

# WHITING VILLAGE at CRESTWOOD

January 2026



PLEASE JOIN US FOR THE MONTHLY  
SUNSHINE MEETING  
THURSDAY, JANUARY 15<sup>TH</sup> at 10 AM  
IN FERNWOOD HALL

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

1 Falmouth Avenue, Whiting, NJ 08759

Phone: 732-350-2882

Fax: 732-350-4680

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

\*\*\*\*\*

**Board of Trustees**

- Rosetta DeLuca, President
- Robert Buonanno, Vice President
- Barbara D'Averso, Secretary
- Howard Snyder, Treasurer
- Kenneth Stebner, Sgt. at Arms
- Carole Snider, Trustee at Large
- Fred Kuhlman, Trustee at Large

\*\*\*\*\*

**Whiting Village Staff**

- Trish Martinez, Administrator
- Marcia Ertel, Bookkeeper
- Ruth Di Louie, Clerk
- \*\*Custodians\*\***

- Al Foca, Robin Commander
- Michael Taylor

**Office Hours:** Monday-Friday

8:30am – 12noon & 1:00pm - 3:30pm

**New Clubhouse Hours:**

Mon- 8 am to 8 pm, Tues- 8 am to 5:30 pm

Wed- 8 am to 7 pm, Thurs- 8 am to 5:30 pm

Fri- 8 am to 8 pm, Sat- 8 am to 4 pm, 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  
Interstate Waste at 609-771-8005



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[jsboss28@aol.com](mailto:jsboss28@aol.com)  
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ad-5502



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**Sunday Service 10am**

[www.whitingcrc.com](http://www.whitingcrc.com) 732-350-0232

ad-1301

**Women's Club News**

Say hello to 2026!

At our December Meeting, we held our Christmas Luncheon which was well attended. We enjoyed lunch catered by Luigi's followed by a Christmas Trivia Game and Grab Bag gifting. The delicious desserts were prepared by our talented member, Kimberly. Hope everyone enjoyed the luncheon!

Our next meeting will be January 20th at 1 p.m. Our guests will be the K-9 Officers from the Manchester Police Department. We will learn how the K-9 Officer (dog) is trained and hopefully will see a demonstration of skills. Hope to see you all at the meeting.

Let me take this opportunity to wish you Peace, Love and Laughter in the New Year! May 2026 bring only the best for all of us!

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

*Maureen Caswell, President 732-941-9415*

*"You are never too old to set another goal  
or to dream a new dream."*

From the Board of Trustees:

We would like to address some recent misunderstandings regarding the distribution of food at the recent Day After Thanksgiving event.

Please be advised that neither Barbara or Rosetta had their family members attend the dinner, nor did they consume any food donated by residents. On the contrary, Barbara and Rosetta personally donated the apple and pumpkin pies served at the event. Our focus was entirely on working. Barbara served drinks, and Rosetta cooked the meal alongside our wonderful volunteers - Lori, Judy, Kristina, Maureen, Carole and Deborah. A special thank you goes to Robert, Ken, and Stu for delivering meals to our homebound neighbors.

Regarding the rumors that we removed donated food for personal use. We do transport food, but strictly for the purpose of cooking for those in need. We invite anyone with concerns or those looking for something worthwhile to do in 2026, to come down to the clubhouse and join our volunteer efforts.

Sincerely, Board of Trustees



### Gracious Homeowners

To all our gracious homeowners, thank you for the thoughtful Christmas goodies. Your kindness means so much to us.

Wishing you all a joyful, happy and healthy new year!

*Marcia, Trish & Ruth*

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Resident of Crestwood Village 7

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ad-8239

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## Whiting Village at Crestwood Community Association, Inc.

Once a favorable property coverage position has been established, along with the exterior of the home, the interior of a unit would be returned to a vanilla box. The subfloor and sheetrock would be covered. There is no coverage for fixtures (like cabinets, bathroom vanities, etc.) or appliances. The permanently water, heat, central air mechanicals, building plumbing and electricals.

