

# WHITING VILLAGE at CRESTWOOD

November 2024



PLEASE JOIN US FOR THE MONTHLY  
SUNSHINE MEETING  
THURSDAY, NOVEMBER 21st at 6 p.m..  
IN FERNWOOD HALL

**WHITING VILLAGE at CRESTWOOD  
COMMUNITY ASSOCIATION, INC.**

1 Falmouth Avenue, Whiting, NJ 08759

Phone: 732-350-2882

Fax: 732-350-4680

Hotline: 732-350-4358

Website: [www.whitingvillage7.com](http://www.whitingvillage7.com)

\*\*\*\*\*

**Board of Trustees**

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Kenneth Stebner, Sgt. at Arms

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Carol Snider, Trustee at Large

\*\*\*\*\*

**Whiting Village Staff**

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Marcia Ertel, Bookkeeper

Ruth Di Louie, Clerk

\*\*Custodians\*\*

Al Foca, Robin Commander

**Office Hours:** Monday-Friday

8:30am – 12noon & 1:00pm - 3:30pm

**Clubhouse Hours:**

Mon-Fri - 8am to 5:30pm

Sat.- 8am to 12pm - Sunday Closed

\*\*\*\*\*

**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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ad-5502



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Resident of Crestwood Village 7

 Each Office Independently Owned and Operated.  ad-6679

## RESIDENT'S CLUB

Residents Club meeting November 14th, 2024 at 1 PM. Meeting will be held in the main hall.

### SAVE THE DATE!!!

Please join CV7 to welcome the Kohesion Dance Studio for a Fall Showcase Performance. Admission is \$5.00 at the door. Refreshments & snacks available for purchase



## CRAFTERS

Come one and all crafters and those who want to learn.

The Craft Club who meet on Mondays from noon until 3 will be finishing up painting the ceramics and learning new crafts this year. Join us to make pine cone flowers, weave baskets from paper bags or wrapping paper, make felted soap scrubbies and various Christmas related crafts. In the New Year we will be exploring wood burning, rubber stamping, water colors, origami and more.

We welcome new ideas. Do you have a craft you would like to learn or would like to show us? Stop by on a Monday, we would love to see you.

## Women's Club Newsletter

Hello everyone,

Thank you to all who donated to our coat drive for Your Grandmother's Cupboard. They were very grateful to receive such an abundance of outerwear.

Our next meeting will be November 19th at 1:00 PM. We will be having a Candy Bar Bingo.

There will be a Soup & Sandwich luncheon on Thursday, November 21st at 1:00 PM. Tickets will be \$10 and will be sold in the Lobby from 10-12 Noon on November 4th, 11th, and 18th. There will be no tickets sold at the door. If you need to make special arrangements to get tickets, please call me before the 18th.

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

*Kathy Sullivan, President 732-261-8893*

## #1 SINGLE OFFICE FOR WHITING

Crossroads Realty Whiting lists and sells more homes in our community than any other company or franchise.

Rank	Name	Sides	Volume	Average	% Total	Number	% Total	Volume
1	Crossroads Realty Inc-WH (1716)	38.0	5,321,899	147,831	9.85	8.25	8.27	
2	RE/MAX of Barnegat Bay (1420)	22.5	3,256,800	144,747	6.14	5.12	5.12	
3	Weichert Realtors-Town River (664)	22.0	3,156,299	143,468	6.04	4.96	4.96	
4	Crossroads Realty Executive Office (1204)	14.0	2,030,450	202,171	3.85	4.45	4.45	
5	Goldwell Barker Realty (1095)	13.0	1,691,900	130,146	3.57	2.66	2.66	

Our agents offer the most honest, ethical and professional customer service. Thank you for your confidence over all the years. Call us with any real estate questions, we are here for you and our door is always open!



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Vincent Maldonado  
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Crystle Skinner  
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732-966-4197



Elizabeth Kohr  
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Realtor® Associate  
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ad# 5344





# Resident's Corner



**In Memoriam**  
Bernard Safner  
John Deaquino  
Sylvia Maribo  
Dorothy Burris  
John Daciuk

The office and clubhouse will be closing at 12:30 on Wednesday, November 27th and will be closed on Thursday, November 28th, Friday, November 29th and Saturday, November 30th for the Thanksgiving holiday. There will be no trash pick up on Thursday but there will be recycling pick up on Friday.

