

# WHITING VILLAGE at CRESTWOOD

February 2025



PLEASE JOIN US FOR A SPECIAL SUNSHINE/OPEN  
MEETING THURSDAY, FEBRUARY 20th  
at 10 A.M. & 6:30 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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\*\*\*\*\*

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Marcia Ertel, Bookkeeper

Ruth Di Louie, Clerk

**\*\*Custodians\*\***

Al Foca, Robin Commander

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**



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For Monthly Dates: See calendar  
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# FREQUENTLY CALLED NUMBERS AND AGING RESOURCES

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Non -Emergency call .....	732-657-6111	Manchester Animal Control .....	732-657-8121 ext 4606
Deborah Hospital.....	800-555-1990	Recycling .....	732-657-8121 ext 330
Ocean University Medical Ct (Brick).....	732-840-2200	Manchester Tax Assessor.....	732-646-8121 ext 3802
Community Medical Ct .....	800-266-2278	Manchester/Lakehurst Post Office .....	732-657-8562
Dial-A-Ride .....	732-350-2900	Whiting Post Office .....	732-350-5817
Ocean Ride.....	732-736-8989	Toms River Post Office .....	732-349-0710
Manchester Senior Outreach Transportation..	732-849-8305	Ocean County Board of Elections .....	732-929-2167
Ocean County Veterans Reservation Ride.....	732-929-2096	Veteran Services .....	732-929-2096
Comcast Cable (Xfinity).....	800-266-2278	Emergency Management .....	732-657-8121 ext 4901
Social Security Administration .....	800-772-1213	Poison control.....	800-222-1222
Ocean County Surrogate Court.....	732-929-2011	NJ DMV .....	609-292-6500
County Connection (ocean county mall).....	732-288-7777	Construction Official .....	732-657-8121 ext 3919
Ocean county Senior Services .....	732-929-2091	Ocean County Sheriff .....	732-929-2044
Ocean County Meals on Wheels .....	848-228-9900	County Clerk .....	732-929-2018
Manchester Senior Outreach.....	732-849-8305	Salvation Army.....	732-270-8393
JCP&L N.J Natural GasCo. ....	609-221-0051	Consumer Affairs Department .....	732-929-2105
Gas Leaks: .....	800-427-5325 / 800-662-3115	Catholic Charities .....	732-350-4120
Manchester Town Hall .....	732-657-8121	Rental Assistance Program .....	609-292-4080
Manchester Water/Sewer .....	732-914-1200	Nursing Home Complaint Hotline .....	800-792-9770
Manchester Recreation .....	732-657-8121 ext 5102	Lifeline Utility Bill Support .....	800-633-4227
Ocean County Library (main branch) .....	732-349-6200	PADD .....	800-792-9745

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Assembly Brian E. Rumpf

Assemblyman Greg E. Myhre

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405 Route 539 (Pinehurst Road), Plumsted, NJ 08533

U.S. Senator, Robert Menendez.....973-645-3030  
210 Hudson St., Harborside 3, Suite 1000, Jersey City, NJ 07311

U.S. Senator, Cory A. Booker .....856-338-8922  
1 Port Center, 2 Riverside DR. Suite 505, Camden, NJ 08101

## OCEAN COUNTY COMMISSIONERS 732-929-2005

Washington St. Admin. Building  
P.O. Box 2191, Toms River, NJ 08754

Commissioner	John P. Kelly
Commissioner	Frank Sadeghi
Commissioner	Virginia E. Haines
Commissioner	Jennifer Bacchione
Commissioner	Robert S. Arace



# Resident's Corner



In Memoriam  
William Collins  
Lawrence Alan Terre

Bags of ice melt are available at the clubhouse office for \$4.75 each and 2 bags for \$9.00.

The office & clubhouse will be closed on Feb. 17th for President's Day. There will be no trash pick-up that day. The next trash pick up will be Thursday, February 20th.

Please be advised that there will be a special Sunshine/ OPEN Meeting on Thursday, Feb. 20th at 10:00 a.m. & 6:30 p.m. We will discuss the new budget and the ramification of the ongoing litigation pertinent to the budget.

CV7 Newsletter delivery volunteers needed! Please call the office if you're interested.

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## According to the Rules & Regulations dated

4/1/2024

### Traffic & Parking:

- A. Finger - no parking on finger or turnaround at any time.
- B. Street parking is permitted except when snow fall or icing has begun
- C. Parking on the grass is prohibited, only on approved driveway.

## Women's Club Newsletter

Hello everyone,

Our next meeting will be on February 18th at 1 PM. We will be celebrating Valentine's Day and hope you all come out and join us.

We are always accepting new members 55+ from our village and the other local villages. Please come and meet your neighbors and friends.

