

WHITING VILLAGE at CRESTWOOD

December 2024



PLEASE JOIN US FOR THE MONTHLY
SUNSHINE MEETING
THURSDAY, DECEMBER 19th at 10 a.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

Board of Trustees

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Randall Vanderbeck

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

Recycling pick-up should be reported to

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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

As the year comes to an end we look forward to the New Year. So come celebrate with us on December 12, 2024 at 1pm to wind down the year and take a break with Coffee, Tea and cookies while we discuss what we as a community want to see in 2025.

We wish everyone in our Community a Merry Christmas and a Happy New Year.

CRAFTERS

The Monday Crafters will be making Holiday decorations and cards every Monday in December from noon until 3 pm.

In January we will be discussing scrapbook making. What kind of scrapbook do you want to make? Is there a correct kind of paper to use? How to choose photos and memorabilia. What is journaling and how does it enhance the scrapbook? Come out and find the answers!

Each week we either continue a previous project or try something new. So come out and join us every

*Monday at the Clubhouse.
Charlene L 609-901-1943*

Mini Golf Closing

Our outdoor mini golf course will be closing on Dec. 1, 2024 and will reopen on April 7, 2025. It is a requirement to preserve the wood and astro turf's longevity. Thank you for your patience.

Women's Club Newsletter

Hello everyone,

Thank you to everyone who donated to our Soup and Sandwich Luncheon and Bake Sale. I hope everyone enjoyed it.

Due to scheduling issues, our December meeting will be on the second Tuesday, December 10th at 1:00 PM. We will be having our Christmas lunch at that time. Don't forget your Grab Bag gifts. Tickets will be \$10.00 per person and will be sold on December 2 from 10-12 noon at the clubhouse.

We wish everyone a Happy Hanukkah, Merry Christmas and a Happy, healthy New Year.

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	8.37
2	RE/MAX of Barnegat Bay (1420)	22.5	3,256,800	144,747	6.14	5.12
3	Weichert Realtors-Town River (666)	22.0	3,156,299	143,468	6.04	4.96
4	Crossroads Realty Executive Office (1204)	14.0	2,830,450	202,171	3.85	4.45
5	Goldwell Barker Realty (1095)	13.0	1,691,900	130,146	3.57	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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Broker/Manager
732-874-0764



Noreen Lynch
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732-267-2336



Carole Kuiken
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ad# 5344





Resident's Corner



In Memoriam

Roseann Devico
Agnes Cairns
Janet Orsag
Kenneth Dobos
Thomas Wallace
Thomas Reistad
Bernard Greenberg

Toys for Tots donations are due, in the lobby, by December 13th at noon. Please consider helping the children in need this holiday season. Thank you!

Join us for the Christmas Tree Lighting on Friday, December 6th at 6:30pm at the clubhouse. There will be dessert, coffee, tea and hot cocoa immediately following the lighting.

The office and clubhouse will be closed on Tuesday, December 24th & Wednesday, December 25th and Tuesday, December 31st for the Christmas and New Year Holiday. The office will also close early on Friday, December 20th for the office Christmas Party.

CV7 Newsletter delivery volunteers needed! Please call the office if your interested.

The last leaf & brush pick up is Thursday, December 12th.

Reminder: CARS MUST BE REMOVED FROM THE STREET WHEN THERE IS SNOW! According to the rules & regulations, any vehicles parked on the street once snowfall or icing has begun, will be towed at the owner's expense.

Cookie Exchange: Volunteer bakers meet in the clubhouse kitchen at 12pm to pack and deliver cookies to home bound residents on Wednesday, December 18th.

Happy Hanukkah





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

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

OFFICE HOLIDAY CLOSINGS 2025		
DATE	HOLIDAY	OFFICE CLOSING
January 1st, Wednesday	New Year's Day	Closed
February 19th, Monday	President's Day	Closed
April 18th, Friday	Good Friday	Closed
May 26th, Monday	Memorial Day	Closed
July 4th, Friday	Independence Day	Closed
September 1st, Monday	Labor Day	Closed
November 26th, Wednesday	Thanksgiving Day Eve	Closing at 12:30
November 27th, Thursday	Thanksgiving Day	Closed
November 28th, Friday	Day after	Closed
December 24th, Wednesday	Christmas Eve	Closed
December 25th, Thursday	Christmas Day	Closed
December 26th, Friday	Day after	Closed
December 31st, Wednesday	New Year's Eve	Closed



MARINE TOYS FOR TOTS PROGRAM



The Marines Toys for Tots program has begun. There is a Toys for Tots unwrapped toy donation drop box in the Village 7 clubhouse lobby until December 13th 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. Please consider donating to the children who are less fortunate.

