



# Courier

HOA OFFICIAL PUBLICATION

96 Prince Charles Drive, Toms River, NJ 08757 (732) 244-8686 HOLIDAYHEIGHTS.ORG

Volume 38, Number 3

55+ Planned Retirement Community

January, 2026



*Happy New Year!*

Pre-Sorted Standard  
US Postage  
PAID  
Permit #12  
Toms River, N.J.

## DIRECTORS' RESPONSIBILITIES

Association Office/Personnel.....	Carol Bianco
ADR Committee.....	John Barone
Audio/Video.....	George Wilhelm
Audit.....	Tim Murphy
Basins.....	John Barone
Bingo Liaison.....	Carol Bianco
Buildings/Grounds/Common Grounds.....	John Barone/Tim Murphy
Bus.....	Carol Bianco
By-Laws Committee Liaison.....	Donald Testa
Clubs & Recreation Liaison.....	Carol Bianco
Code Committee Liaison.....	Lorraine Pietrucha
Courier Liaison/Website.....	George Wilhelm
Directors Desk.....	George Wilhelm
Election Committee Liaison.....	Lorraine Pietrucha
Enumerate-Engage Liaison.....	Carol Hudak
Facilities Liaison.....	John Barone
Fire Alarm.....	John Barone
First Aid Liaison.....	Carol Bianco
Grass.....	George Wilhelm
Homeowner Events.....	Lorraine Pietrucha
HOPA.....	Carol Hudak/Lorraine Pietrucha
Maintenance Manual.....	Tim Murphy
Welcome Committee Liaison.....	Lorraine Pietrucha
Minutes/Meeting Agendas.....	George Wilhelm
Recreation Liaison.....	Carol Bianco
Robo Calls.....	Carol Hudak/George Wilhelm
Security Access Cards.....	Carol Hudak/ Carol Bianco/ Lorraine Pietrucha
Snow.....	George Wilhelm
Swimming Pool.....	Donald Testa
Trees.....	Donald Testa
Volunteer Coordinator.....	George Wilhelm

## CHAIRPERSONS-STANDING COMMITTEE

Audit Committee.....	Pat Ganzer.....	732-281-8008
By-Laws Committee.....	Jim Netis.....	732-882-8192
Code Committee.....	Ron Knecht.....	732-244-8686 Ext.#220
Election Committee.....	Bill O'Brien.....	917-217-4255
Facilities.....	John Dutcher.....	732-449-1006
Library Committee.....	Maryann Ormando.....	732-914-1245
	Pat Ganzer.....	732-281-8008
Membership/Welcome Committee.....	Gale Campbell.....	732-240-0066
	Marguerite Catena.....	732-281-2644
Neighborhood Watch Committee.....	Carlos Santiago.....	732-742-6023
Recreation Committee.....	Joanne Grzywinski.....	732-691-9816
	Marianna Telford.....	201-920-7146

## GROUP LEADERS

AC Trips.....	Ann Demercurio.....	201-774-4062
Ballroom/Latin Dance Classes.....	Joe & Nancy Florio.....	732-569-3701
Billiards.....	Greg Jones.....	973-634-6690
Bocce.....	Richard McCall.....	201-741-0410
Bridge.....	Joe Florio.....	732-569-3701
Civics.....	Phylliss LaBruna.....	732-644-6077
Computer Group.....	Margo Schmidt.....	732-456-6215
	Dennis LeBar.....	
Cornhole.....	Ed Lipinski.....	732-998-0068
Day Trips.....	Anna Pacifico.....	732-534-1019
Dinner/No Frills Dances.....	Jane Carlo.....	848-221-2995
	Marie Marino.....	732-914-8166
Exercise.....	Edie Walton.....	732-505-2179
Facilities Group.....	Lou Mangerpan.....	201-394-5073
Flowers.....	Denise Diaz.....	203-550-1100
Fun with Art.....	Ralphine Fiore.....	732-240-0908
HH Book Club.....	Pat Nardiello.....	973-650-9121
H.H. Golf League.....	Lou Mangerpan.....	201-394-5073
Happy Hookers.....	Carol Ann De Vito.....	732-279-6269
Hospitality.....	Marianna Telford.....	201-920-7146
	Lucy Perez.....	646-696-9655
	Joanne Grzywinski.....	732-691-9816
Line Dancing.....	Marie Marino.....	732-914-8166
Mah-Jongg.....	Marylou Mageean.....	732-300-0921
Men's Cards.....	Frank Catena.....	732-281-2644
Move & Groove-Pool.....	Lisa Cardaci.....	917-593-3021
Pickleball.....	John Keller.....	732-822-4453
Scrabble.....	Gale Campbell.....	732-240-0066
Shuffleboard.....	Marianne McCall.....	201-988-3422
Social Club Ent.....	Judi Paolini.....	201-410-5129
Rummikub.....	Open.....	
Table Tennis.....	Joe DePiero.....	201-281-5720
	Gary Purpura.....	732-288-6078
Tennis.....	Open.....	
Walking.....	Barbara Verdugo.....	973-432-1203
Women's Golf League.....	Ann DeMercurio.....	201-774-4062
Yoga.....	Marj Neary.....	609-389-7192
	Angela Santore.....	732-286-9558
Zumba.....	Barbara Verdugo.....	973-432-1203
	Gladys Caro.....	732-330-6637

## CLUB PRESIDENTS

Chorus/Theater Guild.....	Linda Estrada.....	732-673-8199
Garden Club.....	Dan Carney.....	732-965-4318
Men's Club.....	Dan Carney.....	732-965-4318
Social Club.....	Joanne Shallcross.....	908-930-6313
Women's Club.....	Veronica Tracy.....	201-873-5768
	Janice Sutton.....	732-762-3452

## OTHER ORGANIZATIONS

First Aid Squad.....	Janice Sutton.....	732-505-6900
First Aid Captain.....	Lorraine Pietrucha.....	732-505-6900
First Aid Auxiliary.....	Denise Diaz.....	203-550-1100
Bingo President.....	Dan Carney.....	732-965-4318
Bingo Committee.....	Cathy Helmer.....	732-586-8398

## BOARD OF DIRECTORS

<b>PRESIDENT</b> .....	Carol Bianco
<b>VICE PRESIDENT</b> .....	Lorraine Pietrucha
<b>SECRETARY</b> .....	George Wilhelm
<b>TREASURER</b> .....	Tim Murphy
<b>DIRECTORS AT LARGE</b> .....	John Barone/Carol Hudak, Donald Testa

### OFFICE:

#### Personnel:

Donna Raccuia-Smith.....	Administrative Manager
Toni Foster.....	Administrative Assistant
Christine Koutsonikas.....	Administrative Assistant

### MAINTENANCE/JANITORIAL:

George Dusko.....	Janitor/Maintenance
Mike Vitale.....	Maintenance

**OFFICE**..... 732-244-8686

**FAX**..... 732-244-1447

**EMAIL**..... admin@holidayheights.com

**OFFICE HOURS: 9:00 am - 2:00 pm Monday - Friday Only**

## GROUP DIRECTOR CONTACTS

Arts & Crafts/Happy Hookers.....	Lorraine Pietrucha
Billiards.....	Tim Murphy
Bocce.....	Tim Murphy
Bridge.....	Carol Hudak
Civics.....	Carol Hudak
Computer Club.....	Carol Hudak
Cornhole.....	John Barone
Exercise.....	Donald Testa
First Aid Aux (Fundraiser).....	Carol Bianco
Flowers.....	Carol Hudak
Golf League.....	
Library.....	Lorraine Pietrucha
Line Dancing.....	Carol Bianco
Mah-Jongg.....	Lorraine Pietrucha
Neighborhood Watch.....	Donald Testa
No Frills Dances.....	Carol Bianco
Scrabble.....	John Barone
Shuffleboard.....	George Wilhelm
Rummikub.....	John Barone
Table Tennis.....	Tim Murphy
Tennis/Pickleball.....	Tim Murphy
Walking.....	Carol Bianco
Yoga.....	Carol Bianco
Zumba.....	Carol Bianco