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

*Kathy Sullivan, President 732-261-8893*

## RESIDENT'S CLUB

Effective immediately, the Resident's Club is suspended indefinitely.

## #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)	113.0	14,430,058	127,700	11.58	8.4
2	Weichert Realtors-Town River (860)	69.0	11,711,799	177,452	6.76	6.8
3	RE/MAX at Barnegat Bay (1420)	49.5	6,046,300	148,291	4.15	3.5
4	Crossroads Realty Executive Office (1204)	27.0	4,737,000	175,444	2.77	2.7
5	Buonomo Realty, LLC (2606)	24.0	3,797,099	158,212	2.46	2.2
6	Keller Williams Shore Properties (3099)	21.0	4,458,400	212,305	2.15	2.6
7	EXIT Realty Jersey Shore (2848)	20.0	3,143,350	157,168	2.05	1.8
8	NON MEMBER (0990)	18.0	3,449,300	191,628	1.84	2.0
9	Coldwell Banker Realty (1056)	18.0	2,881,100	143,394	1.84	1.5
10	RE/MAX at Barnegat Bay (5128)	17.0	3,384,350	197,803	1.74	1.9

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Carole Kuiken  
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Karen Naedele  
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Vincent Maimonido  
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Gerard Fiore  
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## Upcoming FREE Events at Village 7 at a glance...

- February 12 Pasta & Peas Lunch
- March 12 Escarole & Beans Lunch
- April 12 Breakfast
- May 14 Hot Dog Lunch
- June 18 Tuna Salad & Egg Salad Sandwich Lunch
- Sept. 6 BBQ (rain date Sept. 13)
- Oct. 18 Breakfast
- Nov. 28 Day after Thanksgiving Dinner
- Dec. 13 Breakfast



## PASTA & PEAS FREE LUNCH

Wednesday, February 12, 2025

Time: 12:30 to 1:30

Where: Fernwood Hall

Free for Village 7 homeowners

---

( RSVP by returning the form to the office by Feb. 7 )

Name: \_\_\_\_\_

Address: \_\_\_\_\_

Phone number: \_\_\_\_\_

How many: \_\_\_\_\_

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# Valentine's Day Facts

Discover the essence of Valentine's Day: delve into its true meaning, explore its rich history and origins.

By: [History.com Editors](#)

## Origins to a Bloody Pagan Festival

### History of Valentine's Day

Some trace [Valentine's Day](#) origins to a Christian effort to replace a pagan fertility festival that has been dated as far back as the 6th century B.C. During the festival of [Lupercalia](#), Roman priests would sacrifice goats and dogs and use their blood-soaked hides to slap women on the streets, as a fertility blessing. According to legend, women would later put their names in an urn and be selected to be paired with a man for a year.

### Letters Addressed to 'Juliet'

Every year, thousands of romantics send letters addressed to Verona, Italy to "Juliet," the subject of the timeless romantic tragedy, "Romeo and Juliet." The city marks the location of the Shakespearean tale, and the letters that reach the city are dutifully answered by a team of volunteers from the Juliet Club. Each year, on Valentine's Day, the club awards the "Cara Giulietta" ("Dear Juliet") prize to the author of the most touching love letter.

### Box of Chocolates

The Valentine's Day tradition of giving a box of candy was started in the 19th century by Richard Cadbury, a scion of a British chocolate manufacturing family. With a new technique recently established at the company to create more varieties of chocolate, Cadbury pounced on the opportunity to sell the chocolates as part of the beloved holiday.

### First Valentine: Written From a Prison?

Some accounts claim history's first valentine was written in perhaps one of the most unromantic places conceivable: a prison. Charles, Duke of Orleans allegedly wrote the love letter to his second wife at the age of 21 while captured at the Battle of Agincourt. However, the [British Library](#) [contends](#) the letter, which was actually a love poem, dates to the period when Charles had returned from England to France. So, according to the British Library, it was likely not composed from his prison cell.

### 'Vinegar Valentines' Discouraged Suitors

During the Victoria Era, those who didn't want the attention of certain suitors would anonymously send "vinegar valentines." These cards, also called penny dreadfuls, were the antithesis of customary valentines, comically insulting and rejecting unwanted admirers. They were later used to target suffragettes in the late 19th and early 20th century.

## 'Wearing Your Heart on Your Sleeve'

The term "wearing your heart on your sleeve" may have origins in picking a valentine. Smithsonian [reports](#) that during the Middle Ages, men would draw the names of women who they would be coupled with for the upcoming year while attending a Roman festival honoring Juno. After choosing, the men wore the names on their sleeves to show their bond during the festivities.

## 'Sweethearts' Candies Started Out as Lozenges

The iconic chalky heart-shaped candies that have been passed out lovingly every Valentine's Day started out as lozenges. [According](#) to the Food Business News, pharmacist and inventor Oliver Chase created a machine that would quickly create the lozenges before switching to using the machine to create candy—later known as Necco Wafers.