### Specifically included

- Doors and Windows
- Electrical Wiring
- Exterior Wall finish
- Heating System
- Partition Walls
- Plumbing
- Roof
- Stairs when appropriate
- Structural Framing
- Structured Wiring (communication)

### Specifically, Not Included

- Air Conditioning
- Appliances
- Balconies and Decks
- Electrical fixtures
- Elevators
- Interior Floor, Ceiling, and Partition Wall finishes
- Plumbing Fixtures
- Window Treatments
- Personal Property of Homeowners

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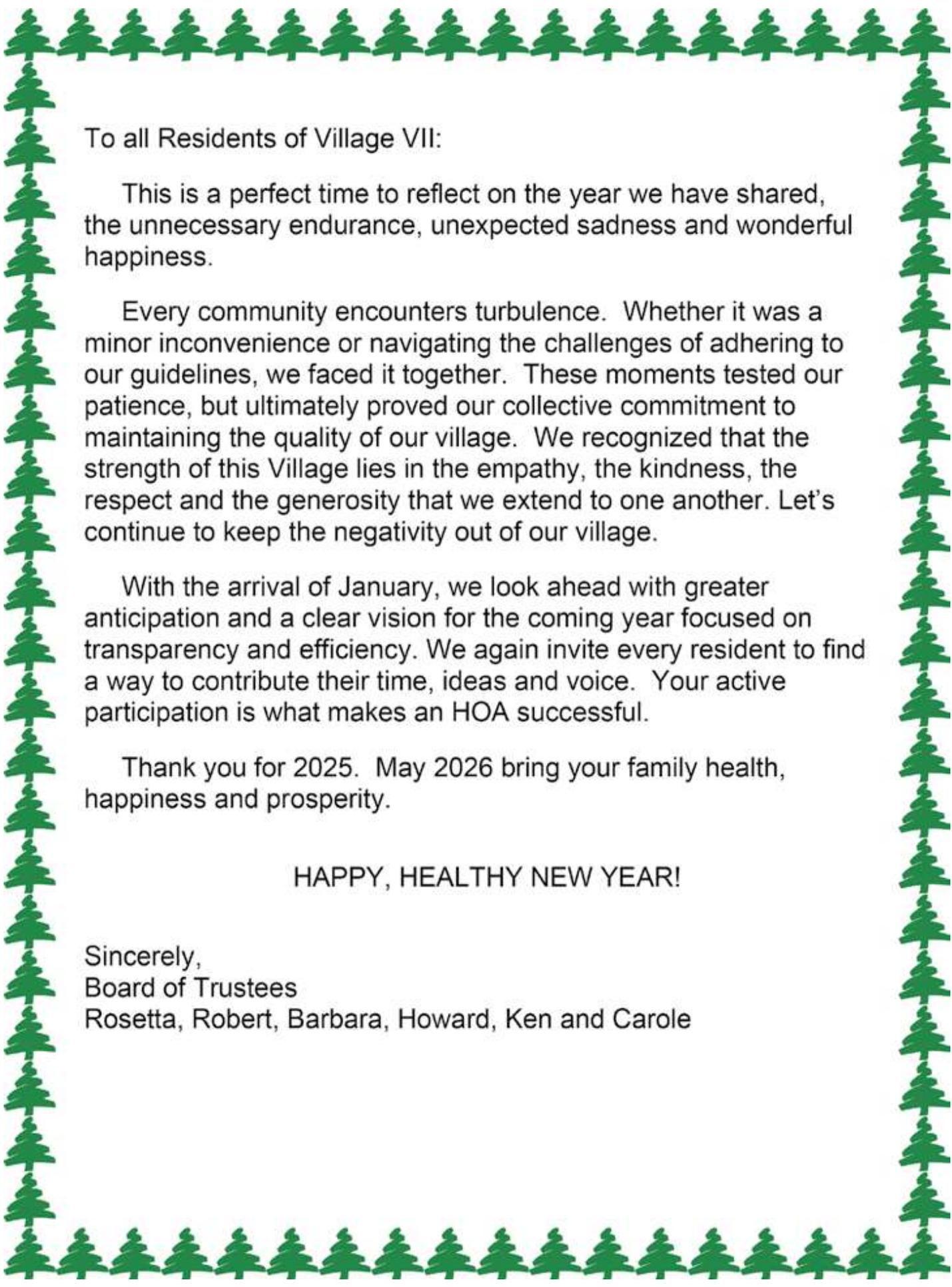
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To all Residents of Village VII:

This is a perfect time to reflect on the year we have shared, the unnecessary endurance, unexpected sadness and wonderful happiness.

Every community encounters turbulence. Whether it was a minor inconvenience or navigating the challenges of adhering to our guidelines, we faced it together. These moments tested our patience, but ultimately proved our collective commitment to maintaining the quality of our village. We recognized that the strength of this Village lies in the empathy, the kindness, the respect and the generosity that we extend to one another. Let's continue to keep the negativity out of our village.

With the arrival of January, we look ahead with greater anticipation and a clear vision for the coming year focused on transparency and efficiency. We again invite every resident to find a way to contribute their time, ideas and voice. Your active participation is what makes an HOA successful.

Thank you for 2025. May 2026 bring your family health, happiness and prosperity.

HAPPY, HEALTHY NEW YEAR!

Sincerely,  
Board of Trustees  
Rosetta, Robert, Barbara, Howard, Ken and Carole



# Resident's Corner



The office & clubhouse will be closed on Jan. 1st and Jan 2nd for the New Year!  
We wish all our homeowner's a happy and safe new year!

Shuffleboard will start back up again January 7th. The sign-up sheet will be in the pantry.  
Pickleball is cancelled until further notice.

Manchester Township's bulk pick up is Tuesday, January 27th. The full 2026 Manchester Township Recycling schedule can be found on the village website [www.whitingvillage7.com](http://www.whitingvillage7.com).

We will have a Village wide Christmas tree pick up on Tuesday, January 6th. If you have a live Christmas tree to discard, please place the tree in the area by the trash cans the night before. Please do not put the tree out any sooner than Monday. Thanks for your cooperation.

There will be no trash pick up on Thursday, January 1 for New Years Day  
& Monday, January 19th for the Martin Luther King Jr. holiday.

FYI - In the November newsletter on page 10, we requested volunteers for activities, unfortunately there has not been much interest.

**Reminder: CARS MUST BE REMOVED FROM THE STREET WHEN THERE IS SNOW IN THE FORECAST!** 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.

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0519-PR

**NEW VILLAGE 7  
CLUBHOUSE HOURS**



**MONDAY:..... 8:00 a.m. – 8:00 p.m.**  
**TUESDAY: ..... 8:00 a.m. – 5:30 p.m.**  
**WEDNESDAY:.. 8:00 a.m. – 7:00 p.m.**  
**THURSDAY:..... 8:00 a.m. – 5:30 p.m.**  
**FRIDAY:..... 8:00 a.m. – 8:00 p.m.**  
**SATURDAY: ..... 8:00 a.m. – 4:00 p.m.**  
**SUNDAY: ..... CLOSED**

# New Rules for Parking on the Streets in Village VII

To: All Residents and Vehicle Operators

From: The Board of Trustees

Date: January 1, 2026

Subject: **Official Start and Enforcement of Odd/Even Street Parking Regulations**

This memorandum serves as formal notification that the Odd/Even Street Parking has successfully concluded its trial period and is now permanently adopted as an official community Rule. Immediate and ongoing adherence to these regulations is mandatory for all residents and visitors.

