all you have to do is look around and you will see their legacy. It is us Americans gathered in a free society, unified with the common purpose of honoring uncommon bravery. We are their legacy. Regardless of the place or the war fought, the purity of their sacrifice is without question. Young men and women lost their lives in order to make the freedom of others possible. More than a million U.S. heroes had their lives cut short while fighting in wars since the American Revolution. Time only permits to tell us just a few of their remarkable stories today-but they are representative of many.

The heroes that we remember today are not exclusive to any gender, race or religion. They are a diverse group wedded to the common principle that America is a nation worth dying for. Not all of these heroes died because of enemy gunfire. Military service sometimes requires dangerous risks-even when its members are free from a combat zone. We also extend our gratitude and support for a group that nobody WANTS to join - but has already given their country so much - the Gold Star Families.

As we observe Memorial Day every year, these families remember their Fallen loved ones Every Day. Children without parents, Gold Star mothers and fathers, spouses and siblings - they can still hear the voices of those they lost. And it is up to us to hear the voices of these families, offer our support and express our highest gratitude.

Whether the people we remember served in World War II, Korea, Vietnam, the War on Terrorism or any place or time in between, we say thank you for the freedom that you have given us. We are here because of you.

God bless you all, God bless America and God Bless our Fallen heroes.

.....

Whiting American Legion Post # 502 will meet in the Annex of Whiting Village VII on May 07th and June 4th at 10:00AM. Come early and enjoy a cup of coffee and meet with fellow veterans. Cmdr. Wright can be reached at 732-350-6832. 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. Only the 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 COMMUNITY ASSOC. INC.

VENDORS MARKET APPLICATION

NAME: _____

ADDRESS: _____

CELL # & EMAIL: _____

DESCRIPT. OF MDSE/CRAFT: _____

4/13-WALL TABLE: # _____ X \$12 = \$ _____ AISLE TABLE: # _____ X \$10 _____

NO VENDORS MARKET IN MAY- CV7 EVENTS COMMITTEE IS HOSTING ROCKNESS MONSTER CONCERT AT 6PM

6/8- WALL TABLE: # _____ X \$12 = \$ _____ AISLE TABLE: # _____ X \$10 = _____

7/13-WALL TABLE: # _____ X \$12 = \$ _____ AISLE TABLE: # _____ X \$10 = _____

8/10-WALL TABLE: # _____ X \$12 = \$ _____ AISLE TABLE: # _____ X \$10 = _____ *CRAFT SHOW*

9/14-WALL TABLE: # _____ X \$12 = \$ _____ AISLE TABLE: # _____ X \$10 = _____

10/12-WALL TABLE: # _____ X \$12 = \$ _____ AISLE TABLE: # _____ X \$10 = _____

11/9-WALL TABLE: # _____ X \$12 = _____ AISLE TABLE: # _____ X \$10 = _____

12/14-WALL TABLE: # _____ X \$12 = _____ AISLE TABLE: # _____ X \$10 = _____ *CRAFT SHOW*

SET UP FOR ALL SHOWS IS ON THE DAY BEFORE SHOW, 1 TO 5, AND AT 8 AM DAY OF SHOW

MAKE CHECKS PAYABLE TO WHITING VILLAGE

MAIL TO FERNWOOD HALL CLUBHOUSE, 1 FALMOUTH AVE, WHITING NJ 08759

TEXT/CALL BARBARA AT 732-715-0813 FOR ALL QUESTIONS OR INFORMATION.

MAY 2024 BUS SCHEDULE

Sun	Mon	Tue	Wed	Thu	Fri	Sat
			1 NO BUS SERVICE	2 NO BUS SERVICE	3 10 am-Shoprite Manchester 12:45pm-Return to Village 7 12:45pm - Whiting Town Center & Whiting Commons 2:45 pm Return to Village 7	4 NO BUS SERVICE
5 9am - St. Elizabeth Ann Seton Church St. Stephens Whiting Bible Church	6 10:00 am - Whiting Town Center & Whiting Commons 1 pm - Return to Village 1 pm - Walmart, Lacey Mall (Shoprite), German Butcher, Lidl 3:45pm - Return to Village 7	7 NO BUS SERVICE	8 NO BUS SERVICE	9 NO BUS SERVICE	10 10:00 am - Walmart- Toms River, Shoprite, Aldi 3:30pm - Return to Village 7	11 NO BUS SERVICE
12 9am - St. Elizabeth Ann Seton Church St. Stephens Whiting Bible Church	13 9:00 am - Ocean County Mall, Seacourt Pavilion, Target/Lowes 2:45pm - Return to Village 7	14 NO BUS SERVICE	15 NO BUS SERVICE	16 NO BUS SERVICE	17 10 am-Shoprite Manchester 12:45pm-Return to Village 7 12:45pm - Whiting Town Center & Whiting Commons 2:45 pm Return to Village 7	18 NO BUS SERVICE
19 9am - St. Elizabeth Ann Seton Church St. Stephens Whiting Bible Church	20 10:00 am - Whiting Town Center & Whiting Commons 1 pm - Return to Village 1 pm - Walmart, Lacey Mall (Shoprite), German Butcher, Lidl 3:45pm - Return to Village 7	21 NO BUS SERVICE	22 NO BUS SERVICE	23 NO BUS SERVICE	24 9am-Ocean County Mall, Seacourt Pavilion, Target/Lowes 2:45 pm Return to Village 7	25 NO BUS SERVICE
26 9am - St. Elizabeth Ann Seton Church St. Stephens Whiting Bible Church	27 NO BUS SERVICE	28 NO BUS SERVICE	29 NO BUS SERVICE	30 NO BUS SERVICE	31 9am-Ocean County Mall, Seacourt Pavilion, Target/Lowes 2:45 pm Return to Village 7	