Chase's brother came up with the idea to print messages on the candy in 1866, and the candies got their heart shape in 1901, appealing specifically to Valentine's Day sweethearts.

## Cupid Began as a Greek God

The chubby baby with wings and a bow and arrow that we call Cupid has been associated with Valentine's Day for centuries. However, before he was renamed Cupid, he was known to the ancient Greeks as Eros, the god of love. Eros, the son of Greek goddess Aphrodite, would use two sets of arrows—one for love and another for hate—to play with the emotions of his targets. It wasn't until stories of his mischief were told by Romans that he adopted the childlike appearance that we recognize today.

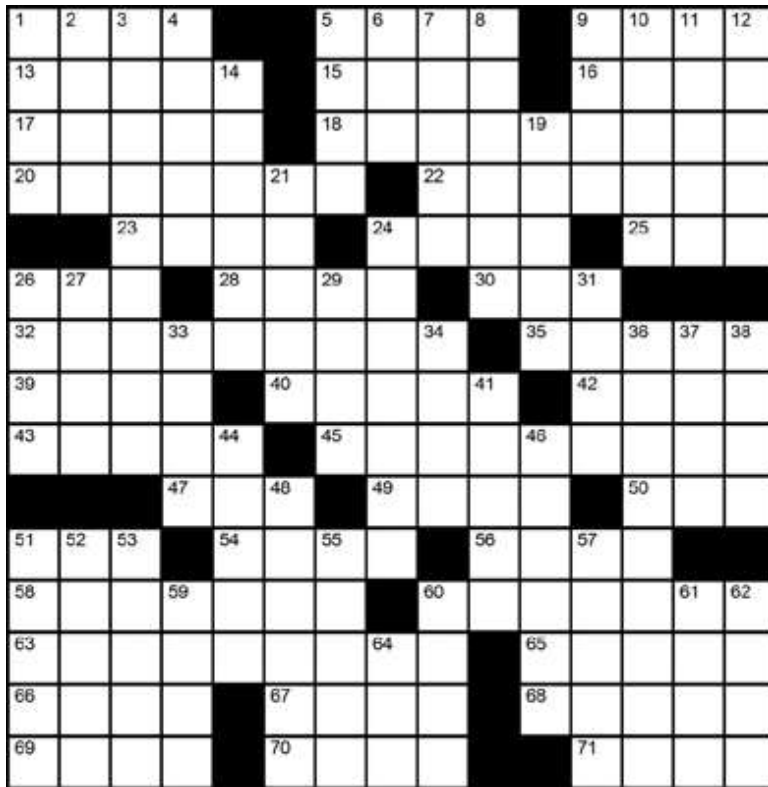
## How 'X' Came to Mean 'Kiss'

The idea of using a kiss to sign off on valentines also has a long history, [according](#) to the *Washington Post*. The use of "X" came to represent Christianity, or the cross, in the Middle Ages. During the same time, the symbol was used to sign off on documents. After marking with an X, the writer would often kiss the mark as a sign of their oath. As the gesture grew among kings and commoners to certify books, letters and paperwork, these records were described as having been "sealed with a kiss."

Source: <https://www.history.com/topics/valentines-day/valentines-day-facts>



# CROSSWORD PUZZLE



## ACROSS

- 1 Maker whose cars go up and down
- 5 Unfortunately
- 9 Old Indian coin
- 13 Individualist
- 15 --- Marlene
- 16 Turns
- 17 Weighty
- 18 Thought transference
- 20 San ---, California
- 22 Correction
- 23 4th largest Great Lake
- 24 With regard to
- 25 Place
- 26 Contains Jets and Texans
- 28 Composure
- 30 Small cell
- 32 Paces
- 35 Common subjects in life classes
- 39 Zits
- 40 Delhi wraps?
- 42 S M S
- 43 Additional clause
- 45 Financial holdings
- 47 Doze
- 49 Calf meat
- 50 Tennis player's org.
- 51 Drop in value
- 54 Small pool lining slab
- 56 Burrow

- 58 Unworldliness
- 60 Storm
- 63 Truce
- 65 Ace golfer --- Els
- 66 Amount
- 67 "Born Free" lioness
- 68 Lucifer
- 69 Was completely certain
- 70 Raised platform
- 71 Thanksgiving dish