## Mandatory Parking Regulations

All vehicles must adhere to the following schedule and placement requirements:

<u>Day of the Month</u>	<u>Required Parking Side</u>
Odd Dates (1st, 3rd, 5th, etc.)	The odd # side of the street
Even Dates (2nd, 4th, 6th, etc.)	The even # side of the street

**Time: Changing sides must be made by 10 a.m.**

## Enforcement Schedule and Penalties

Schedule will proceed in two phases:

Phase 1 ( <b>Warning</b> )	The Month of January
Phase 2 ( <b>Towing</b> )	Starting February 1st.

## Prohibited Parking Zones

Parking in the following zones is strictly forbidden and subject to immediate enforcement action (towing) at all times:

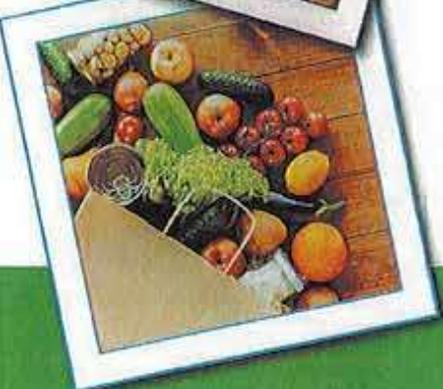
- Finger Street - after 15 minutes stay with flashers on Turnaround areas
- All landscaped and grass area
- No parking on the streets when there is snow in the forecast. After the streets are plowed, then move your car from the driveway to the street so the workers can plow your driveway.

Compliance with all established parking rules is the **SOLE RESPONSIBILITY** of the **vehicle owner/operator**. The community/Association assumes no liability for vehicles towed, due to your non-conformance.

# Operation Homeplate of Ocean County



## 2026 Edition



Our **mission** is to assist you with determining eligibility for supplemental nutrition benefits.

Our **goal** is to ensure you have the funds to purchase healthy food for you and your family to enjoy. While \$95, the minimum benefit, may seem small, this extra money can be used to purchase essential food items and lighten any financial stress on your household. You may qualify for **NJSNAP** benefits depending on your gross monthly income as well as other deductions, such as out-of-pocket medical expenses.

### An example of family size and income:

Household Size	Maximum Allowable Income*
1	\$2,413
2	\$3,261
3	\$4,109
4	\$4,957
Each Additional	+ \$848

\*Figures valid October 2025 - September 2026

Our trained community service aides are here to assist you. Therefore, please ask any questions and take a few minutes to view and fill out a benefits application. We may also be reached at:

### Ocean County Office of Senior Services

1005 Hooper Avenue  
Toms River, NJ 08754  
#732-929-2091

[www.mynjhelps.gov](http://www.mynjhelps.gov)