Daylight savings time ends on November 3rd, so don't forget to set your clocks back 1 hour and change the batteries in your smoke alarms.

December 2nd will be the last day to submit gutter cleaning work orders for the season.

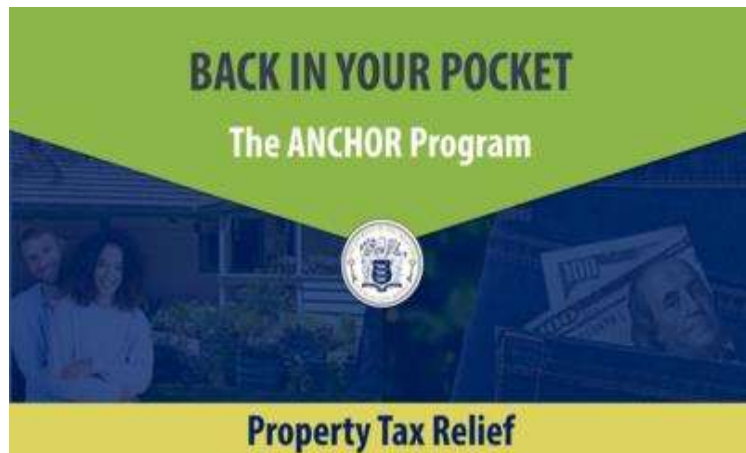
The General Election will be November 5th from 6 am to 8pm in Fernwood Hall.

**Street Closing:** Our entrance streets on Falmouth, S. Chestnut, N. Chestnut, and Westport will be closed to thru traffic from 8:00 a.m. on Wednesday, November 6th until Thursday, November 7th at 8:00 a.m. It is necessary to close our streets once a year to maintain our streets as private. Cones will be in place, but residents may enter.



# Have you filed your 2021 ANCHOR Benefit?

The deadline to file is November 30<sup>th</sup>!



Your friends at Manchester Township Senior Services have invited representatives from The New Jersey Division of Taxation to be on site to help residents file their 2021 ANCHOR applications!

**\*ADDITIONAL DATE\***

**Thursday, November 21<sup>st</sup> 12:00PM-3:00PM**

**Manchester Town Hall Civic Center**

**1 Colonial Dr. Manchester**

**\*\*\*You must bring the following for the NJ State representative to confirm your identity: Driver's License, 2021 NJ state income tax forms (if you filed) and Medicare/Insurance Card\*\*\***



**MAKE SURE TO STOP  
BY THE POLLS AND  
CAST YOUR VOTE  
NOVEMBER 5TH**

**Thank You, Soldiers**

When I lay my head down every night  
And go to sleep in peace,  
I can stay there knowing all is well,  
While you're standing on your feet.  
Keeping watch, protecting shore to shore,  
In the air and oceans, too,  
Defending freedom at all cost,  
For the red, white, and the blue.

**Thank you, oh, thank you,  
Men and women brave and strong,  
To those who serve so gallantly  
We sing this grateful song.**

To the soldiers who have traveled on  
To countries far and near,  
In peace and war you paid the price  
For the cause you hold so dear.  
That we may wake each morning bright,  
And know that freedom rings'  
Because of your great sacrifice,  
Your country joins to sing.



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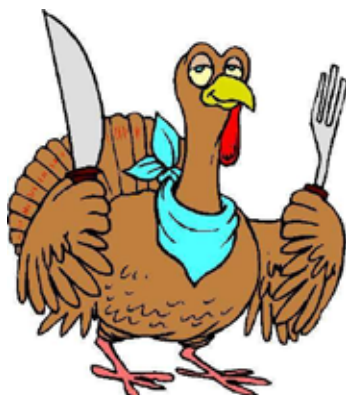
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[njngsavegreen.com/weatherization](http://njngsavegreen.com/weatherization)  
to learn more.**

Ads-8229



\*Terms and conditions apply. You must be a NJNG residential customer whose primary residence is a single- or in a multi-family dwelling with up to three units. You must own your home for a minimum of one year. Homes 0-5 years old or under a builder's warranty are excluded. If you're a renter, the home must be located in an approved census tract and obtain consent from your landlord. Both renters and homeowners must meet the income guidelines. Visit [njngsavegreen.com](http://njngsavegreen.com) for more information.