## DOWN

- 1 "Quantum of Solace" actress ---  
Kurylenko
- 2 Ripped
- 3 Very soon
- 4 Cut
- 5 Either a male or a female voice
- 6 Recline
- 7 Filmmaker Woody ---
- 8 Jagged mountain range
- 9 Turkish rulers
- 10 Asleep
- 11 Long narrow jacket with a high collar
- 12 So far
- 14 Ancient artifacts
- 19 Song of praise
- 21 E.g. venison, beef, pork etc.
- 24 Better
- 26 A long way off
- 27 An ellipse has two
- 29 Spring
- 31 Not manual (Abbr.)
- 33 Person between 12 and 20
- 34 Father
- 36 Dominican-American fashion designer  
Oscar ---
- 37 Way out
- 38 Cease
- 41 Not fresh
- 44 Assesses
- 46 Online attacks
- 48 Pockmarked
- 51 Nibble
- 52 Moses' brother
- 53 Easy putt
- 55 Bizet's priestess in "The Pearl Fishers"
- 57 Start of a divine appeal
- 59 Perspective
- 60 E.g. Oolong, Darjeeling
- 61 Now Thailand
- 62 Sawbucks
- 64 Long-running Ted Danson show

*Answers on page 22*

# AARP Foundation Tax-Aide Ocean North District Sites 2025

01/06/2025

MONDAY	
<b>Good Shepherd Church</b> 708 Ocean Rd (RT 88), Point Pleasant	9:00 AM – 1:00 PM By Appointment: 848-863-9859
TUESDAY	
<b>Jackson Senior Center</b> 45 Don Connor Blvd, Jackson	9:00 AM – 1:00 PM By Appointment: 732-928-2313
WEDNESDAY	
<b>Toms River Senior Center</b> 652 Garfield Ave Toms River	10:30 AM – 2:30 PM By Appointment 732-341-1000, Ext 8460
THURSDAY	
<b>Greenbriar II Clubhouse</b> 1 Greenbriar Blvd Brick	9:00 AM – 1:00 PM By Appointment 732-701-7731
<b>Jackson Branch of OC Library</b> 2 Jackson Dr.-Jackson Municipal Complex, Jackson	9:30 AM – 1:30 PM By Appointment: 732-440-7904
<b>Toms River Main Library</b> 101 Washington St Toms River	9:30 AM – 1:30 PM By Appointment: 732-800-1678
FRIDAY	
<b>Brick Senior Outreach Center</b> 500 Aurora Place Brick	9:00 AM - 1:00 PM By appointment: 732-920-8686
<b>Leisure Village Original</b> Dorchester Hall-Dorchester Drive Lakewood	9:00 AM – 1:00 PM By Appointment: 732-364-1820, Ext 156

				1	8	3		7
				9			1	8
			6					9
	3					5	9	
		1						
2	7				3			
1	4							6
					9			
		9	3		7	4		

Solution on page 22

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\*\*Immediate burial (without any rites or ceremonies at the funeral home, graveside or elsewhere) includes basic services of the Funeral Director and staff, registration, transfer of the remains to the funeral establishment, transportation of remains to the cemetery and service vehicle.

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ads-468

☀️ **Bus Trip...MARCH 4th** ☀️



# PHILADELPHIA FLOWER SHOW

## **2025 Philadelphia Flower Show at the Convention Center**

The Philadelphia Flower Show is the nation's largest and longest-running horticultural event and features stunning displays by the world's premier floral and landscape designers. This trip offers the opportunity to explore historic Reading Terminal Market directly across the street from the convention. The theme for 2025 "GARDENS OF TOMORROW".

\*Admission ticket into Flower show is not included but can be purchased online \$40 or upon arrival \$50. Please wait to purchase tickets online until a week prior to the trip.

**PICK-UP:** Depart from the Beach Complex, Ocean County Park, Lakewood

**DATE:** Tuesday March 4, 2025

**Program #FLWER25**

**TIME:** Bus departs at 8:00 am and returns approximately 6:30 pm

**FEE:** \$60.00 (includes round trip bus transportation only)

**AGE:** Adult

For Registration Information please visit:

[www.oceancountyparks.org](http://www.oceancountyparks.org)

# "Love You to Pieces" Diy Valentine Wreath

This adorable DIY Valentine Wreath is an easy and thrifty Valentine's Day craft to make. All you need is a dollar store puzzle, a recycled cardboard box, and simple art supplies!

## Supplies:

- 100 piece kids puzzle
- Washable markers
- White, red, light Pink and hot pink craft paint
- Red and white twine
- White card stock
- Cardboard box
- Newspaper to protect your work surface

## Equipment:

- Glue Gun and Glue Sticks
- Scissors
- Craft Knife and Self-Healing Mat
- Paper Trimmer
- Ruler
- Paintbrush
- Pencil

Source: <https://thesoccermomblog.com/diy-valentine-wreath/#recipe>



Separate your puzzle pieces into 4 groups of 25 pieces each. Paint one group white, one group red, one group hot pink, and one group light pink. Allow the pieces to dry and apply a second coat if needed.

Draw a heart wreath pattern onto cardboard and cut. We used scissors to cut the outside of the heart and a craft knife to cut out the middle of the heart.