From the Board of Trustees



May this holiday season bring you Joy, Peace, Health, Success, Friendship, Partnership, and an abundance of opportunities in 2025.....

Merry Christmas, Happy Hanukkah, Happy Kwanzaa!!

Rosetta, Robert, Barbara, Howard, Ed and Ken

REMINDER

If you have comcast tv please check out channel 21 get town and police information

Time on:

7 AM-8AM

11AM-12PM

3PM-4PM

7PM-8PM

(School events on)

Any questions

Call Judy Noonan

732-657-8121-EXT 3108



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Attention Residents Of Crestwood Village 7

**Don't Let Your Insurance Company Drop
You Because Of The Condition Of Your Roof**

- **A Tax Assessment Was Recently Completed On Your Home!**
- **You can get a Brand New Roof Zero Money Out of Pocket!**
- **Reduce Your Electric Bill by 30% to 50%!**

Shuffleboard News

The next season of Shuffleboard will be starting on January 8, 2025. We play every Wednesday from 5pm-7pm. There is a sign-up sheet in the copy room of the clubhouse. All are welcome!!

No experience needed. Join us for fun and fellowship. Feel free to bring a friend!!

CV 7 – After Hours Emergency Service

Please be advised, if a resident of Village 7 calls the office after hours, the answering service will answer. They will ask you if you need a maintenance person to come to your house immediately. If you say yes to this service, you will be charged \$65.00 for a maintenance person to come out. Be aware, these men are on call and Stanley Contracting has to pay them for going on that service call. If the call can wait until the next business day, we suggest that you call back then. If you have a medical emergency, you should call 911. If you need a maintenance person to come right away, then by all means dispatch someone, just be aware that we will send a bill for \$65.00. Please also note that this charge is paid to Stanly Contracting, the company that the maintenance men report to. The money does not get paid to Village 7. If you have any questions regarding this process, please don't hesitate to call the office at 732-350-2882.

Dear Residents of Village 7

Please be advised that the litigation that should have ended in February 2024, after the election, is still

on going. Michael Kane, Diane Omilanowitz, Barbara Zeh and Maureen Caswell along with their lawyer, Paul Leodori, are now trying to shut down the Clubhouse food pantry during the holiday season.

The plaintiffs claim "Accordingly, Derivative Action Claimants request that Whiting Village immediately confirm in writing to me that the food pantry running in the name of Whiting Village in violation of the Governing Documents and New Jersey and federal law immediately cease."

This request is distasteful and cruel. The above 4 plaintiffs and their lawyer would rather see their neighbors go without food at the neediest time of the year.

NOT THE BIGGEST — JUST THE BEST



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We handle all kinds of jobs ranging from smaller repairs to constructing entirely new roofs. No matter the size of your project, Toms River Roofing & Siding guarantees quality on all of our services.

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ad-8239

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MANCHESTER SENIOR SOCIAL DECEMBER EVENTS

Monday, December 2nd
10:00 AM & 1:00 PM
Seniors helping Seniors
for the holidays!

Come and help us craft some ornaments for our isolated senior neighbors in Manchester!
82 Lacey Rd.
Whiting EMS Building

Monday, December 9th
1:00PM-3:30PM
Senior Social Holiday Party!

82 Lacey Rd.
Whiting EMS Building

PLEASE CALL
732-849-8305 TO
REGISTER FOR
PROGRAMS



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

Monday December 16th
1:00 PM
The Hindenburg Experience

"Please join us through your imagination on a trip through Hindenburg's history."
 (Presenter: Bill Schmidt)
82 Lacey Rd.
Whiting EMS Building

Thursday December 19th
1:00 PM
The Hindenburg Experience

"Please join us through your imagination on a trip through Hindenburg's history."
 (Presenter: Bill Schmidt)
1 Colonial Dr. Manchester
Town Hall-Civic Center

Monday December 30th
12:00PM
Senior Social New Year's Party!
82 Lacey Rd. Whiting EMS Building



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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.