## Heights Courier Staff

**PUBLISHER**..... Homeowners Assoc.

**CO-EDITORS**..... Barbara Verdugo..... 973-432-1203

..... Pat Nardiello..... 973-650-9121

**SUBSTITUTE PROOFREADER**... MaryAnn Cafone

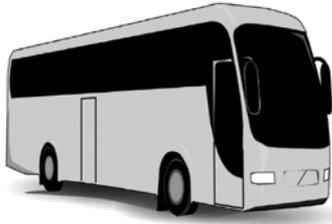
## Sergeant at Arms

Ted Carter..... 732-279-6610

Mike Vitale..... 201-250-7002

## **BUS ROUTE & TIMES**

Bus Route stops are on display in the  
Clubhouse Lobby Bulletin Board



**FRIDAYS ONLY**

**LACEY SHOPRITE**

Leaves Clubhouse @ 9:00AM

Leaves Lacey Shoprite @ 11:45AM and arrives back @ 1:00PM

## **PARKING ON THE LAWN**

Parking on the lawn is prohibited.  
If you see anybody parking on the lawn,  
Please report it to Berkeley Township  
Code Enforcer at  
732-244-7400 x 1238  
Subject to fines  
**THANK YOU, CODE COMMITTEE**

**Holiday Heights Web Site:**  
**[www.holidayheights.org](http://www.holidayheights.org)**

## **NOTARY SERVICES**

**Tuesdays & Fridays**  
**11:00AM-1:00PM**  
**By Appointment Only**  
**Call Extension #221**

(No exceptions will be made)

### **DO NOT SIGN YOUR DOCUMENTS**

Documents must be signed  
in front of the Notary.

**Please bring a valid driver's license or  
another form of identification  
with your signature on it.**

## **CLUBHOUSE OFFICE** **PHONE EXTENSIONS**

**MAIN# 732-244-8686**

	<b>EXT#</b>
Carol Bianco President	215
Lorraine Pietrucha, Vice President	214
Tim Murphy, Treasurer	217
George Wilhelm, Secretary	213
John Barone, Director at Large	218
Carol Hudak, Director at Large	219
Donald Testa, Director at Large	216
Donna Raccuia-Smith, Administrative Manager	200
Toni Foster, Administrative Assistant	210
Christine Koutsonikas, Administrative Assistant	222
Code Committee	220
Appointment Scheduling	221

*(Photos-ID Cards & Notary Services)*

— Clip Out and Save —

**Berkeley Property Tax Due:**  
**May 1<sup>st</sup>, August 1<sup>st</sup>, November 1<sup>st</sup>, and**  
**February 1<sup>st</sup>**

**Sewerage Due:**  
**January, April, July and October**

**Clubhouse Dues Due:**  
**January, April, July and October**

## **IMPORTANT NOTICE**

Every 2nd Monday of the month the  
Auditorium will be closed for cleaning  
from 9:45 AM-10:45 AM

Thank you for your cooperation!

# DIRECTORS' DESK

## **JANUARY 2026**

*Birthstone: Garnet*

*Flower: Carnation*



## **OUR DIRECTORS' MISSION**

*Working Together to Exceed  
Expectations – Every Day*

## **GENERAL HOA MEETING**

Thursday-January 22<sup>nd</sup> @ 2:00PM  
In Auditorium

## **MARTIN LUTHER KING, JR. DAY**

Monday-January 19<sup>th</sup>

## **ASSOCIATION DUES**

Association dues for the 1st quarter 2026 are due **January 1, 2026** in the amount of **\$189.00** with a **30-day grace period**. If you do not make your payment within the grace period, late fees will be assessed to your account, please add \$25.00 late fee to your payment.

Please call the office for your balance.

**Please note: The 2026 association dues payment coupons will be published in this issue of the courier.**

### **HOMEOWNER STATUS UPDATES:**

It is very important that the office is notified of the following so we can update your master file accordingly:

1. Change of marital status-  
(*deceased spouse or divorce*).
2. New Residents that have joined your household.
3. Valid phone number and an emergency contact number.
4. Email address-*(one is required per household)*.

It only takes a minute to update your records and we encourage you to do so.

The office staff is available to assist you during office hours

### **APPOINTMENT SCHEDULING**

To make an appointment for:

#### **Photos for ID Cards:**

Tuesdays- 10:00AM-12:00PM    Thursdays-  
12:00PM-2:00PM

**Notaries:** Tuesdays & Fridays between 11:00AM-  
1:00PM

**Call the main number 732-244-8686 and dial extension X221. Please leave your name, number and the day & time you wish to make an appointment.**

**MAIL DROP BOX** – For your convenience, when the office is closed, you can drop off your association dues payments or any other documents, in our convenient mail drop box located outside the front door to the Office Building.

## **SNOW RULES & REGULATIONS**

Inside this courier issue on page 14

## **RESERVING A DATE FOR EVENTS, MEETINGS OR TRIPS**

To reserve a room in one of our buildings for any event, meeting or when scheduling a trip, you must first contact the office for available dates. A Calendar Appointment Form must be completed for all reservations. The Recreation Chairperson and the Liaison Director for Recreation must approve all requests.

**RELOCATING-** If you are planning on relocating to another address, selling your home, leaving your home vacant or have any other changes regarding your Homeowner status, please notify the office so your information can be updated in our master files.

## **CODE COMMITTEE**

The Code Committee meets Monday mornings from 9:30AM -11:00AM in the Small Card Room (SCR) in the Office Building and are available to answer questions & provide guidance necessary for all exterior project requests. You can also call 732-244-8686 Ext.#220 and leave a message.

We continue to require approval for any exterior project before work begins.

An approved Exterior Project Application Form, including all specifications necessary for the proposed project, as well as a Holiday Heights Project Permit are required before any work can begin. Please note: A Berkeley Township permit will be required when applicable. A copy of the Berkeley Township permit, as well as the Holiday Heights Project Permit, are required to be posted prior to the start of any work.

**The Code Committee continues to process applications for exterior projects as quickly as possible. The expected time for review and approval is approximately two (2) weeks. We ask for your patience and your consideration of this timeline when planning all projects.**

## Directors' Desk

Continued from page 4

### Complaint Notices

"All complaints must be submitted in writing, including your name, address and signature, to the Code Committee.

All complaints must include photos of the violation. Unsigned or verbal complaints or complaints from "concerned neighbors" will not be accepted."

"If it is important enough to complain, it should be signed."

You can obtain these forms from the Holiday Heights website or from the Association office.

### **GARAGE/ESTATE SALE PERMITS**

As per the Berkeley Township Municipal Code: Chapter 5-7.4: "The assessed owner of a property may have two (2) garage or yard sales per year. Each sale may not consist of more than two (2) consecutive days. A Berkeley Township permit is required to be obtained for each yard sale conducted. There is no fee for the first permit. There will be a five dollar (\$5.00) fee for the second permit. Permits are only available from the Berkeley Township Municipal Clerk."

**CURBING YOUR PET-** All pets must be confined within the Owner's Lot/Living Unit except when being walked on a hand-held leash, not to exceed six feet (6') in length. Pet Owners are permitted to use the easement/patch of grass between the sidewalk and the curb. Walking pets in the street is discouraged due to safety issues for Owners and pets. Pet Owners shall keep their pets off other Owners' properties, Clubhouse Grounds and Common Properties. **All Pet Owners must collect their pet's feces.** Failure to pick up after your pet is a Holiday Heights fineable offense for each occurrence. There will also be an additional fine for each infraction under the Berkeley Township Ordinance ( 05-25-OAB-3). We expect all Pet Owners to be respectful of other Owners and in return, we expect Owners to show the same respect for Pet Owners.

**DUMPSTERS / PODS** – Contact the Code Committee before planning to have a dumpster or storage pod placed in your driveway. Dumpsters and pods are not allowed on any street within the Holiday Heights Community.

**NO DUMPING IN THE BASINS!**

**PARKING** - Commercial vehicles are not permitted in your driveway. Parking on your lawn is also not permitted.

### CONTRACTOR SIGNS

No Contractor signs are to be left on lawns following completion of work.

### SPEEDING IN OUR COMMUNITY

The speed limit is **25 MPH** in residential areas. Those of you who have children living with you and who have the privilege of living here in our 55+ community are racing through our streets. Please tell them to **SLOW DOWN** and to **STOP AT STOP SIGNS**. Every day there are near misses in our community. It's not worth your life or someone else's life. **PLEASE SLOW DOWN!!**

### **News From the Board** **by Lorraine Pietrucha**

Living in a multi-generational adult community is an experience many have difficulty getting used to. It doesn't matter in which age category we fall, we have all experienced times in our lives when we had rules we had to follow. Whether it was following rules set by parents, school, work place, or society at large, we were expected to obey.