Use a hot glue gun to attach the puzzle pieces to your cardboard heart wreath so that all the cardboard is covered. Apply a second layer of puzzle pieces over top of the first layer. Mix and match the colors and shapes to create an organic pattern.

Measure and cut a rectangle out of white cardstock. Use a red marker to write the message "Love You To Pieces" in the center. It may be helpful to trace first in pencil to make sure that your sizing is correct. Attach each end of the paper banner to the heart wreath, so that it crosses the middle of the wreath.



Measure and cut two twelve-inch long pieces of red and white twine. Glue one piece of twine to the back of the wreath to use as a hanger. Tie the other piece of twine into a bow and glue to the front of the wreath.

# The History of Presidents' Day

By Leavitt Group



Taking a day off work or enjoying a school holiday, hitting the fresh powder on the ski slopes, or shopping a big sale at your favorite store — these are just some of the ways many of us celebrate Presidents' Day. But when did this holiday originate and what are we celebrating?

Presidents' Day is celebrated each year on the third Monday of February. It is a federal holiday that celebrates the birthdays and achievements of all U.S. presidents, especially George Washington and Abraham Lincoln. Here are some fun facts about Presidents' Day and some of the presidents who are honored on this day:

- The holiday was originally established in recognition of President George Washington, who was born February 22, 1732. It was declared a federal holiday in 1879 and became a national holiday in 1968. On a federal level, this holiday is still designated as "Washington's Birthday." State and local governments and private businesses may use other names, such as Presidents' Day.
- Some states still celebrate Washington and Lincoln's birthdays separately, while others also honor other presidents, such as Thomas Jefferson, on Presidents' Day.
- William Henry Harrison was the first to die in office – after only one month's service.
- Abraham Lincoln is believed to have had Marfan syndrome, a genetic disorder that affects connective tissue and could explain his tall stature of 6'4".

- John Quincy Adams started keeping a journal in 1779. By the time he passed away in 1848, he had written 50 volumes. His journals have been cited by many historians as first-hand accounts of the formation of the early United States.
- James Madison was the shortest president, standing at 5'4" and weighing just over 100 pounds.
- Harry S. Truman never earned a college degree. He was a talented student and received good grades in most of his classes, but due to his family's finances he was not able to pursue higher education. He was the last president of the United States to not have a college degree.
- John F. Kennedy was the youngest man elected as president of the United States. When he was assassinated, he was the youngest president to die in office.
- Benjamin Harrison was afraid of touching light switches because he was worried about getting electrocuted.
- John Tyler fathered 15 children, more than any other president. He also has two living grandchildren as of 2024.

Source: <https://news.leavitt.com/holidays-and-observances/history-presidents-day/#:~:text=Here%20are%20some%20fun%20facts,a%20national%20holiday%20in%201968.>

# History of Valentine's Day

By: *History.com*

## The Legend of St. Valentine

The history of Valentine's Day—and the story of its patron saint—is shrouded in mystery. We do know that February has long been celebrated as a month of romance, and that St. Valentine's Day, as we know it today, contains vestiges of both Christian and ancient Roman tradition. But who was Saint Valentine, and how did he become associated with this ancient rite?

The Catholic Church recognizes at least three different saints named Valentine or Valentinus, all of whom were martyred. One legend contends that Valentine was a priest who served during the third century in Rome. When Emperor Claudius II decided that single men made better soldiers than those with wives and families, he outlawed marriage for young men. Valentine, realizing the injustice of the decree, defied Claudius and continued to perform marriages for young lovers in secret. When Valentine's actions were discovered, Claudius ordered that he be put to death. Still others insist that it was Saint Valentine of Terni, a bishop, who was the true namesake of the holiday. He, too, was beheaded by Claudius II outside Rome.

Other stories suggest that Valentine may have been killed for attempting to help Christians escape harsh Roman prisons, where they were often beaten and tortured. According to one legend, an imprisoned Valentine actually sent the first "valentine" greeting himself after he fell in love with a young girl—possibly his jailor's daughter—who visited him during his confinement.

Before his death, it is alleged that he wrote her a letter signed "From your Valentine," an expression that is still in use today. Although the truth behind the Valentine legends is murky, the stories all emphasize his appeal as a sympathetic, heroic and—most importantly—romantic figure. By the Middle Ages, perhaps thanks to this reputation, Valentine would become one of the most popular saints in England and France.

## Origins of Valentine's Day: A Pagan Festival in February

While some believe that Valentine's Day is celebrated in the middle of February to commemorate

the anniversary of Valentine's death or burial—which probably occurred around A.D. 270—others claim that the Christian church may have decided to place St. Valentine's feast day in the middle of February in an effort to "Christianize" the pagan celebration of Lupercalia. Celebrated at the ides of February, or February 15, Lupercalia was a fertility festival dedicated to Faunus, the Roman god of agriculture, as well as to the Roman founders Romulus and Remus.