**THANKSGIVING FRIDAY**  
**NOVEMBER 29<sup>th</sup>**  
**FERNWOOD HALL AT 4:00 P.M.**

The Board will be hosting their 4TH annual Thanksgiving Friday Dinner for the Residents in Village 7. This event is FREE to residents who are unable to spend the holiday with family, and for those who are unable to leave their home. We will deliver a dinner with all the trimmings, plus dessert. This dinner is fully donated from the goodness of our residents. Therefore, we are in need of the following items.

If you wish to donate, please call 732-604-2887.

<i>Rectangle containers</i>	<i>Rolls 12 to a package</i>	<i>Pies</i>
<i>Turkey gravy</i>	<i>Cranberry Sauce</i>	<i>Cream of mushroom soup</i>
<i>White potatoes</i>	<i>French's fried onions</i>	<i>Sweet potatoes</i>
<i>Onions</i>	<i>Butter</i>	
<i>Celery</i>	<i>Broccoli</i>	

**\*\*DELIVERY ONLY FOR PEOPLE THAT ARE HOMEBOUND\*\***

THANKSGIVING FRIDAY. PLEASE RETURN THIS FORM TO THE OFFICE BY NOVEMBER 22ND OR IF YOU CANNOT GET OUT, CALL 732-604-2887.

NAME: \_\_\_\_\_

ADDRESS: \_\_\_\_\_

PHONE# \_\_\_\_\_

**CHECK ONE OF THE FOLLOWING:**

COMING TO CLUBHOUSE. NUMBER OF DINNERS \_\_\_\_\_

DELIVERED TO HOME. NUMBER OF DINNERS \_\_\_\_\_

# NEED HELP LEARNING YOUR COMPUTER OR NEW CELL PHONE?

---

**COME JOIN OUR CLASS  
ON NOVEMBER 18<sup>TH</sup>  
AT  
VILLAGE 5 CLUB HOUSE  
325 SCHOOLHOUSE RD  
WHITING  
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*

**Sign Up & Questions Please Call  
Judy Noonan 732-995-6923**



# MARINE TOYS FOR TOTS PROGRAM



The Marines Toys for Tots program will begin on November 1st. There will be a Toys for Tots unwrapped toy donation drop box in the Village 7 lobby until December 13 at noon. The donation box will then be transported to Toms River Toyota where they will transfer the unwrapped toys to the Marines for distribution.



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## SNOW REMOVAL GUIDELINES

### **DO NOT CALL THE OFFICE FOR PLOWING PROGRESS!**

Below is a reminder of the procedures that all residents in Crestwood Village VII must adhere to during snow events.

- Generally, snow removal will not begin until the snow has stopped falling.
- Plowing will not start until snow accumulation has reached three (3) inches.
- The main roads will be plowed first.
- Resident's that are on the priority plowing list (for priority list information, see below) will have their driveways completed as the main roads are being plowed.
- Driveways and finger streets will be plowed when main roads and priority plowing is completed.
- If your car is parked in your driveway at the time the plow comes along, your driveway will not be plowed. If you go out and move your car, the plows will not return.
- The Resident is responsible for any snow remaining on the driveway after it has been plowed, this includes blowing or drifting snow.
- Cars that are left on the street or finger street during a snowstorm may be towed, at the owner's expense, so that the streets can be adequately plowed.
- Salting of roads will be based on conditions/ temperature and at the discretion of the Trustees.

As with any other situation, if you have a medical emergency during a storm, do not call the Association office to be plowed out, please call 911.

**PLEASE DO NOT CALL THE ANSWERING SERVICE AFTER HOURS BECAUSE YOU HAVE NOT BEEN PLOWED. THE ANSWERING SERVICE CANNOT PROVIDE ANY INFORMATION AND CANNOT DISPATCH THE PLOWS. YOU CAN CALL THE VILLAGE HOTLINE FOR UPDATES AT 732-350-4358.**

**NON EMERGENCY CALLS MADE TO THE AFTER HOURS ANSWERING SERVICE MAY BE CHARGED BACK TO THE RESIDENT.**

If you are receiving Dialysis or other Life Saving treatments that require you to go to a treatment facility despite the weather, please submit the Emergency Snow Removal form and a doctor's note to the office so you can be added to the priority list.