Who among us really understood that a set of rules and regulations could be so controversial when living is an adult community? We hear terms like – dictatorial, authoritative, gestapo like, overly demanding, self-serving, just to name a few. The feelings of discontent are not from any one age group. The results of the Homeowners Survey revealed that most of the homeowners in Holiday Heights who responded are very content with the way things are run, the services and activities offered, the community and their neighbors.

So, what about the segment who is unhappy with the rules and regulations in place? Is there a way to make their way feelings known, besides gossiping, name calling and accusations? Can they affect a change in the rules and regulations? Yes! One way to do this is to speak to a member of the Surrogacy Team who will convey concerns that affect the entire Holiday Heights community to the Board of Directors who have been duly elected to manage and make decisions that improve and our community. Another way for homeowners to have a greater voice is to volunteer and get involved and join the different committees and groups in the community. All of us are residents in one of the best adult communities in the area. Working together we can make it better!

# President's Message

By Carol Bianco

Happy New Year ! I hope everyone had a safe and enjoyable holiday.

Let's make 2026 our best year yet " Reaching New Heights " .

As we step into the new year, we look forward to continuing to build a strong and welcoming community together. Your involvement and volunteer efforts are key to making our community a great place to live.

This past September, at the beginning of our physical year, I stated that the board would be committed to improving communication, transparency and collaboration. We immediately focused on improving communication.

The Homeowner Surrogacy Team was created. The purpose of the Team is to bring to the Board concerns of the community, to give Homeowners an opportunity to express their concerns to a team of neutral, nonjudgmental fellow homeowners.

Next a Homeowner Survey was included in the November Courier to give homeowners the opportunity to make suggestions or to express what they liked or what should be changed in our community.

Also, the Board adopted and signed on October 7, 2025, The Community Association Civility Pledge. Which is a commitment to fostering a climate of open discussion and debate with mutual respect and tolerance between all who live, work or visit our community.

These are just a few things the Board has implemented since September. We have a great team and are looking forward to a fantastic year ahead.

Thank you all for your continued support and I wish you all a happy healthy year ahead.

## Holiday Heights Homeowners Association Meeting Schedule for Fiscal Year 2025-2026 All Meetings held in the Auditorium

<b><u>MONTH</u></b>	<b><u>DATE</u></b>	<b><u>DAY</u></b>	<b><u>TIME</u></b>	<b><u>TYPE OF MEETING</u></b>
<b>JANUARY</b>	<b>22</b>	<b>Thursday</b>	<b>2:00PM</b>	<b>General HOA Meeting</b>
<b>FEBRUARY</b>	<b>26</b>	<b>Thursday</b>	<b>2:00PM</b>	<b>Open Board Meeting</b>
<b>MARCH</b>	<b>26</b>	<b>Thursday</b>	<b>2:00PM</b>	<b>General HOA Meeting</b>
<b>APRIL</b>	<b>9</b>	<b>Thursday</b>	<b>7:00PM</b>	<b>Open Board Meeting</b>
<b>MAY</b>	<b>7</b>	<b>Thursday</b>	<b>7:00PM</b>	<b>General HOA Meeting</b>
<b>JUNE</b>	<b>4</b>	<b>Thursday</b>	<b>7:00PM</b>	<b>Open Board Meeting</b>
<b>JULY</b>	<b>9</b>	<b>Thursday</b>	<b>7:00PM</b>	<b>General HOA Meeting</b>
<b>AUGUST</b>	<b>TBD</b>	<b>Thursday</b>	<b>7:00PM</b>	<b>Open Board Meeting</b>
				<i>Revised 11/13/2025 per Board</i>

HOLIDAY HEIGHTS HOMEOWNERS ASSOC.  
 96 Prince Charles Drive  
 Toms River, NJ 08757

Quarterly Assessments must be paid within 30 days  
 from due date. Unpaid balances thereafter will be  
 subject to a \$25.00 per month late charge

Quarterly Assessment for 2026

<b>Total 2026 Assessment</b>	\$756.00
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RETAIN THIS PORTION FOR YOUR RECORDS

<b>RECORD OF PAYMENT</b>			
	<b>CHECK #</b>	<b>DATE PD</b>	<b>AMOUNT</b>
1 <sup>ST</sup> QTR			
2 <sup>ND</sup> QTR			
3 <sup>RD</sup> QTR			
4 <sup>TH</sup> QTR			

<b>ADDRESS</b>	
STREET	
TOWN	TOMS RIVER, NJ 08757

**4<sup>TH</sup>** **PAYMENT COUPON**  
**QUARTER** **DUE OCTOBER 1, 2026**

Account Number \_\_\_\_\_

NAME	
STREET ADDRESS	
TOWN	Toms River, NJ 08757
Exact Amount Due	\$189.00

MAKE CHECK PAYABLE TO: HH HOMEOWNERS ASSOC.  
 Mail or bring Payment/Coupon to:  
 HH HOMEOWNERS ASSOC  
 96 Prince Charles Drive  
 Toms River, NJ 08757

**3<sup>RD</sup>** **PAYMENT COUPON**  
**QUARTER** **DUE JULY 1, 2026**

Account Number \_\_\_\_\_

NAME	
STREET ADDRESS	
TOWN	Toms River, NJ 08757
Exact Amount Due	\$189.00

MAKE CHECK PAYABLE TO: HH HOMEOWNERS ASSOC.  
 Mail or bring Payment/Coupon to:  
 HH HOMEOWNERS ASSOC  
 96 Prince Charles Drive  
 Toms River, NJ 08757

**2<sup>ND</sup>** **PAYMENT COUPON**  
**QUARTER** **DUE APRIL 1, 2026**

Account Number \_\_\_\_\_

NAME	
STREET ADDRESS	
TOWN	Toms River, NJ 08757
Exact Amount Due	\$189.00

MAKE CHECK PAYABLE TO: HH HOMEOWNERS ASSOC.  
 Mail or bring Payment/Coupon to:  
 HH HOMEOWNERS ASSOC  
 96 Prince Charles Drive  
 Toms River, NJ 08757

**1<sup>ST</sup>** **PAYMENT COUPON**  
**QUARTER** **DUE JANUARY 1, 2026**

Account Number \_\_\_\_\_

NAME	
STREET ADDRESS	
TOWN	Toms River, NJ 08757
Exact Amount Due	\$189.00

MAKE CHECK PAYABLE TO: HH HOMEOWNERS ASSOC.  
 Mail or bring Payment/Coupon to:  
 HH HOMEOWNERS ASSOC  
 96 Prince Charles Drive  
 Toms River, NJ 08757

**PLEASE TEAR OUT CAREFULLY!!**



# Community Association Civility Pledge

**A commitment to fostering a climate of open discussion and debate, mutual respect, and tolerance between all who live in, work in, and visit our community.**

**1. We expect each individual**, whether a resident, guest, board or committee member, community association manager, staff member, business partner, or contractor, to be accountable for his or her own actions and words.

**2. We believe all interactions in the community should be civil despite any differences of opinion on a particular issue.** We believe in finding common ground and engaging in civil discussion about community issues important to each of us.

**3. We vow to respect all points of view and will strive to provide a reasonable opportunity for all to express their views openly—without attacks and antagonization.** We agree to keep our discussions focused on the business issues at hand, as well as on the ideas and desired outcomes.

**4. We urge all residents to be engaged and informed.** Get to know your neighbors, your board members, and your community manager. Attend meetings, join a committee, or serve on the board. Understand the community's rules, regulations, and covenants, and the value they add. Ask questions, share your opinions, and vote.

**5. We also encourage all residents to review Community Associations Institute's (CAI) Rights and Responsibilities for Better Communities.** The principles laid out in the document can serve as important guideposts for all those involved in our community: residents, guests, board and committee members, community association managers, staff members, business partners, and contractors. Read more at [www.caionline.org/RightsandResponsibilities](http://www.caionline.org/RightsandResponsibilities).

**6. We believe these commitments to civility, as well as engaged and informed residents, are a vital part of our shared goal of being a vibrant, thriving community.**

*These commitments are guiding principles. They are not governing documents or legally enforceable and do not give rise to penalties if they are not followed.*

If you agree with these commitments to civility, please sign and return the document.