CRESTWOOD VILLAGE 7 2024 MONTHLY

VENDORS MARKET & CRAFT/GIFT SHOW CALENDAR

10 am TO 2pm

SETUP ALWAYS THE DAY BEFORE- 1 AM TO 5 PM OR 8 AM on day of show

FERNWOOD HALL CLUBHOUSE

1 FALMOUTH AVE, WHITING NJ 08759

PRESENTED BY THE EVENTS COMMITTEE

Over 50 vendors!-- FREE DOOR PRIZES! HOMEMADE FOOD!

VENDOR APPLICATION

PLEASE CHECK ALL MARKETS YOU ARE APPLYING FOR. Pymt required at least 1 week in advance REQUIRED. SHOW SETUP IS DAY BEFORE MKT, 1 TO 5 AND 8-9:00 ON DAY OF SHOW. SHOW OFFICIALLY OPEN 10 AM TO 2 PM. Vendors must be at their tables by 9:00 AM.*** CALL/TEXT 732-715-0813 FOR ALL INFO.***

NAME: _____

ADDRESS: _____

PHONE & EMAIL: _____

DESCRIPTION OF MDSE/CRAFT: _____

VENDOR/CRAFT MARKET PRICES: IN AISLE-\$10- 8 FT TABLE-----WALL,8 FT TABLE -\$12-****NOTE***-CAR SHOW OUTSIDE CRAFT SHOW PRICE: 10X10 SPACE \$20. ONLY 25 SPACES AVAILABLE!

MAKE CHECKS PAYABLE TO: WHITING VILLAGE—MAIL OR HAND-DELIVER TO 1 FALMOUTH AVE, WHITING NJ

2024 SHOW CALENDAR

CRAFT SHOW

SAT.8/10 # OF TABLES WALL OR AISLE \$AMT OF CK _____

VENDORS MARKET

SAT 9/14 # OF TABLES WALL OR AISLE \$AMT OF CK _____

3RD ANNUAL CV7 CAR SHOW; OUTSIDE CRAFT SHOW ON LAWN =-ONLY 25 SPACES AVAIL.-NO TABLES PROVIDED. SETUP 7 AM 9/28. INFO: BARBARA AT 732-715-0813

SAT 9/28: 10 X 10 SPACE OUTSIDE: # OF SPACES \$AMT OF CK _____

SAT 10/12: NO MARKET—ROCK NESS MONSTER ROCK CONCERT SCHEDULED

SAT 11/9: NO MARKET—LINDA SHIELDS PSYCHIC SHOW ON 11/8 SCHEDULED

XMAS CRAFT & GIFT MDSE SHOW

SAT.12/14 # OF TABLES WALL OR AISLE \$AMT OF CK _____



VILLAGE 7 RESIDENTS
FRENCH TOAST AND HAM BREAKFAST
COFFEE & TEA WILL BE SERVED

DECEMBER 7, 2024
9 AM TO 11 AM
IN FERNWOOD HALL

Rsvp: By Mon. Dec, 2

NAME: _____

ADDRESS: _____

HOW MANY: _____




**Crestwood Village 7 is proud to
present:**

**The Manchester High School Choir
FREE HOLIDAY CONCERT**


**Tuesday, December 17th at 2 p.m.
In Fernwood Hall**

Made possible by Lou Tobia

WHITING VILLAGE 7 - NJ SAVE.PAAD SEMINAR
DECEMBER 3, 2024 @ 12 pm
FERNWOOD HALL



Your One-Stop Application for Benefits and Savings in New Jersey




You May Qualify for Programs If:

- You are a resident of the State of New Jersey
- You are age 65 or older
- You are between the ages of 18 and 64 and receiving Social Security Disability benefits
- You meet certain income requirements

Benefits and Programs:

- Pharmaceutical Assistance to the Aged and Disabled (PAAD)
- Hearing Aid Assistance to the Aged and Disabled (HAAAD)
- Lifeline Utility Assistance
- Medicare Savings Programs
- Senior Gold Prescription Discount Program



Pharmaceutical Assistance to the Aged and Disabled

PAAD is now open to residents 65 and older and those with disabilities making up to **\$52,142** if they are single and **\$59,209** for couples per year. It cuts prices to **\$5** for covered generic drugs and **\$7** for covered name brands.

The Senior Gold Prescription Discount program is for seniors and those with disabilities making up to **\$62,142** if they are single and **\$69,209** if they are married. It offers half-priced drugs after a \$15 co-pay.