To begin the festival, members of the Luperci, an order of Roman priests, would gather at a sacred cave where the infants Romulus and Remus, the founders of Rome, were believed to have been cared for by a she-wolf or lupa. The priests would sacrifice a goat, for fertility, and a dog, for purification. They would then strip the goat's hide into strips, dip them into the sacrificial blood and take to the streets, gently slapping both women and crop fields with the goat hide.

Far from being fearful, Roman women welcomed the touch of the hides because it was believed to make them more fertile in the coming year. Later in the day, according to legend, all the young women in the city would place their names in a big urn. The city's bachelors would each choose a name and become paired for the year with his chosen woman. These matches often ended in marriage.

## Valentine's Day Meaning: A Day of Romance and Love

Lupercalia survived the initial rise of Christianity but was outlawed—as it was deemed "un-Christian"—at the end of the 5th century, when Pope Gelasius declared February 14 St. Valentine's Day. It was not until much later, however, that the day became definitively associated with love.

During the Middle Ages, it was commonly believed in France and England that February 14 was the beginning of birds' mating season, which added to the idea that the middle of Valentine's Day should be a day for romance. The English poet Geoffrey Chaucer was the first to record St. Valentine's Day as a day of romantic celebration in his 1375 poem

*(Continued on page 16)*

(Continued from page 15)

“Parliament of Foules,” writing, “For this was sent on Seynt Valentyne’s day / Whan every foul cometh ther to choose his mate.”

Valentine greetings were popular as far back as the Middle Ages, though written Valentine’s didn’t begin to appear until after 1400. The oldest known valentine still in existence today was a poem written in 1415 by Charles, Duke of Orleans, to his wife while he was imprisoned in the Tower of London following his capture at the Battle of Agincourt. (The greeting is now part of the manuscript collection of the British Library in London, England.) Several years later, it is believed that King Henry V hired a writer named John Lydgate to compose a valentine note to Catherine of Valois.

### Who Is Cupid?

Cupid is often portrayed on Valentine’s Day cards as a naked cherub launching arrows of love at unsuspecting lovers. But the Roman God Cupid has his roots in Greek mythology as the Greek god of love, Eros. Accounts of his birth vary; some say he is the son of Nyx and Erebus; others, of Aphrodite and Ares; still others suggest he is the son of Iris and Zephyrus or even Aphrodite and Zeus (who would have been both his father and grandfather).

According to the Greek Archaic poets, Eros was a handsome immortal played with the emotions of Gods and men, using golden arrows to incite love and leaden ones to sow aversion. It wasn’t until the Hellenistic period that he began to be portrayed as the mischievous, chubby child he’d become on Valentine’s Day cards.

### Valentine’s Day Greetings and Gifts

In addition to the United States, Valentine’s Day is celebrated in Canada, Mexico, the United Kingdom, France and Australia. In Great Britain, Valentine’s Day began to be popularly celebrated around the 17th century.

By the middle of the 18th, it was common for friends and lovers of all social classes to exchange small tokens of affection or handwritten notes, and by 1900 printed cards began to replace written letters due to improvements in printing technology. Ready-made cards were an easy way for people to express their emotions in a time when direct expression of one’s

feelings was discouraged. Cheaper postage rates also contributed to an increase in the popularity of sending Valentine’s Day greetings.

Americans probably began exchanging hand-made valentines in the early 1700s. In the 1840s, Esther A. Howland began selling the first mass-produced valentines in America. Howland, known as the “Mother of the Valentine,” made elaborate creations with real lace, ribbons and colorful pictures known as “scrap.”

Today, according to Hallmark, an estimated 145 million Valentine’s Day cards are sent each year, making Valentine’s Day the second largest card-sending holiday of the year (more cards are sent at Christmas).

Source: <https://www.history.com/topics/valentines-day/history-of-valentines-day-2>

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- February -

February is American Heart Month, a good time to think about the facts about heart disease.

**BE IN THE KNOW**

- 1 IN 3**  
U.S. adults currently living with a type of heart disease.
- HEART DISEASE**  
is the leading cause of death in the United States and a major cause of disability.
- DENTAL HYGIENE**  
Taking care of your teeth can impact heart health by reducing your chances of having a heart attack or a stroke by 50%.

**MORNING IS PEAK TIME FOR HEART ATTACKS**  
The majority of heart attacks happen during the hours of 8 and 9 in the morning.

**STATISTICALLY MOST HEART ATTACKS OCCUR ON MONDAYS**

**\$444 BILLION DOLLARS**  
In 2010, heart disease cost the United States \$444 billion. This total includes the cost of health care services, medications, and lost productivity.