*Holiday Heights Homeowners Association*

COMMUNITY ASSOCIATION NAME

*October 7, 2025*

ADOPTION DATE

By the creation and adoption of the CAI Civility Pledge, the College of Community Association Lawyers (CCAL) recognizes the importance of civility in community association governance. Complete and email your civility pledge to [government@caionline.org](mailto:government@caionline.org). For questions, call (888) 224-4321.



## Procedures Effective January 5, 2026

**A designated extension, ex. 221, has been set up for Appointment Scheduling Only.**

This extension is for **Appointment Scheduling Only** for the following **By Appointment Only Services**: 1) Homeowner Photo IDs – 2) New Homeowner Registrations & 3) Notary Services.

Please request your Appointment stating the Service and the Date & Time. Leave your full name, address, and telephone number. A member of the HH Office Staff will return your call to confirm your appointment or offer an alternative date & time if your initial request is not available.

- 1) **Appointments for ID Photos will be on Tuesdays- 10:00am-12:00pm & Thursdays from Noon – 2:00 pm beginning January 5<sup>th</sup>.**
- 2) **New Homeowner Registrations – By Buyers Realtor or Buyer – Call Office Admins Directly**
- 3) **Notary Services – Tuesdays & Fridays 11:00am- 1:00pm**

Schedules will appear on the website, the Courier, and on Bulletin Boards throughout HH.

**DO NOT CALL THE OFFICE STAFF'S OR DIRECTORS' EXTENSIONS DIRECTLY WITH REQUESTS (with the exception of New Homeowners). YOUR CALLS FOR THIS PURPOSE WILL NOT BE RETURNED.**

### **Welcome New Neighbors**

Please join us in extending a warm welcome to the following new Homeowners:

#### **NOVEMBER 2025**

Anthony & Deborah Andreano	10 Cardigan Drive	11/3/2025
Sergio & Patricia DiBenedetto	71 Trent Drive	11/7/2025
Anthony Tronio	77 Chesterfield Lane	11/11/2025
Rosemary Cunningham	156 Prince Charles Dr.	11/14/2025
John & Lisa Jamiolkoski	235 Prince Charles Ct.	11/14/2025
Richard DeLotto	7 Alton Court	11/21/2025
Loretta Cuccia	16 Merrilee Lane	11/24/2025
Steven & Laura Meltz	10 Colwyn Way	11/26/2025

\*\* Please note: If your name is not on this list, but you closed in **November**, it means the office has not yet received the closing paperwork from the title agency and/or attorney. A new owner cannot be entered into our system until we receive the final paperwork.

Thank you and Welcome to the Community!

**HOLIDAY HEIGHTS HOMEOWNERS ASSOCIATION, INC.  
MONTHLY FINANCIAL REPORT**

**For Month Ending:  
November 30, 2025**

<b>Balance forward as of October 31, 2025</b>		<b>\$820,221.46</b>
	<b><u>INCOME/DEPOSITS:</u></b>	
5010	Assessments	\$15,672.00
5040	Late Fees	1,200.00
5050	Interest Income	467.68
5065	Yoga Income	249.00
5075	Zumba Income	245.00
5085	Fines	1,800.00
5100	Handbook	100.00
5110	Capital Reserve Fund-New Owners	6,750.00
5115	New Rental/Renewal Fees	600.00
5130	Courier Income	1,000.00
5150	Men's Club Income	222.28
5205	Recreation Income-AC Trips	252.85
6020	Attorney Fees	<u>1,014.60</u>
	<b>Total Income &amp; Deposits:</b>	<b>\$29,573.41</b>
		<b>\$849,794.87</b>
	<b><u>CASH DISBURSEMENTS:</u></b>	
3150	Replacement Fund Expenditures	\$2,291.80
6020	Legal Fees	1,128.66
6060	Bank Service Charges	141.80
6070	Meeting & Membership Expense	142.42
6210	Office Expense-Supplies/Payroll Proc. Fee	480.64
6220	Printing	137.70
6230	Postage & Mailing	420.71
6260	Enumerate-Maint./Support	1,347.95
6275	Robo Calls/Sirius Radio	328.27
6280	Miscellaneous	135.00
6285	Insurance Policies- Installments	2,356.78
7000	Administrative Salaries	9,565.08
7010	Maintenance/Janitorial Salaries	4,253.73
7020	Monthly Payroll Taxes	1,221.82
7080	Grass Contract-(Payment #9)	26,572.12
7140	Maintenance Supplies	66.28
7210	Cleaning	853.00
7230	Restroom Supplies	338.83
7250	Clubhouse Maintenance-Interior	17.79
7260	Clubhouse Maintenance- Exterior	438.78
7275	Security System	192.10
7280	Audio/Video	12.83
7300	Phones & Internet	484.50
7320	Gas	1,078.76
7330	Water	597.47
7350	Electric-Clubhouse	263.06
7355	Solar Supply	1,155.37
7360	Electric-Well	22.11
7375	Zumba Expense	180.00
7380	Yoga Expense	180.00
7390	Courier Expense	49.99
7400	Recreation Supplies	<u>34.88</u>
	<b>Total Cash Disbursements:</b>	<b>\$56,490.23</b>
		<b>\$793,304.64</b>
	<b><u>CASH &amp; OTHER ASSETS</u></b>	
1001	Operating Checking-Ocean First (OFB)	\$79,059.73
1002	Operating Money Market (MM) (OFB)	\$81,802.90
1005	Operating CD (OFB)	\$100,000.00
1008	Operating 6MOS CD (OFB)	\$50,000.00
1009	Capital Reserve 6MOS CD1 (OFB)	\$50,000.00
1011	Capital Reserve 6MOS CD2 (OFB)	\$50,000.00
1012	Capital Reserve 4MOS CD3 (OFB)	\$60,000.00
1013	Capital Reserve 6MOS CD4 (OFB)	\$100,000.00
1335	Capital Reserve Fund-Checking-(OFB)	\$78,587.65
1336	Capital Reserve Fund-(MM)-(OFB)	<u>\$143,854.36</u>
	<b>Totals:</b>	<b>\$793,304.64</b>

\*Bingo donated \$1,500 for November Bus Services

<b>Recreation Checking</b>	
<b>Month Ending: NOVEMBER 2025</b>	
<b>Beginning Balance:</b>	<b>\$18,876.73</b>
<i>November Deposits</i>	\$6,999.23
<i>November Withdrawals</i>	<u>\$2,873.24</u>
<b>Ending balance:</b>	<b>\$23,002.72</b>



**ATTENTION**  
**HOLIDAY HEIGHTS HOMEOWNERS**

All payments to your Holiday Heights Homeowners Association must be in the form of check or money order.

For security reasons, **no cash** can be accepted.

Thank you for your cooperation!

*Holiday Heights Board of Directors*

**In Remembrance**  
Steven Strauss

**HOLIDAY HEIGHTS MONTHLY FINANCIAL REPORT**  
Fiscal Year September 1, 2025 to August 31, 2026

RPT J

MONTH ENDING: November 30, 2025

**CASH & OTHER ASSETS:**

**10/31/2025**

**11/30/2025**

Operating Checking – Ocean First Checking
Operating Money Market – Ocean First
Operating CD – Ocean First 3.5% APY Mtr. 03/19/26
Operating 6mos CD – Ocean First 4% APY Mtr. 12/18/25
<b>Total Operating Funds</b>

\$	134,394.83	\$	79,059.73
\$	81,717.12	\$	81,802.90
\$	100,000.00	\$	100,000.00
\$	50,000.00	\$	50,000.00
\$	366,111.95	\$	310,862.63

Capital Reserve Checking – Ocean First
Capital Reserve Money Market – Ocean First
Capital Reserve 6mos CD Ocean First 4% APY Mtr. 12/18/25
Capital Reserve 6mos CD Ocean First 4% APY Mtr. 12/18/25
Capital Reserve 4mos CD Ocean First 4% APY Mtr. 3/24/26
Capital Reserve 6mos CD Ocean First 3.8% APY Mtr. 5/24/26
<b>Total Capital Reserve Account Balances</b>

\$	110,632.33	\$	78,587.65
\$	243,477.18	\$	143,854.36
\$	50,000.00	\$	50,000.00
\$	50,000.00	\$	50,000.00
		\$	60,000.00
		\$	100,000.00
\$	454,109.51	\$	482,442.01

**TOTAL CASH & OTHER ASSETS**

\$	820,221.46	\$	793,304.64
----	------------	----	------------



**General Board Meeting  
Minutes  
November 13, 2025**

**Carol Bianco- Excused**

**Lorraine**

- Pledge of Allegiance
- Moment of silence
- Turn off cell phones
- Welcome and a reminder when questions are asked by a resident, the board will answer. Everyone was asked to withhold residents answer residents.
- Rollcall (Tim, George, Lorraine, Carol H and John were present, Carol B and Don were excused)

**Lorraine**

- Introduction of HST team. Pat Ganzer gave a brief description of the HST teams (Jane Carlo, Patricia Ganzer, Marge Knudsen Carolyn Onions, Howard Styles) goal is to listen to concerns of the homeowners and present them to the board. The first meeting will be November 21<sup>st</sup> from 3:30 to 4:30 in the Arts and Craft room and the next meeting will be December 12. One resident asked if there was going to be an evening meeting and the team said they would do their best to accommodate the request.