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**TICKETS:**

**6:00-10:00pm**  
DOORS 5:30PM

**MON & TUES**  
**10:00 - 11:00 AM**  
**4:00 - 5:00 PM**

**Crestwood Village 7**  
**Fernwood Hall Clubhouse**  
**1 Falmouth Ave, Whiting NJ**

**Carolle- (480) 223 - 2123**  
**(609) 200-2324**

# STOUT'S BUS SCHEDULE - CRESTWOOD VILLAGE 7

REVISED: NOVEMBER 13, 2025

*All reservations must be called into the office in advance as noted.*

*Provide name, address and phone#.*

*For Sunday pickup, also provide name of Whiting church.*

**\*\* THE BUS HAS A 45-MINUTE WINDOW FROM THE SCHEDULED PICK-UP TIME \*\***

- Sunday:** Whiting Churches - 9 AM pickup (3.5 hours)  
*(call in by 1:30 p.m. on Friday)*
- Monday:** ShopRite Manchester - 10 AM pickup (4 hours)  
*(call in by 1:30 p.m. on Friday)*
- Tuesday:** (2nd Tuesday) Ocean County Mall or (4th Tuesday) Brick Plaza  
9:30 AM pickup (5 hours)  
*(call in by 1:30 p.m. on Friday)*
- Wednesday:** Lacey Mall, Walmart, TJ Maxx, ShopRite & Aldi  
10 AM pickup (5 hours)  
*(call in by 1:30 p.m. on Monday)*
- Thursday:** No regular service - special trips only - 6x per year  
December 11, 2025: Historic Smithville  
April 16, 2026: Columbus Farmers Market  
June 18, 2026: Columbus Farmers Market  
July 16, 2026: Freehold Mall / Orchards  
September 17, 2026: Historic Smithville  
October 15, 2026: Freehold Mall / Orchards  
December 17, 2026: Historic Smithville  
Clubhouse pickup - 10 AM (must arrive by 9:45 AM)  
*(call in by 1:30 p.m. on Wednesday)*
- Friday:** Stop & Shop Whiting - 10 AM pickup (3 hours)  
*(call in by 1:30 p.m. on Wednesday)*

**NOTE: There is a 3-bag limit on shopping trips**

## **THERE IS NO BUS SERVICE ON:**

New Year's Day	Memorial Day
Independence Day	Labor Day
Thanksgiving	Christmas
Days of Inclement Weather (School Closings)	

**\*\*You can't board the bus without a reservation\*\***  
**\$500 FINE IMPOSED BY STOUTS!**

# Be Ready! Winter Weather

**Weatherproof your home to protect against the cold.**

- Install a smoke detector and carbon monoxide detector in your home.
- Have your chimney or flue inspected every year.
- Make sure the batteries are working!
- Insulate walls and attic.
- Caulk and weather-strip doors and windows.

**Check out more tips on winter weather indoor safety.**

**Never leave lit candles or other flames unattended.**

**Bring your pets indoors as temperatures drop!**

**Prepare yourself for exposure to winter weather.**

- Dress warmly and limit exposure to the cold to prevent frostbite.
- Avoid getting wet to prevent hypothermia.

**If power lines are down, call your local utility and emergency services**

**Make sure your car is ready for winter travel.**

- Check antifreeze level and have radiator system serviced.
- Replace worn tires and check tire air pressure.
- Keep gas tank full to avoid ice in tank and fuel lines.
- Make a winter emergency kit to keep in your car.

**If power lines fall on your car, warn people not to touch the car or power lines.**

[www.cdc.gov/phpr/infographics.htm](http://www.cdc.gov/phpr/infographics.htm)



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## **Minimum requirements for installation and use of a wood stove inside a home:**

To use a wood stove safely, install it on a non-combustible base with proper clearances from walls and furniture, have your chimney and flue inspected annually, and burn only dry, seasoned wood. You must install smoke and carbon monoxide detectors, keep a fire extinguisher nearby, and never leave the fire unattended.

**Installation and maintenance – installation should be done by a licensed and insured contractor ONLY. Contractor must add homeowner and Association as Additional insureds and indemnify both on a primary non-contributory basis with a favorable waiver of subrogation towards the homeowner/Association.**

- **Install on a non-combustible base:** Place the stove on a fire-resistant hearth that extends at least 18 inches in front of the stove and 8 inches on the sides, as recommended by the manufacturer.
- **Maintain clearances:** Keep at least 36 inches between the stove and any combustible materials, including walls, curtains, and furniture. Check the manufacturer's instructions for specific clearance requirements.
- **Have the chimney inspected:** Have a certified professional inspect and clean your chimney and stovepipe annually to prevent creosote buildup and ensure proper ventilation. (If use is somewhat infrequent, chimney and stove pipe must be cleaned every two years at minimum.)
- **Ensure proper ventilation:** Make sure the stove is connected to a correctly sized flue or chimney and open dampers before lighting. Adequate airflow is essential to prevent smoke and dangerous gases from backing into the home.