# MANCHESTER SENIOR SOCIAL NOVEMBER EVENTS

**Monday November 4<sup>th</sup>**

Chair Yoga!

**1:30PM**

**82 Lacey Rd. Whiting  
EMS Building**

**Thursday November 7<sup>th</sup>**

Canvas Painting!

**12:00PM**

**Manchester Civic Center  
(Town Hall)  
1 Colonial Dr. Manchester**

**Monday November 18<sup>th</sup>**

Canvas Painting!

**12:00PM**

**82 Lacey Rd. Whiting  
EMS Building**

**Thursday November 14<sup>th</sup>**

Ceramics!

**12:00PM**

**Manchester Civic Center  
(Town Hall)  
1 Colonial Dr. Manchester**

**CALL 732-849-8305 TO REGISTER**

**FOR PROGRAMS**



Funded in part by a grant  
from the Ocean County  
Board of Commissioners

**HAPPY THANKSGIVING**



# Medicare Seminar

The perfect opportunity for you, your family, and friends to learn more about Medicare Coverage and available options, including but not limited to:

- Deductibles
- Medicare Advantage Plans
- Part D Rx Plans
- Enrollment Periods
- 2025 has significant changes for Rx plans including the coverage gap.



## **Jonathan Bryer, Liberty Insurance Associates**

Thursday, November 7, 2024 – 10:00 A.M.

Crestwood Village 7 : Fernwood Hall

1 Falmouth Ave

Whiting, NJ 08759

Please R.S.V.P. to 732-792-7000 x240

**All Guests are Welcome**

Donuts, coffee, and refreshments will be served.



# **Fernwood Women's Club (V7)**

**Presents:**

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



**Date: Thursday, November 21, 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, sandwiches and salads, followed by  
dessert with coffee or tea.**

**Tickets will be sold on Mondays, in the Fernwood  
Clubhouse, from 10-12 noon on November 4, 11 and 18.**

**For more information, contact Kathy Sullivan.  
(732) 261-8893. Don't forget our Bake Sale!**

**No tickets will be sold at the door unless previously  
arranged by Nov 18th.**

# YOUR MVC IS COMING TO YOU!



Questions? Please contact your local hosting group.

**Host:** NJ's 9th Legislative District

**Location:** Crestwood Village 6

**Date:** Friday, November 1, 2024

**Time:** 9:00 am to 2:00 pm

**Notes:** Address: 6 Congasia Rd, Manchester Township, NJ 08759

*\* Cancellations may occur due to weather conditions or at the discretion of the MVC over unforeseen circumstances.*

## Make your appointment today!

Go to <https://telegov.njportal.com/njmvcmobileunit> to sign up for:

- REALID
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- Initial Permit \*\*Tests are NOT given at Mobile Unit
- Non-Driver ID
- Duplicate/Replacement Title or Registration

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[X.com/NJ\\_MVC](https://x.com/NJ_MVC)



[www.instagram.com/njmvc/](http://www.instagram.com/njmvc/)



**NJMVC**  
New Jersey Motor Vehicle Commission



# KIRMS PHOTOGRAPHY

## What's In - What's Out

This month I'd like to discuss a very important rule of composition that is too often overlooked - what to include and what to exclude. Often we are so focused on our subject that we fail to see all the other elements that will be in or image.

Any element that diverts attention from your subject will weaken your image. You may have to change your position to find an angle that better suits your composition. Slowing down a little and reviewing the scene will pay big dividends in your final image.

Try shooting from a few different angles to see which works better. Once you've decided on a good position take a look around the edges of your image to make certain you don't have anything peeking in from the sides.

As always you can email any photographic questions to [bill@kirmsphotography.com](mailto:bill@kirmsphotography.com). Check out my web site [www.kirmsphotography.com](http://www.kirmsphotography.com) if you'd like to see more of my images.

Keep shooting and improving your images, but most importantly, have fun with your camera.



# THOUGHTFUL WAYS TO SAY 'THANKS' AT YOUR THANKSGIVING TABLE

## ACTIVITIES TO REMIND YOUR FAMILY AND GUESTS THE REASON FOR THE DAY

*Written by Donna Pilato / Updated 06/22/19*

Thanksgiving quickly brings to mind thoughts of savory turkeys, sweet pies, and other beloved sides that have been associated with this holiday over the years. With all the delicious dishes on the table aside most people would agree that this holiday is about more than the food. It's really all about gratitude, as the first celebrants of this day believed.