**George Wilhelm**

- Motions were read and accepted with only one question about a tree on Tilbury Ct. being removed.
- Final Cut November 17 could be delayed due to leaves and pine needles
- November 24, leaves and pine needles will be pickup by Berkeley in plastic bags filled halfway and not tied
- Leaves and sticks are not permitted in the street (Berkeley fines could be done)
- Snow rules can be found in the courier. Please call George if have questions
- Suggestions Box had one suggestion in it. The suggestion was to place the American Flag in a better area to be visible. Recommendation was immediately taken care of for this and all meetings going forward.
- Event and Entertainment Robo Calls were explained, Carol H will do community news weekly and George will do Events and Entertainment once a month outlining that month's events. George asked to have all information in before the first Tuesday of every month.
- Dee Barletta asked for the location of the voter's box and was it secured. Location is in Building one and is locked

**Tim**

- Explained the present financial situation. The capital reserve has a large balance, and two CDs will be opened. We have two CDs maturing shortly and will be renewed. Rates are starting to drop. One owner, Marge Knudsen, expressed concern about the financials status of Holiday Heights. Tim stated we are in good shape.

**Don-** Excused

**John**

- ‘John explained the Thanksgiving Dinner being presented by his VFW from 1pm – 3pm on Thanksgiving Day. He asked residents to call him at Ext 218 as soon as possible if they are attending, so the proper count can be obtained.

**Carol Hudak**

- Security System was updated with the present status and when ID cards will continue.
- Appointment Only Scheduling begins on November 24th using the new Appointment Only extension #221. Appointments begin December 2nd on Tuesdays and Thursdays from Noon - 2:00 pm for residents who don't have their cards
- Instructions will be posted on all Bulletin Boards, the Website, and in the December Courier. An office staff member will return the call to confirm your request or an alternative date and time.
- HOPA Project was updated
- Carol suggested attending the Computer Classes if you need additional training on Enumerate or computers

Door prize was given out.

Committees presented their events

Meeting closed at 7:54PM

Minutes submitted by George Wilhelm

# Holiday Heights Homeowners' Association Snow Removal Rules & Regs

## PLEASE BE PATIENT AS THERE ARE OVER 1,400 HOMES TO PLOW

- **Berkeley Township Snow Ordinance (7-8.3)** – When Berkeley Township streets have become snow covered during snow storm emergency situations, it is unlawful to park vehicles on the streets until the snow has stopped and the roads have been cleared. Berkeley Township plowing will only be done after 5 inches of snow accumulation, a dusting of snow will not be plowed. Since many home driveways cannot accommodate more than one car, we suggest parking additional cars on your grass, next to your driveway, in order to clear the streets for the plows. There is a Berkeley Ordinance against parking on the lawn, but we have cleared it with the Berkeley Township Police Department and there will be no tickets issued for this during snow storms.
- Once Berkeley has plowed the streets, you should remove your car(s) from the driveway and front lawns, parking them in the street. Our contractor **will not** plow your driveway if there is a car parked there. All Aprons will be plowed. **Aprons of homes on the No Plow list will be cleared.**
- **Our Contractor will start removing the snow after the streets are plowed by Berkeley Township and we are cleared to start.**
- Driveways will be plowed starting 1 to 3 feet from the garage door. To prevent denting of garage doors, snow drifts against the doors should be removed prior to the driveway being plowed. Contractor will not be liable for damages.
- Contractor is not responsible for scratches or damage to driveways.
- Contractor is not responsible for any personal injury that may occur before, during or after snow removal.
- Contractor is not responsible for snow removal in front of the mailboxes.

### **WE ASK THAT EVERYONE PLEASE BE PATIENT!!!**

- Homeowners are responsible for clearing the sidewalks in front of their home. Complaints regarding clearing and damage to mailboxes should be directed to Berkeley Township (**Do not call the office**).

**Please Call:** Public Works @ 732-349-4616, Town Hall @ 732-244-7400

- If you need emergency transportation call Berkeley Police @ 732-341-6600
- **If you have a life-threatening situation, call 911.**

### **Plowing is done in the following order:**

1. Clubhouse Pathway for plowing company staging area, emergency vehicles & Board members.
2. Clubhouse Parking Lot in case it needs to be used as a Homeowners-emergency shelter.
3. Residents homes

**PROCEDURES FOR NOT PLOWING DRIVEWAYS**– The HOA and Contractor will not be responsible for damage done to Designer Driveways.

- As in prior years, you are required to come into the HOA office and sign a NO SNOW PLOW form, as your Homeowners' Association cannot be responsible for any damage to your driveway.

**RIBBONS** will be issued for no-plow driveways. Ribbons can be obtained from the clubhouse office. It is your responsibility to place a ribbon on your mailbox or park your vehicle at the end of the driveway. Please do not use holiday decorations on or around your mailbox. The plow drivers must be able to see your ribbons clearly. If you fail to take the proper measures, your Association and the contractor will not be held responsible for any damages done to your driveway.

### **PLEASE NOTE:**

- The Association will not be responsible for damage done to designer driveways. If you want your designer driveway plowed, you must come into the office and sign a waiver.

*Revised 11/2023*

**We Publish This Newspaper**

**Trying To Reach The Senior Market?**

**50+ Americans Account For Nearly  
50% Of All Consumer Spending!**

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For 120 NJ Adult Communities**

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- 6 Month Pre-Payment Special

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information@SeniorPublishing.net  
www.SeniorPublishing.net**

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2026 and Receive  
10% Discount

732-270-9359

FREE: NUTSEDGE SPRAY ·  
LIME APPLICATIONS  
SERVICE CALLS · ESTIMATES

## CUSTOM LAWN PROGRAM

1. EARLY SPRING
2. LATE SPRING
3. SUMMER
4. FALL
5. WINTER

Fertilization • Pre-Emergent Crabgrass Control • Weed Control  
Fertilization • Pre-Emergent Crabgrass Control • Weed Control  
Fungus • Insect and Grub Control as needed.  
Fertilization • Weed Control • Fungus, Insect and Grub Control as needed.  
Fertilization • Weed Control • Fungus, Insect and Grub Control as needed.  
Heavy Winter Fertilization • Lime

## LAWN EDGING PROGRAM

7 Monthly Edgings • April through October

as low as \$18.<sup>00</sup> per edge

Family Owned and Operated Since 1984 Start 2026 With a Little More Green!

spc-389j



providing a place for women with cancer to heal; mind, body, and soul

Mary's Place by the Sea is a safe haven for women with all forms of cancer. Mary's Place offers women a break from their daily responsibilities and medical treatments, and the opportunity to focus on their healing. Our guests are provided with rest and support during this challenging time in their lives. Mary's Place offers holistic, integrative modalities including oncology massage, nutrition education, individual counseling, Reiki, guided meditation, expressive writing, and yoga, all at no cost to our guests.

The demand for our services has been so great, that what began out of two bedrooms in a bed and breakfast now operates out of a ten-bedroom, custom built, retreat center in Ocean Grove. Since its founding in 2009, Mary's Place by the Sea has welcomed nearly 7,000 women as our guests.

If you or a loved one are dealing with cancer, and would like to find out more about Mary's Place, please visit [www.marysplacebythesea.org](http://www.marysplacebythesea.org) or contact us at 732-455-5344.