**START MOVING**  
The risk of heart disease doubles in inactive people versus people who get regular exercise. Aerobic activity, like running, swimming, jump roping and biking, are good choices for reducing the risk of heart disease.





# Valentine's Day

Find the words on the list in the word search below!

X Z N E I H  
H Z B M S W Q X F  
Z Q J F O O A A M C S  
C B I G L R R R T A F D X J W R H I M F R Q B L J C  
Q G E A O H T U S X E I B B W D X A C S H D W W G O D H  
U P P J W E T W A F U P D J J U C E U V T M Q A H V U Z  
U R F Q E B Q E Z H R U C B U B X H U L I J X F D E D A  
I A J W R R E N U Y S C E B Q E F O O R D B F E X W Z Y  
W G S S S E N D N I K P T S K Z A T W C L G R P H N K M  
T J U W O E S E R V I C E C S N O F R J O U A Q M U C E  
L K C O T M B L U F T H G U O H T C P Q L L Q T M F N U  
D O I Y B Q D Y G H A P P I N E S S T O S Z A H G E Z Y  
J Z Z H D U V Q P D R P I H S D N E I R F G R T N I T  
D E T S N R P E E P C D W H R M S Q D T L F O E S C  
F M J W A G H O B T O K L W U P O D F O Z A P J  
A Z K V C V H O R X X P X J C L E T T E R S  
T G I F T S R M H S F E K N I P P T I A  
D I R D A W G D C A X R G T B F K H  
E I T B B P J K C V B A Z I M D  
Q F P V I O Z Z I N C H Y J  
J S Q Y D D Z M H E Y S  
H T B V S H H I X Q  
W I K L Z F M Z  
B O T G P J  
L V I R  
V R



ARROWS  
CUPID  
FUN  
HEARTS  
LOVE  
RED  
SHARE

CANDY  
FLOWERS  
GIFTS  
KINDNESS  
NICE  
ROSE  
SWEET

CHOCOLATE  
FRIENDSHIP  
HAPPINESS  
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# FEBRUARY 2025 BUS SCHEDULE

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

# TREASURER'S REPORT

G/L #		PREVIOUS MONTH		CURRENT MONTH
		Nov-24		Dec-24
10110	Santander - Deposit Acct.	\$ 58,195.13		\$ 48,717.29
10200	Ocean First Dep/Operating Acct	\$ 215,662.00		\$ 243,533.28
10205	Ocean First Payroll Acct	\$ 40,102.75		\$ 39,816.30
	<b>TOTAL OPERATING FUNDS</b>	<b>\$ 313,959.88</b>		<b>\$ 332,066.87</b>
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
	<b>TOTAL EMERGENCY FUNDS</b>	<b>\$ 374,109.88</b>		<b>\$ 392,216.87</b>
<b>INVESTMENT ACCOUNT CAPITAL RESERVE RAYMOND JAMES FINANCIAL</b>				
10245	MONEY MARKET ACCOUNTS	\$ 166,698.10		\$ 191,104.70
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%			
	\$100,000 due 5/20/25 4.30%			
	Total CD's:	\$ 1,075,000.00		\$ 1,075,000.00
10249	EARNED INTEREST YTD	\$ 28,443.18		\$ 28,443.18
	<b>TOTAL INVESTMENT</b>	<b>\$ 1,270,141.28</b>		<b>\$ 1,294,547.88</b>
12100	<b>TOWNSHIP RECEIVABLE</b>	<b>\$ 12,158.62</b>		<b>\$ 12,158.62</b>
	<b>TOTAL FUNDS AVAILABLE</b>	<b>\$ 374,109.88</b>		<b>\$ 392,216.87</b>
	<b>TOTAL INVESTMENT FUNDS</b>	<b>\$ 1,270,141.28</b>		<b>\$ 1,294,547.88</b>
	<b>TOTAL NON-LIQUID</b>	<b>\$ 131,163.82</b>		<b>\$ 125,771.69</b>
	<b>TOTAL CURRENT ASSETS</b>	<b>\$ 1,787,573.60</b>		<b>\$ 1,824,695.06</b>
<b>**Interest on CD's will be recorded when matured, not accrued</b>				
Submitted By: Howard Snyder				
10-Jan-25				