When the family gets together for a special holiday like Thanksgiving, there is often a blessing or special grace said before the meal begins. But since thanks is the focal point of the holiday, why not add another tradition or two that focuses on gratitude, a tradition that may become as special and anticipated as the pumpkin pie? To help you get started, here are a variety of ways you and your family can build on the thankful tradition of this feast.

### **Thankful Activities for the Whole Family**

- **Saying Grace with Thanks.** If your family always says grace before beginning Thanksgiving dinner, you can easily create a thankful tradition by asking each person around the dinner table, in turn, to express their thanks for something that has occurred over the past year.
- **Pass the Gratitude Basket.** Give everyone a sheet of paper and a pencil. Then ask each person to write down one thing that makes them feel grateful and put it into a basket. Pass the basket around the table and have everyone read another person's paper, followed by the group guessing who wrote it.
- **Thanksgiving Show and Tell.** Ask everyone to bring along something that reflects what they are thankful for that year. Then each person, in turn, can share it with the group and tell their story. It might be an item, a photo, a song, or any other item that illustrates their point.
- **Read a Story About Thanksgiving.** Read a Thanksgiving book as a group. You can choose whether to read about the history of the original Thanksgiving, fictional stories about the day, or a book about ways for families to give thanks. This could be done as everyone waits for the meal to finish cooking. Or it could be a fun activity in between courses to give everyone a chance to digest. You can take turns reading the story and allow even the younger children a chance to show off their developing reading skills.
- **Have a Thanksgiving Sing-Along.** Download and sing one or all of these kid-friendly songs about

Thanksgiving that include old favorites as well as songs sung by contemporary artists for children.

- **Play a Thanksgiving Memory Game.** Go around the table and ask each person to name something that makes them feel thankful, but with a catch. Each individual must repeat the thanks of all the people who preceded them before adding their thanks to the list.
- **Thanks All Around.** Assuming your Thanksgiving table is filled with close friends and family, and not guests who are meeting one another for the first time, go around the table and invite each person to say why they're thankful for the person sitting next to them. It can be the person on their right, left, or even both sides.
- **Make a Thanksgiving Scrapbook.** Create a holiday scrapbook that will be more cherished as the years pass. Take a blank scrapbook and each year put in photos of the family and friends gathered that year; photos of all of the food served; add notes about special things that happened that day; recipes for the dishes and notes about who created each dish. Ask each person to write in the book what they are thankful for that year.
- **Thanks for the Memories.** Take out the Thanksgiving scrapbook and leave it within easy reach for everyone to enjoy reading and discussing favorite memories from past years.

### **Thankful Activities Just for the Kids**

- **A Picture Says a Thousand Words.** Give the children paper and crayons and invite them to draw pictures of the things that they feel most grateful for this year.
- **Create a Thankful Mural.** Cover a wall with a large piece of kraft paper. Give the children crayons and ask them to draw pictures and words for those things which they are grateful.
- **Artful Turkeys.** Help the children create turkey pictures using their hands. Tell them (or help younger children) to write what they are thankful for on each feather, followed by coloring in the turkeys. When the turkeys are finished, the children can stand up and tell the group what's written on their feathers. Put these in your scrapbook as one of the memories for that year.

*<https://www.thespruce.com/gratitude-ideas-for-thanksgiving-1197875>*

# SNOW EMERGENCY LIST 2023/2024

It is time to prepare your medical necessity form. Our medical necessity application is designed to obtain information to help us provide services needed. The most common medical necessities are dialysis and chemo/radiation treatments as well as Registered Nurses.

While we are aware that many of our residents have medical conditions and needs, we simply cannot put everyone on a priority list. Eligible residents are those with life sustaining appointments during a snow event. The form requires the days and times of your treatment to help us prepare for your special needs.

Please note, a NEW FORM IS REQUIRED EACH YEAR.

Please call the office at 732-350-2882 to request a medical necessity form or go on our website under forms to print one out and submit.