VETERANS YOU MAY QUALIFY FOR MORE BENEFITS

Call me today for more information!

Semos Kostidakis

732-927-6395

How to Make a Fish Bowl Snowman



The holiday season is upon us, and with it comes the always fun task of taking the Christmas decoration boxes out of storage and decking the halls. But there's always room for one more DIY decoration—especially if it's as cute as this one. This is a craft that is guaranteed to have your friends and family members asking how you pulled it off. I saw this idea awhile ago on Pinterest and really wanted to give it a try!

Supplies:

- 3 Different-sized fish bowls that stack. I got these at Michael's, but I've seen smaller versions at the dollar store.
- Snow village pieces decorations
- 1 Bag of fake snow
- 2 Sheets of black craft foam
- Scissors
- Christmas ribbon for around the snowman's top hat
- Glue gun

Instructions:

Arrange your various snow village pieces to make a special scene! I found a small house at Michaels, so I placed a flameless candle inside of it. I absolutely LOVE the warmth it gives to our fish bowl snowman. Plus, it's so gorgeous at night. Well, I might keep it on during the day too:) I can't get enough!



Source: <https://www.smartschoolhouse.com/diy-crafts/fish-bowl-snowman>

Isn't that fun? It looks so pretty in person and really adds charm to any indoor holiday decor. Winter craft projects are the best as you can involve the entire family and prepare together for the jolliest time of the year. So if you're looking for a new winter decor this idea, make a fish bowl snowman. The nicest part is that you can build a small Christmas scenery in each bowl and then stack one on top of the other, creating an entire story. Don't forget to ask for help from your friends or family!

History of Hanukkah

The events that inspired the Hanukkah holiday took place during a particularly turbulent phase of Jewish history. Around 200 B.C., Judea—also known as the Land of Israel—came under the control of Antiochus III, the Seleucid king of [Syria](#), who allowed the Jews who lived there to continue practicing their religion. His son, Antiochus IV Epiphanes, proved less benevolent: Ancient sources recount that he outlawed the Jewish religion and ordered the Jews to worship [Greek gods](#). In 168 B.C., his soldiers descended upon [Jerusalem](#), massacring thousands of people and desecrating the city's holy Second Temple by erecting an altar to Zeus and sacrificing pigs within its sacred walls.

Did you know? The story of Hanukkah does not appear in the Torah because the events that inspired the holiday occurred after it was written. It is, however, mentioned in the New Testament, in which Jesus attends a “Feast of Dedication.”

Led by the Jewish priest Mattathias and his five sons, a large-scale rebellion broke out against Antiochus and the Seleucid monarchy. When Matthathias died in 166 B.C., his son Judah, known as Judah Maccabee (“the Hammer”), took the helm; within two years the Jews had successfully driven the Syrians out of Jerusalem, relying largely on guerilla warfare tactics. Judah called on his followers to cleanse the Second Temple, rebuild its altar and light its menorah—the gold candelabrum whose seven branches represented knowledge and creation and were meant to be kept burning every night.

The Hanukkah ‘Miracle’

According to the Talmud, one of Judaism's most central texts, Judah Maccabee and the other Jews who took part in the rededication of the Second Temple witnessed what they believed to be a miracle. Even though there was only enough untainted olive oil to keep the menorah's candles burning for a single day, the flames continued flickering for eight nights, leaving them time to find a fresh supply. This wondrous event inspired the Jewish sages to proclaim a yearly eight-day festival. (The first Book of the Maccabees tells another version of the story, describing an eight-day celebration that followed the rededication but making no reference to the miracle of the oil.)

Other Interpretations of the Hanukkah Story

Some modern historians offer a radically different interpretation of the Hanukkah tale. In their view, Jerusalem under Antiochus IV had erupted into civil war between two camps of Jews: those who had assimilated into the dominant culture that surrounded them, adopting Greek and Syrian customs; and those who were determined to impose Jewish laws and traditions, even if by force. The traditionalists won out in the end, with the Hasmonean dynasty—led by Judah Maccabee's brother and his descendants—wresting control of the Land of [Israel](#) from the Seleucids and maintaining an independent Jewish kingdom for more than a century.

Jewish scholars have also suggested that the first Hanukkah may have been a belated celebration of Sukkot, which the Jews had not had the chance to observe during the Maccabean Revolt. One of the Jewish religion's most important holidays, Sukkot consists of seven days of feasting, prayer and festivities.