22 Main Avenue • Ocean Grove, NJ 07756  
Phone: 732.455.5344 • Fax: 732.361.0135  
Email: [info@marysplacebythesea.org](mailto:info@marysplacebythesea.org)  
Website: [www.marysplacebythesea.org](http://www.marysplacebythesea.org)

Mary's Place by the Sea is an IRS-recognized, non profit 501 (c) (3) organization



# PROOFREADING DEADLINE

For February 2026 issue

Monday, January 5<sup>th</sup>

All articles, flyers and recipes **MUST** typed and be submitted by above date.

As per request of Senior Publishing.

There will be **ONLY** one proofreading date per month. **ALL** articles, flyers, etc. **MUST** be received on or **BEFORE** this date. Nothing will be accepted **AFTER** that date.

Please email all flyers and articles to [barbaraverdugo@msn.com](mailto:barbaraverdugo@msn.com)

## GUIDELINES FOR PHOTOS

To anyone submitting photos:

We always enjoy the photos of various clubs, activities, and trips.

If you are submitting photos of your club's activities, do so by the proofreading deadline date, or your photos will appear in the following month's Courier.

Text by the deadline to:

Pat Nardiello at 973-650-9121

The editorial staff of the Courier reserves the right to reject, edit, condense or refuse those articles deemed in bad taste or offensive to others. We also reserve the right to make stylistic changes to any articles, flyers or recipes received for publication in the Courier. Flyers for all activities must now be submitted in  $\frac{1}{2}$  page format.

Thank you for your understanding and cooperation.

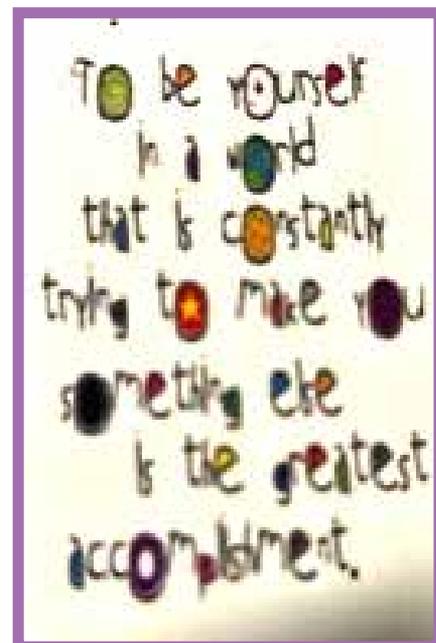
Co-Editors: Barbara Verdugo, Pat Nardiello



## Need something posted on the website?

Email the information as you want it to appear, along with clipart/pictures/images, to Carol Bianco [c\\_bianco17@yahoo.com](mailto:c_bianco17@yahoo.com) or drop off the information in the mail drop box located outside the office building. Please note "Website" either in your email or on the information you drop off.

## Inspirational Quote



**WE ARE LOOKING FOR  
BRIDGE CARD PLAYERS OF  
ALL LEVELS. WE PLAY ON  
MONDAYS FROM 1 TO 3:30PM  
IN THE AUDITORIUM.  
IF YOU HAVE PLAYED  
BEFORE, A BEGINNER, OR  
WANT TO LEARN, WE ARE  
THE GROUP FOR YOU.  
FOR INFO CALL JOE FLORIO  
AT 732-569-3701.**

## Holiday Heights Get fit with dance



Ballroom and Latin Dance Class

Come out and socialize, exercise and have fun. Learn Foxtrot, East Coast Swing, Cha Cha Waltz. Learn some of the most popular Latin Dances like Merengue Rumba, Salsa ,even a little hustle dance.

At Holiday Heights club house. will be held on  
Wednesdays 6:30

Come with or without partner

For information call Joe or Nancy at 732-569-3701

## FUN WITH ART ART CLASSES

EXPLORE DIFFERENT ART MEDIUMS.  
EVERYONE IS WELCOME!!

When: Every 1st, 3rd, and 4th Mondays  
Place: Arts & Crafts Room  
Time: 9:30-11:30am  
Call Ralphine Fiore at  
732-240-0908

ENJOY  
IMAGINE  
EXPRESS  
CREATE

## SOUP SALE FUNDRAISER

HOLIDAY HEIGHTS FIRST AID AUXILIARY

SALE: SAT. JANUARY 10, 2026 (9AM-12PM)

ATTENTION ALL "SOUP MAKERS"  
WE NEED YOUR HELP, IN DONATING YOUR TIME  
TO MAKING SOUPS FOR OUR SOUP FUNDRAISER.



I ♥  
Soup



PICK UP CONTAINERS (HH SQUAD HOUSE)

FRIDAY & SATURDAY, 10:00-11:00AM

JANUARY 2 - 3

DROP OFF CONTAINERS (HH SQUAD HOUSE)

FRIDAY, JANUARY, 9, 2026 (9AM-12PM)

Questions: Denise (732) 818-0890

H.H. First Aid Squad House  
120 Prince Charles Drive

Proceeds Benefit the HH First Aid Squad

**HOLIDAY HEIGHTS MEN'S CLUB**



**JOIN US FOR BREAKFAST**

**AT HOLIDAY HEIGHTS CLUBHOUSE AUDITORIUM**

**96 PRINCE CHARLES DRIVE**

**SATURDAY, JANUARY 10, 2026**

**TIME: 8:00 AM – 11:00 AM**

**\$8.00/PER PERSON (NO REFUNDS)**

**BREAKFAST INCLUDES: PANCAKES, SAUSAGE PATTIES, JUICE, COFFEE OR TEA**

**TICKETS ON SALE EVERY THURSDAY (9AM – 10AM) in HH CLUBHOUSE AUDITORIUM**

**FOR INFORMATION CONTACT: BILL O'BRIEN 917-217-4255**

**Holiday Heights Men's Club**

**Pizza Party!**

**Includes Pizza, Salad, Dessert,  
Coffee, Tea, Soda and Water.**

**Saturday, January 24, 2026**

**Time: 4PM -7PM**

**At Holiday Heights Clubhouse Auditorium  
96 Prince Charles Drive**

**Price: \$10.00 Per Person ( No Refunds)**

**Ticket Sales Start November 6<sup>th</sup> -January 22<sup>nd</sup>**

**At The Clubhouse**

**For More Information Contact : Tom & Liz Bowker**

**732-687-1665 / 732-299-1700**

**50/50 spoknsored By:**

**The Social Club ID#:107-12-33481, RA RL25-61**

**"No Person Under 18 Is Permitted To Participate.**

**If You Or Anyone Has A Gambling Problem,**

**Call 1-800-Gambler.**



**HOLIDAY HEIGHTS FIRST AID AUXILIARY**

**GIFT AUCTION DONATIONS**



**NEEDED!**



**THIS IS OUR LARGEST FUNDRAISER OF THE YEAR!**

**Save-The-Date: Sat. May 2, 2026**

**PLEASE CONSIDER DONATING ITEMS THAT CAN BE USED  
IN OUR GIFT BASKETS.**

**We are in need of Baskets, New unused Merchandise, and Unused  
Gift Cards. If you plan on giving a monetary \$\$ donation, Please  
make your check payable to HHFAA.**

**\*If you do not drive or cannot make the donation drop off, please  
contact Denise to arrange a pick-up.**

**DONATION DROP OFF INFO:**

**Holiday Heights First Aid Squad House,  
120 Prince Charles Drive**

**Friday, Saturday, Sunday (10am-12pm),**

**January 2,3,4,9,10,11,16,17,18,23,24,25**

**\*Proceeds Benefit the HH First Aid Squad**

**Info: Denise (732) 818-0890**



**CANDY BAR BINGO**

*Run by Women's Club*

**Date: February 21, 2026**

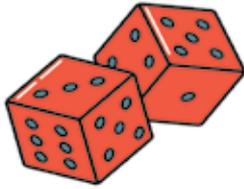
**Where: Auditorium**

**Time: 1:00 pm - 3:00 pm**

**Admission: One normal size candy bar**

***Come and join us for a fun-filled afternoon of Bingo.  
When you yell Bingo you get an opportunity to pick  
a candy bar of your choice. Good Luck.***