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of Ocean & Monmouth Counties.  
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Are you or a loved one a senior living in Ocean County?  
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## Join Our Senior Wellness Program

### CONTACT Cares Reassurance Calling

Our program offers Ocean County seniors a check-in call at a designated time.

#### This service provides:

- **Friendly Socializations:** Enjoy a chat to brighten your day and reduce feelings of isolation.
- **Wellness Checks:** Our calls serve as a safety check, offering peace of mind to you and your loved ones.

To enroll, please call CONTACT at 732-986-9330



CONTACT [OceanMonmouth.org](http://OceanMonmouth.org)

CONTACT of Ocean & Monmouth Counties is a 501(c)(3) nonprofit corporation. Services are provided at the discretion of the Board of Commissioners.



#### Our Mission

CONTACT of Ocean & Monmouth Counties, a non-profit charitable organization, provides trained telephone operators who respond to requests 24 hours every day.

This volunteer-based organization offers free confidential crisis intervention, information on available resources, and referral to community services.

732.240.6100  
CRISIS HOTLINE





**Dance with Michelle**



# **LINE DANCE**

**Crestwood Village 7**

**Fernwood Hall**

**1 Falmouth Ave, Whiting**

**Starting September 16th**

**Mondays 3:30 - 4:30 PM**

**\$5.00 per class. Pay as you come.**



**Country \* Party \* Soul**



**Line Dances will be taught**



# Weichert

REALTORS

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LIC#13VH00147400

# NOVEMBER BUS SCHEDULE 2024

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



<b>TREASURER'S REPORT</b>			
G/L #		<b>PREVIOUS MONTH</b>	<b>CURRENT MONTH</b>
		<b>August 2024</b>	<b>September 2024</b>
10110	Santander - Deposit Acct.	\$43,181.09	\$81,603.85
10200	Ocean First Dep/ Operating Acct.	\$180,279.70	\$179,205.50
10205	Ocean First Payroll Acct.	\$41,765.83	\$39,613.36
	<b>TOTAL OPERATING FUNDS</b>	<b>\$265,226.62</b>	<b>\$300,421.71</b>
10210	Ocean First Contingency Fund	\$0.00	\$0.00
10212	Contingency Fund CD - 6 month	\$60,000.00	\$60,000.00
	\$60,000.00 due 12/11 4.90%		
10150	Petty Cash Account	\$150.00	\$150.00
	<b>TOTAL EMERGENCY FUNDS</b>	<b>\$60,150.00</b>	<b>\$60,150.00</b>
<b>INVESTMENT ACCOUNT CAPITAL RESERVE RAYMOND JAMES FINANCIAL</b>			
10245	MONEY MARKET ACCOUNTS	\$255,225.22	\$201,025.13
10247	CD'S (see below)	\$400,000.00	\$975,000.00
	Reserve for replacement cd's:		
	\$200,000 due 10/17/2024 5.45 %		
	\$200,000 due 10/21/2024 4.95%		
	\$200,000 due 01/27/2025 5.20%		
	\$100,000 due 02/14/2025 5.25%		
	\$200,000 due 04/21/2025 4.50%		
	\$ 75,000 due 03/10/2025 4.65%		
	Total CD's:	\$900,000.00	\$975,000.00
10249	EARNED INTEREST YTD	\$24,640.26	\$24,640.26
	<b>TOTAL INVESTMENT</b>	<b>\$1,179,865.48</b>	<b>\$1,200,665.39</b>
	Tenant Rent Receivable		
12100	<b>TOWNSHIP RECEIVABLE</b>	<b>\$12,158.62</b>	<b>\$12,158.62</b>
	<b>TOTAL FUNDS AVAILABLE</b>	<b>\$325,376.62</b>	<b>\$360,571.71</b>
	<b>TOTAL INVESTMENT FUNDS</b>	<b>\$1,179,865.45</b>	<b>\$1,200,665.39</b>
	<b>TOTAL NON-LIQUID</b>	<b>\$167,682.08</b>	<b>\$154,111.71</b>
	<b>TOTAL CURRENT ASSETS</b>	<b>\$1,685,082.80</b>	<b>\$1,727,507.43</b>
	**Interest on CD's will be recorded when matured, not accrued		
	Submitted by: Howard Snyder		
	Oct-2024		