Hanukkah Decorations and Traditions

The Hanukkah celebration revolves around the kindling of a nine-branched menorah, known in Hebrew as the hanukiah. On each of the holiday's eight nights, another candle is added to the menorah after sundown; the ninth candle, called the shamash (“helper”), is used to light the others. Jews typically recite blessings during this ritual and display the menorah prominently in a window as a reminder to others of the miracle that inspired the holiday.

In another allusion to the Hanukkah miracle, traditional Hanukkah foods are fried in oil. Potato pancakes (known as latkes) and jam-filled donuts (sufganiyot) are particularly popular in many Jewish households. Other Hanukkah customs include playing with four-sided spinning tops called dreidels and exchanging gifts. In recent decades, particularly in North America, Hanukkah has exploded into a major commercial phenomenon, largely because it falls near or overlaps with [Christmas](#). From a religious perspective, however, it remains a relatively minor holiday that places no restrictions on working, attending school or other activities.

Source: History.com

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.

3 Ingredient Hot Chocolate Dip Recipe

Ingredients:

- 7.5 ounces marshmallow fluff
- 8 ounces Cool Whip thawed
- 1/3 cup hot chocolate mix 3 .85-ounce packets
- For garnish: mini marshmallows

1. Using a hand mixer in a large bowl, blend together the marshmallow fluff, cool whip, and hot chocolate dip until creamy. Serve with animal or graham crackers!



Hot Chocolate Dip Recipe Tips

- Use a hand or stand mixer to combine the ingredients. The marshmallow fluff is pretty sticky at first and will stick to a wooden spoon.
- Find a festive bowl to pour the dip into. An extra large coffee mug adds a fun touch.
- Get creative with the dippers. You can keep it simple with graham crackers or vanilla wafers, or have some fun with animal crackers, pretzels or even fruit.
- Sprinkle extra hot chocolate mix on top for a little extra garnish.
- To make it even more festive for the holidays, you could sprinkle in mini M&Ms or crushed candy canes to give it a different flavor.
- Store hot chocolate dip in a sealed container in the fridge for up to 4 days.

Source: yellowblissroad.com

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 Socialization:** 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

Funded in part by a grant from the Ocean County 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

CONTACT OceanMonmouth.org

CONTACT of Ocean & Monmouth Counties is a 501(c)(3) nonprofit organization. All proceeds go to the benefit of the area.



NEW YEAR CELEBRATION

2025

ENJOY A NIGHT OUT WITH YOUR HOST:
GIVING BACK MATTERS

DECEMBER 31, 2024

7PM-12:30AM

CRESTWOOD VILLAGE 7, FERNWOOD HALL,
1 FALMOUTH AVE., WHITING NJ



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DECEMBER BUS SCHEDULE 2024

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

TREASURER'S REPORT

G/L #		PREVIOUS MONTH		CURRENT MONTH
		Sep-24		Oct-24
10110	Santander - Deposit Acct.	\$ 81,603.85		\$ 64,521.34
10200	Ocean First Dep/Operating Acct	\$ 179,205.50		\$ 196,617.54
10205	Ocean First Payroll Acct	\$ 39,613.36		\$ 40,336.54
	TOTAL OPERATING FUNDS	\$ 300,421.71		\$ 301,475.42
10210	Ocean First Contingency Fund	\$ -		\$ -
10212	Contingency Fund CD - 6 Month	\$ 60,000.00		\$ 60,000.00
	\$60,000.00 due 12/11/24 4.90%			
10150	Petty Cash Account	\$ 150.00		\$ 150.00
	TOTAL EMERGENCY FUNDS	\$ 60,150.00		\$ 60,150.00
INVESTMENT ACCOUNT CAPITAL RESERVE RAYMOND JAMES FINANCIAL				
10245	MONEY MARKET ACCOUNTS	\$ 201,025.13		\$ 248,423.06
10247	CD'S (see below)			
	Reserve for replacement cd's:			
	\$200,000 due 1/21/25 4.55%			
	\$100,000 due 2/14/25 5.25%			
	\$75,000 due 3/10/25 4.65%			
	\$200,000 due 4/21/25 5.15%			
	\$200,000 due 4/25/25 4.30%			
	\$200,000 due 2/10/25 4.50%			
	Total CD's:	\$ 975,000.00		\$ 975,000.00
10249	EARNED INTEREST YTD	\$ 24,640.26		\$ 28,443.18
	TOTAL INVESTMENT	\$ 1,200,665.39		\$ 1,251,866.24
12100	TOWNSHIP RECEIVABLE	\$ 12,158.62		\$ 12,158.62
	TOTAL FUNDS AVAILABLE	\$ 360,571.71		\$ 361,625.42
	TOTAL INVESTMENT FUNDS	\$ 1,200,665.39		\$ 1,281,866.24
	TOTAL NON-LIQUID	\$ 154,111.71		\$ 128,188.97
	TOTAL CURRENT ASSETS	\$ 1,727,507.43		\$ 1,753,839.25
**Interest on CD's will be recorded when matured, not accrued				
Submitted By: Howard Snyder				
11-Nov-24				