## **Safe operation**

- **Use the right fuel:** Only burn dry, well-seasoned hardwood. Avoid burning trash, which can cause a chimney fire.
- **Never use accelerants:** Do not start fires with gasoline, kerosene, or other flammable liquids.
- **Keep it attended:** Never leave a burning wood stove unattended, and ensure the fire is completely out before leaving the house or going to bed.
- **Use safety tools:** Use a safety screen or glass door to contain embers and use appropriate tools when loading wood or adjusting the fire to avoid burns.
- **Dispose of ashes properly:** Allow ashes to cool completely before placing them in a metal container with a lid, and store the container outside and away from any structures.

## **Safety equipment**

- **Install detectors:** Install working smoke and carbon monoxide detectors on every level of your home, including the room where the stove is located.
- **Keep a fire extinguisher nearby:** Have a fire extinguisher readily accessible in the same room as the stove.
- **Test detectors regularly:** Test your smoke and carbon monoxide detectors at least once a month and change the batteries regularly.

<b>TREASURER'S REPORT</b>			
<b>G/L #</b>		<b>PREVIOUS MONTH</b>	<b>CURRENT MONTH</b>
		<b>Oct-25</b>	<b>Nov-25</b>
10110	Santander - Deposit Acct.	\$ 59,735.43	\$ 50,997.72
10200	Ocean First Dep/Operating Acct	\$ 320,588.28	\$ 362,501.69
10205	Ocean First Payroll Acct	\$ 32,555.13	\$ 30,638.65
	<b>TOTAL OPERATING FUNDS</b>	<b>\$ 412,878.84</b>	<b>\$ 444,138.06</b>
10210	Ocean First Contingency Fund		
10212	Contingency Fund CD - 6 Month \$60,000.00 due 10/28/25 4.25%	\$ 60,000.00	\$ 60,000.00
10150	Petty Cash Account	\$ 150.00	\$ 150.00
	<b>TOTAL EMERGENCY FUNDS</b>	<b>\$ 473,028.84</b>	<b>\$ 504,288.06</b>
<b>INVESTMENT ACCOUNT CAPITAL RESERVE RAYMOND JAMES FINANCIAL</b>			
10245	MONEY MARKET ACCOUNTS	\$ 163,622.60	\$ 194,631.57
10247	CD'S (see below)		
	Reserve for replacement cd's:		
	\$200,000 due 02/20/26 4.10%		
	\$75,000 due 06/30/26 3.85%		
	\$200,000 due 12/24/25 3.95%		
	\$200,000 due 12/30/25 3.95%		
	\$200,000 due 03/02/26 4.30 %		
	\$200,000 due 02/27/26 4.20 %		
	Total CD's:	\$ 1,075,000.00	\$ 1,075,000.00
	Interest Income 1/1/25 - 11/30/25		\$41,565.56
	Estimated Annual Income 1/1/25 - 12/31/25		\$46,197.50
10249	EARNED INTEREST YTD	\$ 11,436.70	\$ 11,436.70
	<b>TOTAL INVESTMENT</b>	<b>\$ 1,250,059.30</b>	<b>\$ 1,281,068.27</b>
12100	<b>TOWNSHIP RECEIVABLE</b>	<b>\$ 13,194.25</b>	<b>\$ 13,194.25</b>
	<b>TOTAL FUNDS AVAILABLE</b>	<b>\$ 473,028.84</b>	<b>\$ 504,288.06</b>
	<b>TOTAL INVESTMENT FUNDS</b>	<b>\$ 1,250,059.30</b>	<b>\$ 1,281,068.27</b>
	<b>TOTAL NON-LIQUID</b>	<b>\$ 132,560.24</b>	<b>\$ 130,219.70</b>
	<b>TOTAL CURRENT ASSETS</b>	<b>\$ 1,868,842.63</b>	<b>\$ 1,928,770.28</b>
<b>**Interest on CD's will be recorded when matured, not accrued</b>			
Submitted By: Howard Snyder			
<b>Dec. 2025</b>			