SUPPLEMENTAL INFORMATION TO TREASURERS REPORT

	<b>Dec-24</b>	<b>Dec-24</b>
December 2024 - Actual Vs. Budget		
as of December 2024	Actual	Budget
Total Monthly Income	\$ 174,070.61	\$ 169,622.00
Total Monthly Expense	\$ 154,301.96	\$ 185,671.34
Net Income (loss)	\$ 19,768.65	\$ (16,049.35)
<b>Monthly income includes the following:</b>		
Monthly Maint Fees	\$ 155,700.00	\$ 157,200.00
Late Fees	\$ 840.00	\$ 840.00
Attorney Fees	\$ 5,501.64	\$ 3,000.00
Labor H/O Repairs	\$ 4,028.97	\$ 2,834.00
R/Estate - Unit Rental		
Interest Income		\$ 165.00
Misc. Income		\$ 83.00
Home Purchase Admin to Cap	\$ 8,000.00	\$ 5,000.00
Rent Admin Fee to Cap Rsv		\$ 500.00
Annual/ Landlord Registration		
<b>TOTAL INCOME:</b>	<b>\$ 174,070.61</b>	<b>\$ 169,622.00</b>
<b>Monthly Expense by Category:</b>		
General & Administrative Expense	\$ 45,984.75	\$ 63,543.67
Clubhouse Expense	\$ 10,191.03	\$ 9,042.67
Village Expense	\$ 75,234.18	\$ 93,193.00
Other Expenses (Includes R&R Funding)	\$ 22,892.00	\$ 19,892.00
<b>TOTAL EXPENSES:</b>	<b>\$ 154,301.96</b>	<b>\$ 185,671.34</b>
<b>NET INCOME (LOSS) December 2024</b>	<b>\$ 19,768.65</b>	<b>\$ (16,049.35)</b>
<b>BUDGET VS. ACTUAL</b>		

## CROSSWORD ANSWERS

1	O	T	I	S		5	A	L	A	S		9	A	N	N	A		
13	L	O	N	E	R		15	L	I	L	I		16	G	O	E	S	
17	G	R	A	V	E		18	T	E	L	E	P	A	T	H	Y		
20	A	N	S	E	L	M	O		22	E	R	A	S	S	U	R	E	
		23	E	R	I	E		24	I	N	R	E		25	P	U	T	
26	A	F	C		28	C	A	L	M		30	A	A	A				
32	F	O	O	T	S	T	E	P	S		34		35	N	U	D	E	S
39	A	C	N	E		40	S	A	R	I	S		42	T	E	X	T	
43	R	I	D	E	R		44		45	P	O	R	T	F	O	L	I	O
			47	N	A	P		49	V	E	A	L		50	A	T	P	
51	S	A	G		54	T	I	L	E		56	L	A	I	R			
58	N	A	I	V	E	T	E		60	T	E	M	P	E	S	T		
63	A	R	M	I	S	T	I	C	E		64		65	E	R	N	I	E
66	C	O	M	E		67	E	L	S	A		68	S	A	T	A	N	
69	K	N	E	W		70	D	A	I	S		71	Y	A	M	S		

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6	9	5	2	1	8	3	4	7
4	2	3	7	9	5	6	1	8
7	1	8	6	3	4	2	5	9
8	3	6	4	7	1	5	9	2
9	5	1	8	2	6	7	3	4
2	7	4	9	5	3	1	8	6
1	4	7	5	8	2	9	6	3
3	6	2	1	4	9	8	7	5
5	8	9	3	6	7	4	2	1

No matter  
how long the winter,  
spring is sure to follow.  
- English Proverb



*Happy Groundhog Day!*

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# February 2025

Sun	Mon	Tue	Wed	Thu	Fri	Sat
						1
2 CLOSED	3 10am Zumba 12pm Crafts 3:30pm Line dancing 6pm Pickleball Trash Day	4 10am Zumba 12pm Canasta 5pm Shuffleboard	5 10am Zumba 12pm Canasta 5pm Shuffleboard	6 9am Yarn Crafters 4pm Corn hole Trash Day	7 10am Senior Yoga RECYCLING DAY	8
9 CLOSED	10 10am Zumba 12pm Crafts 3:30pm Line dancing 6pm Pickleball Trash Day	11 10am Women's Club Ex Bd. Meeting	12 10am Zumba 12pm Canasta 5pm Shuffleboard	13 9am Yarn Crafters Trash Day	14 10am Senior Yoga Valentine's Day Dance	15
16 CLOSED	17 President's Day Office & Clubhouse Closed NO TRASH PICK UP	18 1pm Women's Club	19 10am Zumba 12pm Canasta 5pm Shuffleboard	20 9am Yarn Crafters SPECIAL SUNSHINE/OPEN MEETING 10:00 am & 6:30 pm Trash Day	21 10am Senior Yoga RECYCLING DAY 6pm Pickleball	22
23 CLOSED	24 10am Zumba 12pm Crafts 3:30pm Line dancing 6pm Pickleball Trash Day	25 10am Zumba 12pm Canasta 5pm Shuffleboard	26 10am Zumba 12pm Canasta 5pm Shuffleboard	27 9am Yarn Crafters 4pm Corn hole Trash Day	28 10am Senior Yoga 6pm Pickleball	

\*\*\*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\*\*\*