***A Community Event, all Holiday Heights  
Homeowners are welcome!!***



### CASINO TRIP TO ATLANTIC CITY

WED FEBRUARY 25, 2026

TO RESORTS CASINO

BUS LEAVES PRINCE CHARLES PARKING LOT

AT 11AM AND RETURNS ABOUT 7

TICKETS \$30 WITH \$20 SLOT PLAY

NO REFUNDS

TICKET SALES START JANUARY 15 THURSDAY

QUESTIONS CALL

ANN DEMERCURIO

201 7744062



## HOLIDAY HEIGHTS FIRST AID AUXILIARY



**Don't know what to do with your unwanted Jewelry?**

### **DONATE IT!**

The HH First Aid Auxiliary is accepting costume and estate jewelry. Our member, Judy Mitchell organizes & displays the jewelry for sale at our meetings and at our fundraisers. Donating jewelry is a wonderful way to support our Holiday Heights First Aid Squad. So Please **DONATE TODAY!**

**For Jewelry Donations please contact: Judy Mitchell (732) 286-2604**

**IMPORTANT INFO TO KNOW:**

1. If you see anything suspicious, please call the Police at 732-341-6600.
2. When walking at night, wear light colored clothing and carry a flash light.
3. Be careful with credit cards and check your statements. Never give a caller your information over the phone.
4. The best way to protect yourself and your home is to lock your car and house and always leave a light on when you are away.
5. If you are away, have someone pick up your mail, newspaper, and the monthly Courier
6. Please do not respond to unsolicited phone calls. The IRS and utility companies will never call you about an overdue bill. Never respond to requests from unfamiliar or unrecognized numbers. These are scammers looking for your money! Just hang up!

**Lighthouse Quilters at Holiday Heights**



**Design! Create! Donate!**

The Lighthouse Quilters are a group that make "scrap" and "crumb" quilts. They have been in existence for over 35 years. The group is associated with and funded by Ocean County Visiting Nurses Association Hospice Group and Community Medical Center.

Currently they are seeking volunteers to help complete quilts for Hospice. All are welcome. No special skill is required. Supplies are provided.

First gathering of the group in Holiday Heights is Tuesday, September 23, 2025 in the Arts and Crafts Room from 9:30-12:00. For more information contact Lorraine Pietrucha at 732-569-6997.



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**SAVE 10%\***

on a complete Bath Fitter system.

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©Registered trademark of Bath Fitter Franchising Inc. Independently owned and operated by O'Gorman Brothers Inc. \*Special offer good on the purchase of a bathtub, wall, and faucet kit. One coupon per customer. May not be combined with any other offer. Coupon must be presented at time of consultation. Discount applies to same day purchases only. Previous orders and estimates excluded. Offer valid only at these locations \*\*Subject to credit approval. Minimum monthly payment required. Offer expires 1-31-26 †Most Bath fitter tub installations are completed in one day. Some exceptions apply. See location for full details. Casey O'Gorman Plumbing license #13549/ HIC #13VH030115500

ads-468

## Library Request

We respectfully request that anyone with numerous boxes of book donations contact a librarian before dropping them off. The names and phone numbers are listed below.

The Holiday Heights library is a small room where residents should feel safe when browsing for reading material. It is not safe with boxes of material laying around, much of which is not manageable by our volunteer staff. Please be considerate when donating items with regard to topic, condition and/or age of material and quantity.

- No encyclopedias
- No Readers Digest
- No magazines
- No cookbooks

Thank you for your cooperation.

Pat Ganzer 732-281-8008, Mary Ann Ormando 732-914-1245.

## RECREATION LOOKING FOR VOLUNTEERS !

Holiday Heights Recreation is looking for volunteers who simply love coordinating fun and creative events such as dances, shows or fairs just to name a few. We want to hear from you ! !

Help us create memorable experiences for our community!

If you are ready to make an impact, please contact

Joanne Grzywinski @ (732) 691-9816

**Create Your Dream Home!**  
HOME IMPROVEMENTS SHOULD NOT BE A NIGHTMARE!



**NO \$ DOWN FINANCING AVAILABLE!**

PROUDLY OFFERING

- ROOFING
- SIDING
- WINDOWS
- GUTTERS
- SKYLIGHTS

- ✓ GAF Master Elite Roofing Contractor
- ✓ CertainTeed 5 Star Siding Contractor
- ✓ James Hardie Preferred Contractor
- ✓ Andersen Certified Window Contractor
- ✓ Velux Certified Skylight Installer

**CHOOSING THE WRONG CONTRACTOR CAN LEAD TO A NIGHTMARE EXPERIENCE.**

The home improvement industry ranks #1 in overall customer complaints almost every year due to poor communication & shoddy workmanship. Proven Contracting's customer-centric approach creates a smooth, stress free customer experience. Our on-site project managers provide constant communication while ensuring projects are installed on time... on budget! Proven Contracting specializes in top quality exterior home improvements throughout Ocean & Monmouth Counties.

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[www.ProvenRoofing.com](http://www.ProvenRoofing.com)

1057 Atlantic City Blvd.  
Bayville, NJ 08721

CALL OR SCAN TO SCHEDULE YOUR **FREE QUOTE!**



The **community** CONNECTION

**- Will be Discontinued -**  
as of January 2026

The Community Connection will no longer be published in Holiday City & Silver Ridge Park

If you were submitting flyers to [Holidaycity.org](http://Holidaycity.org)

They will be available on [scofbt.org](http://scofbt.org)

# HH CLUBHOUSE

## DAILY ACTIVITIES & COMMITTEE MEETINGS

<u>TIME</u>	<u>ACTIVITY OR MEETING</u>	<u>ROOM</u>	<u>TIME</u>	<u>ACTIVITY OR MEETING</u>	<u>ROOM</u>
<b>Sunday</b>					
9:00AM	Pickleball		6:30PM	Ballroom Dancing	AUDI
6:00PM	Bingo	AUDI	<i>(No Ballroom Dancing 2nd Wednesday of month)</i>		
<i>(Doors open at 4:30PM)</i>			7:00-9:00PM	Men's Cards	MPMR
<hr/>			7:00PM	Neighborhood Watch Mtg	AUDI
<b>Monday</b>			<i>(Every 2nd Wednesday, every other month)</i>		
8:30-9:45AM	Exercise	AUDI	7:00-9:00PM	Home Décor Class	ACR
9:30-11:00AM	Code Committee	SCR	<i>(Every 4th week)</i>		
9:30-11:30AM	Fun with Art	ACR	<hr/>		
<i>(Every 1st, 3rd &amp; 4th Monday)</i>			<b>Thursday</b>		
9:45-10:30AM	Walking	AUDI	9:00-10:00AM	Ticket Sales	AUDI
10:00AM	Recreation Meeting	ACR	10:00AM	Billiards (come & learn)	
<i>(Every 2nd Monday-Sept.-June)</i>			10:00-10:45AM	Walking	AUDI
10:45-11:45AM	Zumba Class	AUDI	11:15-1:15PM	Table Tennis	AUDI
12:15-2:15PM	Table Tennis	AUDI	12:30-3:00PM	First Aid Aux	AUDI
1:30-4:30PM	Bridge	AUDI	<i>(Every 2nd Thursday-Sept.-June)</i>		
1:00-4:00PM	Mah Jongg	MPMR	1:00-4:00PM	Mah Jongg	ACR
1:00-3:00PM	Arts & Crafts/Happy Hookers	ACR	12:30-3:00PM	Bridge	ACR
5:30PM	Chorus	AUDI	12:30-4:00PM	Women's Cards	SCR
5:30PM	Bocce		5:30PM	Social Club	AUDI
<hr/>			<i>(Every 3rd Thursday-Sept.-June)</i>		
<b>Tuesday</b>			5:30-7:00PM	Ticket Sales	AUDI
9:00AM	Pickleball		<i>(Every 3rd Thursday-before Social Club begins)</i>		
9:30-12:00PM	Quilting	ACR	6:00-9:00PM	Women's Cards	SCR
9:45-10:30AM	Walking	AUDI	7:00-9:00PM	Men's Cards	MPMR
10:00AM	Shuffleboard		<hr/>		
10:45-11:45AM	Yoga Class	AUDI	<b>Friday</b>		
12:15-2:15PM	Table Tennis	AUDI	8:30-9:45AM	Exercise	AUDI
12:00-3:00PM	Men's Cards	MPMR	9:00AM	Bocce	
12:30-3:30PM	Rummikub	ACR	9:00AM	Pickleball	
12:30-4:00PM	Women's Cards	SCR	9:00-10:00AM	Food Drive Pickup-Donations	
2:00PM	HH Book Club	LOBBY	<i>(Last Friday of every month)</i>		
<i>(Every 3rd Tuesday)</i>			9:00-11:00AM	Facilities Meeting	MPMR
4:00PM	Move & Groove	POOL	<i>(Every 2nd Friday, every other month-next meeting November 14th)</i>		
7:00PM	Billiards (come & learn)		9:45-10:30AM	Walking	AUDI
6:00-7:30PM	Line Dancing	AUDI	11:30-3:00PM	Mah Jongg	ACR
6:00-8:00PM	Women's Cards	SCR	12:00-2:00PM	Table Tennis	AUDI
3:00-5:00PM	Men's Club Meeting	AUDI	12:00-2:00PM	Men's Cards	MPMR
<i>(Every 2nd Tuesday)</i>			12:30-4:00PM	Women's Cards	SCR
<hr/>			7:00-9:00PM	Friday Night Cards	ACR
<b>Wednesday</b>			<hr/>		
8:30-9:45AM	Exercise	AUDI	<b>Saturday</b>		
10:00-12:00PM	Home Décor Class	ACR	9:30-12:00PM	Women's Club Meeting	AUDI
<i>(Every 2nd week)</i>			<i>(Every 1st Saturday)</i>		
10:00-11:00AM	Computer Club	ACR	10:00-11:00AM	Ticket Sales	MPMR
<i>(Every 1st &amp; 3rd Wednesday-Sept.-June)</i>			<i>(Every 2nd Saturday)</i>		
<i>Homeowners Only!</i>			12:00PM	Billiards (come & learn)	
9:45-10:30AM	Walking	AUDI	<hr/>		
11:00-1:00PM	Mah Jongg	SCR	ACR-AC Room-Clubhouse #1		
11:00-12:30PM	Corn Hole	AUDI	AUDI-Auditorium-Clubhouse#2		
11:00-1:00PM	Table Tennis	AUDI	SCR-Small Card Room-Clubhouse#1		
1:00-4:00PM	Mah Jongg	MPMR	MPMR-Multi Purpose Meeting Room-Clubhouse#1		
1:00-4:00PM	Scrabble	ACR			
3:30PM	Chorus	AUDI			
6:00PM	Pickleball				