SUPPLEMENTAL INFORMATION TO TREASURERS REPORT

	<b>Nov-25</b>	<b>Nov-25</b>
Nov. 2025 - Actual Vs. Budget		
	Actual	Budget
Total Monthly Income	\$ 199,507.15	\$ 187,623.00
Total Monthly Expense	\$ 157,304.74	\$ 186,746.17
Net Income (loss)	\$ 42,202.41	\$ 876.83
<b>Monthly income includes the following:</b>		
Monthly Maint Fees	\$ 176,630.00	\$ 178,160.00
Late Fees	\$ 1,260.00	\$ 840.00
Attorney Fees	\$ 6,101.00	\$ -
Labor H/O Repairs	\$ 3,466.15	\$ 2,833.00
R/Estate - Unit Rental	\$ 500.00	\$ 500.00
Interest Income	\$ -	\$ 165.00
Misc. Income	\$ 400.00	\$ 125.00
Home Purchase Admin to Cap	\$ 11,000.00	\$ 5,000.00
Rent Admin Fee to Cap Rsv		
Annual/ Landlord Registration		
Municipal Reimbursmet		
Fine Imposed	\$150.00	\$ -
<b>TOTAL INCOME:</b>	<b>\$ 199,507.15</b>	<b>\$ 187,623.00</b>
<b>Monthly Expense by Category:</b>		
General & Administrative Expense	\$ 40,254.08	\$ 69,012.00
Clubhouse Expense	\$ 9,056.66	\$ 10,692.00
Village Expense	\$ 76,994.00	\$ 81,875.50
Other Expenses (Includes R&R Funding)	\$ 31,000.00	\$ 25,166.67
<b>TOTAL EXPENSES:</b>	<b>\$ 157,304.74</b>	<b>\$ 186,746.17</b>
<b>NET INCOME (LOSS)</b>	<b>\$ 42,202.41</b>	<b>\$ 876.83</b>
<b>BUDGET VS. ACTUAL</b>		

# Directory

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— — —

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## VILLAGE 7 CRAFTERS

Monday crafts at the clubhouse. Come and create decorations for your home. Mondays from 1 p.m. to 3 p.m. in Fernwood Hall.



Come join us for a walk in the Fernwood Club House auditorium, Monday thru Friday from 8:00 a.m. to 9 a.m.

See an old friend or make a new one!!

## Village 7 Walking Club

# January 2026

Sun	Mon	Tue	Wed	Thu	Fri	Sat
				1 Office & Clubhouse Closed	2 Office & Clubhouse Closed	3
4 CLOSED	5 10am Zumba 12pm Crafts 6pm Residents Club Exec. Meeting Trash Day	6 Christmas Tree Pick-up	7 10am Zumba 12pm Canasta 5pm Shuffleboard	8 9am Yarn Crafters Trash Day	9 10am Senior Yoga RECYCLING DAY	10
11 CLOSED	12 10am Zumba 12pm Crafts Trash Day	13 10am Women's Exec. Bd. Mtg.	14 10am Zumba 12pm Canasta 5pm Shuffleboard	15 9am Yarn Crafters SUNSHINE MEETING 10am Trash Day	16 10am Senior Yoga	17
18 CLOSED	19 10am Zumba 12pm Crafts Martin Luther King Jr. Birthday NO TRASH PU	20 1pm Women's Club	21 10am Zumba 12pm Canasta 5pm Shuffleboard	22 9am Yarn Crafters Trash Day	23 10am Senior Yoga RECYCLING DAY	24 Country Music Concert
25 CLOSED	26 10am Zumba 12pm Crafts Trash Day	27 BULK PICK UP	28 10am Zumba 12pm Canasta 5pm Shuffleboard	29 Trash Day	30 10am Senior Yoga	31

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