	Oct-24	Oct-24
October 2024 - Actual Vs. Budget		
as of October 2024	Actual	Budget
Total Monthly Income	\$ 174,298.16	\$ 167,607.00
Total Monthly Expense	\$ 182,314.73	\$ 160,712.34
Net Income (loss)	\$ (8,016.57)	\$ 6,894.66
Monthly income includes the following:		
Monthly Maint Fees	\$ 154,950.00	\$ 157,200.00
Late Fees	\$ 1,015.00	\$ 825.00
Attorney Fees	\$ 13,808.42	\$ -
Labor H/O Repairs	\$ 3,864.74	\$ 2,833.00
R/Estate - Unit Rental	\$ 500.00	\$ 500.00
Interest Income		\$ 165.00
Misc. Income	\$ 160.00	\$ 84.00
Home Purchase Admin to Cap		\$ 6,000.00
Rent Admin Fee to Cap Rsv		
Annual/ Landlord Registration		
TOTAL INCOME:	\$ 174,298.16	\$ 167,607.00
Monthly Expense by Category:		
General & Administrative Expense	\$ 65,908.41	\$ 62,538.67
Clubhouse Expense	\$ 8,698.91	\$ 8,915.67
Village Expense	\$ 83,315.41	\$ 68,866.00
Other Expenses (Includes R&R Funding)	\$ 24,392.00	\$ 20,392.00
TOTAL EXPENSES:	\$ 182,314.73	\$ 160,712.34
NET INCOME (LOSS) October 2024	\$ (8,016.57)	\$ 6,894.66
BUDGET VS. ACTUAL		

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References upon request

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December 2024

Sun	Mon	Tue	Wed	Thu	Fri	Sat
1	2	3	4	5	6	7
	10am Zumba 12pm Crafts 3:30pm Line dancing 6pm Pickleball Trash Day	PAAD Seminar 12pm	10am Zumba 12pm Canasta	9am Yarn Crafters 4pm Corn hole Trash Day	10am Senior Yoga Christmas Tree Lighting 6:30	French Toast Breakfast 9-11
8	9	10	11	12	13	14
CLOSED	10am Zumba 12pm Crafts 3:30pm Line dancing 6pm Pickleball Trash Day	10am Women's Club Ex Bd. Meeting 1pm Women's Club Christmas Lunch	10am Zumba 12pm Canasta	9am Yarn Crafters 10am Resident's Club Exec. Bd. Meeting 1pm Resident's Club 4pm Corn hole Last Leaf & Brush Pick up Trash Day	RECYCLING DAY Toys for Tots Last day at noon	Santa Craft Show 11-2
15	16	17	18	19	20	21
CLOSED	10am Zumba 12pm Crafts 3:30pm Line dancing 6pm Pickleball Trash Day	Manchester Twp. Choir Concert 2pm	10am Zumba 12pm Canasta Cookie Exchange 12pm	9am Yarn Crafters 4pm Corn hole Sunshine Meeting 10am Trash Day	10am Senior Yoga Office & Clubhouse Closing at 2pm	First day of Winter
22	23	24	25	26	27	28
CLOSED	10am Zumba 12pm Crafts 3:30pm Line dancing 6pm Pickleball Trash Day	Office & Clubhouse Closed CHRISTMAS EVE	Office & Clubhouse Closed CHRISTMAS DAY	9am Yarn Crafters 4pm Corn hole Happy Hanukkah Happy Kwanzaa Trash Day	10am Senior Yoga RECYCLING DAY 6pm Pickleball	
29	30	31				
CLOSED	10am Zumba 12pm Crafts Trash Day	Office & Clubhouse Closed New Years Eve Party Giving Back Matters				

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