<b>SUPPLEMENTAL INFORMATION TO TREASURERS REPORT</b>		
<b>September 2024 - ACTUAL VS. BUDGET</b>	<b>Sep - 2024</b>	<b>Sep - 2024</b>
as of September 2024	<b>Actual</b>	<b>Budget</b>
Total Monthly Income	\$168,320.77	\$170,623.00
Total Monthly Expense	\$151,939.05	\$162,345.34
Net Income (loss)		
<b>Monthly income includes the following:</b>		
Monthly Maint Fees	\$155,700.00	\$157,200.00
Late Fees	\$1,025.00	\$840.00
Attorney Fees	\$1,413.00	\$3,000.00
Labor H/O Repairs	\$2,882.77	\$2,834.00
R/Estate - Unit Rental	\$500.00	\$500.00
Interest Income	-	\$165.00
Misc. Income	-	\$84.00
Home Purchase Admin to Cap	\$5,000.00	\$6,000.00
Rent Admin Fee to Cap Rsv	\$1,500.00	-
Annual/Landlord Registration	\$300.00	-
<b>TOTAL INCOME:</b>	\$168,320.77	\$170,623.00
<b>Monthly Expense by Category:</b>		
General & Administrative Expense	\$44,440.63	\$63,544.67
Clubhouse Expense	\$10,193.90	\$9,042.67
Village Expense	\$76,112.52	\$68,866.00
Other Expenses (Includes R&R Funding)	\$21,192.00	\$20,892.00
<b>TOTAL EXPENSES:</b>	\$151,939.05	\$162,345.34
<b>NET INCOME (LOSS) SEPT 2024</b>	\$16,381.72	\$8,277.66
<b>BUDGET VS. ACTUAL</b>		

# Directory

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# NOVEMBER 2024

Sun	Mon	Tue	Wed	Thu	Fri	Sat
					10am Senior Yoga <b>RECYCLING DAY</b>	2
3 CLOSED <b>DAYLIGHT SAVINGS ENDS</b>	4 10am Zumba 12pm Crafts 3:30pm Line dancing 6pm Pickleball Trash Day	5 Resident's Club Exec. Bd. Meeting. General Election 6a-8p	6 10am Zumba 12pm Canasta <b>1pm Quarterly Mtg.</b> 5pm Shuffleboard <b>ROAD CLOSURE</b>	7 9am Yarn Crafters Medicare Seminar 10 am 4pm Corn hole Leaf & Brush Pick-Up Trash Day	8 10am Senior Yoga  The Jersey Shore Medium 6-9	9
10 CLOSED	11 10am Zumba 12pm Crafts 3:30pm Line dancing 6pm Pickleball Trash Day	12 10am Women's Club Ex. Bd. Meeting	13 10am Zumba 12pm Canasta 5pm Shuffleboard	14 9am Yarn Crafters 1pm Resident's Club 4pm Corn hole Trash Day	15 10am Senior Yoga <b>RECYCLING DAY</b> Kohesion Dancers 5pm	16
17 CLOSED	18 10am Zumba 12pm Crafts 3:30pm Line dancing 6pm Pickleball Trash Day	19 1pm Women's Club Meeting	20 10am Zumba 12pm Canasta 5pm Shuffleboard	21 9am Yarn Crafters Women's Club Soup & Sandwich <b>Sunshine Meeting</b> 6pm Trash Day	22 10am Senior Yoga	23
24 CLOSED	25 10am Zumba 12pm Crafts 3:30pm Line dancing 6pm Pickleball Trash Day	26	27 10am Zumba 12pm Canasta 5pm Shuffleboard Office closes at 12pm	28 Office & Clubhouse Closed <b>Thanksgiving Day</b> No Trash PU	29 <b>RECYCLING DAY</b> Office & Clubhouse Closed <b>THANKSGIVING</b> DINNER 4PM	30 Clubhouse Closed

\*\*\*WALKING CLUB MEETS AT 8:00 A.M. ON WEEKDAYS --- TICKET SALES ARE MONDAYS AT 10 A.M. IN FERNWOOD HALL\*\*\*  
 \*\*\*ALL CLUB ACTIVITIES & OFFICE CLUBHOUSE HOURS ARE SUBJECT TO CHANGE WITH OR WITHOUT PRIOR NOTICE\*\*\*