TREASURER'S REPORT

G/L #		PREVIOUS MONTH	CURRENT MONTH
		Feb-24	Mar-24
10110	Santander - Deposit Acct.	\$ 57,186.61	\$67,442.32
10200	Ocean First Dep/Operating Acct	\$ 218,700.24	\$138,970.75
10205	Ocean First Payroll Acct	\$ 35,929.02	\$37,235.80
	TOTAL OPERATING FUNDS	\$ 311,815.87	\$243,648.87
10210	Ocean First Contingency Fund	\$ 11,887.12	\$11,887.40
10212	Contingency Fund CD - 6 Month	\$ 60,000.00	\$60,000.00
	\$60,000.00 due 9/04/24 5.25%		
10150	Petty Cash Account	\$ 150.00	\$150.00
	TOTAL EMERGENCY FUNDS	\$ 72,037.12	\$72,037.40
INVESTMENT ACCOUNT CAPITAL RESERVE RAYMOND JAMES FINANCIAL			
10245	MONEY MARKET ACCOUNTS	\$301,190.03	\$219,472.26
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	\$1,226,127.94	\$1,144,410.17
12100	TOWNSHIP RECEIVABLE	12,213.38	\$12,213.38
	TOTAL FUNDS AVAILABLE	\$383,852.99	\$315,686.27
	TOTAL INVESTMENT FUNDS	\$1,226,127.94	\$1,144,410.17
	TOTAL NON-LIQUID	\$71,581.08	\$73,355.29
	TOTAL CURRENT ASSETS	\$1,693,775.39	\$1,545,665.11
**Interest on CD's will be recorded when matured, not accrued			
	Submitted By: Howard Snyder		
	13-Apr-24		

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

	Mar-24	Mar-24
as of March 2024	Actual	Budget
Total Monthly Income	\$ 163,093.80	\$ 167,015.00
Total Monthly Expense	\$ 244,002.07	\$ 164,969.00
Net Income (loss)	\$ (80,908.27)	\$ 2,046.00
Monthly income includes the following:		
Monthly Maint Fees	\$ 154,216.22	\$ 155,104.00
Late Fees	\$ 1,055.00	\$ 830.00
Attorney Fees	\$ 1,160.00	\$ 3,000.00
Labor H/O Repairs	\$ 2,091.30	\$ 2,833.00
R/Estate - Unit Rental	\$ 400.00	\$ -
Interest Income	\$ 0.28	\$ 165.00
Misc. Income	\$ 171.00	\$ 83.00
Home Purchase Admin to Cap	\$ 4,000.00	\$ 5,000.00
Rent Admin Fee to Cap Rsv		
Annual/ Landlord Registration		
TOTAL INCOME:	\$ 163,093.80	\$ 167,015.00
Monthly Expense by Category:		
General & Administrative Expense	\$ 156,596.29	\$ 53,379.00
Clubhouse Expense	\$ 9,365.64	\$ 9,335.00
Village Expense	\$ 53,607.14	\$ 77,423.00
Other Expenses (Includes R&R Funding)	\$ 24,433.00	\$ 24,832.00
TOTAL EXPENSES:	\$ 244,002.07	\$ 164,969.00
NET INCOME (LOSS) March 2024 **	<\$80,908.27>	\$2,046.00
BUDGET VS. ACTUAL		

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Sun	Mon	Tue	Wed	Thu	Fri	Sat
			1 10am Zumba 12pm Canasta 5pm Shuffleboard	2 9am Comfort Group	3 10am Senior Yoga 6pm Pickle Ball RECYCLING DAY	4 Ham & Egg Breakfast 8 -11:30
5 CLOSED	6 10am Zumba 12pm Ceramics & Crafts 6pm Pickle Ball	7 10am American Legion 11am Residents Club Exec. Bd. Mtg.	8 10am Zumba 12pm Canasta 5pm Shuffleboard	9 9am Comfort Group Leaf & Brush Pick Up	10 10am Senior Yoga 6pm Pickle Ball	11
12 CLOSED	13 10am Zumba 12pm Ceramics & Crafts 6pm Pickle Ball	14 10am Womens Club Exec. Mtg. 11am Resident's Club Mtg.	15 10am Zumba 12pm Canasta 5pm Shuffleboard	16 9am Comfort Group Computer & Cell Phone class 11:15 SUNSHINE MEETING 6pm	17 10am Senior Yoga RECYCLING DAY	18 COMI COM
19 HAPPY MOTHER'S DAY CLOSED	20 10am Zumba 12pm Ceramics & Crafts 6pm Pickle Ball	21 1 pm Womens Club Meeting	22 10am Zumba 12pm Canasta 5pm Shuffleboard	23 9am Comfort Group	24 10am Senior Yoga 6pm Pickle Ball	25 Clubhouse Closed
26 CLOSED	27 MEMORIAL DAY Office & Clubhouse Closed NO TRASH PICK UP	28 9am American Legion Exec. Bd. Mtg. Vegetable Vendor 11- 1 pm	29 10am Zumba 12pm Canasta 5pm Shuffleboard	30 9am Comfort Group	31 10am Senior Yoga 6pm Pickle Ball RECYCLING DAY	
<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>						
<p>Clubhouse Hours Mon- Fri 8:00a -5:30p Sat. 8a – 12p Sun Closed</p>						