# 2026



# JANU

Sunday	Monday	Tuesday	Wedn
<b>4</b>  BINGO 6:00 PM (Doors Open @ 3:30 PM)	<b>5</b>	<b>6</b>	<b>7</b>
<b>11</b>  BINGO 6:00 PM (Doors Open @ 3:30 PM)	<b>12</b>  Recreation Meeting 10:00AM in (ACR)	<b>13</b>	<b>14</b>
<b>18</b>  BINGO 6:00 PM (Doors Open @ 3:30 PM)	<b>19</b> MARTIN LUTHER KING DAY	<b>20</b>	<b>21</b>
<b>25</b>  BINGO 6:00 PM (Doors Open @ 3:30 PM)	<b>26</b>	<b>27</b>	<b>28</b>

Wednesday	Thursday	Friday	Saturday
	<b>1</b> NEW YEAR'S DAY  <b>OFFICE CLOSED</b>	<b>2</b>  <b>OFFICE CLOSED</b>	<b>3</b> Women's Club Meeting 9:30am-12:00PM in Audi
	<b>8</b> FAA Meeting-Doors Open @ 12:30 PM 1:00-3:00 PM In Audi  <b>Audi closed to all activities                      all day</b>	<b>9</b>	<b>10</b> <b>Men's Club Pancake Breakfast</b> <b>8:00AM-11:00AM in Audi</b>  <b>Ticket Sales - 10 AM-11 AM in</b> <b>MPMR (Every 2nd Saturday of</b> <b>the month)</b>
	<b>15</b> Social Club-Doors Open @ 5:30 PM Auditorium closed all day <b>Ticket Sales 5:30-7:00 PM</b> <b>(before Social Club begins)</b>	<b>16</b>	<b>17</b>
	<b>22</b> <b>General HOA Meeting</b> <b>2:00PM in Audi</b>	<b>23</b>	<b>24</b> <b>Men's Club-Pizza Party</b> <b>4:00PM-7:00PM</b>
	<b>29</b>	<b>30</b>	<b>31</b>

**HOLIDAY HEIGHTS RECREATION PRESENTS**

GREAT DJ Dance the Night Away



**MOTOWN**

**SATURDAY, MARCH 21, 2026**  
**7:00-9:30PM** ● **Tickets: \$20.00**  
**DOORS OPEN: 6:30PM**

Coffee/Tea/Water, and Desserts will be served

Ticket Sales: Thursday (9-10am),  
 (Jan. 15-March 12)  
 2nd Sat. of the month (10-11am) in the  
 auditorium  
**(NO REFUNDS)**

For more info:  
 Joanne Grzywinski (732) 691-9816  
 Lucy Perez (646) 696-9655

**HOLIDAY HEIGHTS  
 "NEIGHBORHOOD WATCH PROGRAM"**



**FEBRUARY 11, 2026**      **APRIL 8, 2026**  
**JUNE 10, 2026**

**MEETING STARTS AT 7PM IN THE AUDITORIUM**

- \*Updates on recent crime activity in the area.
- \*Voice your concerns.
- \*Learn prevention strategies.
- \*Get to know your neighbors.
- \*Guest speakers

If you cannot attend the meetings you may still get updates on community events and public safety notices on Holiday Heights Neighborhood Watch Program facebook page.

**LET'S HELP KEEP OUR NEIGHBORHOOD SAFE.**

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**HOLIDAY HEIGHTS**



**BINGO**

96 Prince Charles Drive  
 Toms River, NJ

**SUNDAY NIGHTS**

**DOORS OPEN AT 4:00 PM**  
**GAMES START AT 6:00PM**  
 We run three 50/50's Event Tickets!  
 Last game Jackpot pays out \$500!  
 We have OBCO donuts and other foods!!!

Holiday Heights First Aid Auxiliary

**GIFT Auction**



**SAT. MAY 2, 2026**

HH Auditorium, 96 Prince Charles Dr, Toms River, NJ

**Doors Open: 3pm - Calling Starts: 5pm**

Flat Screen Smart TV, Spectacular Prizes, Gift Cards, Themed Baskets, and So Much More!

**EVENT DETAILS**

Admission Donation: \$35 (Includes : (1) sheet Tier 1 White tickets), and a Value Pack of tickets.  
 \* Extra tickets available for purchase day of the event.

Coffee/Tea/Cake Provided , You can bring your own food  
 Soda/Water available for purchase

**Ticket Sales: January 15 - March 12**  
 Every Thursday (9-10am) HH Auditorium  
 Checks Only/ No Refunds , \*Must Be 18+ to Attend\*

If you or someone you know has a gambling problem, call 1-800-GAMBLER

Info: Denise (732) 818-0890  
 Proceeds benefit the Holiday Heights First Aid Squad

## FUN WITH ART

Creativity, Relaxation, Fun, and interaction are all a part of our getting together. Choose your own medium and comfort zone. Water colors, crayons, charcoal, colored pencils, and pastels. Even coloring books and color by-numbers!

Create at your own pace! There are no mistakes in ART!! Art is a feel-good experience. Enjoy the strength of creativity and the stress-free environment with others all involved in their own choice of ART.

Have FUN WITH ART!! We meet every 1st, 3rd, and 4th Mondays from 9:30-11:30 am in the Arts & Crafts Room. Please join us.

## FORGOTTEN HISTORY .....

By Lou Mangerpan

The fall of Constantinople by the Ottomans blocked Europe's, specifically Venetian and Genoese merchants, lifeline to the East for spices, silks, and goods from Asia. The Ottomans tight control over land routes drove costs up and limited access. Europeans needed alternative routes. This incentive caused the Portuguese navigators to push down the coast of Africa, searching for a sea passage to India. Columbus also pitched his westward voyage to the king and queen of Spain to bypass the Ottomans held routes. In a sense, the fall of Constantinople was not only a prelude to the Renaissance but sparked an Age of Discovery. This set the stage for Spain's conquest of the Americas and Portugal's dominance in the Indian Ocean and onwards to open Japan for trade.



# DID YOU KNOW ....

By Lou Mangerpan

- There are 293 ways to make change for a dollar
- Automobiles take up about 24 percent of the total area of Los Angeles
- 56% of women do the bills in a marriage
- In 1916, 55% of the cars in the world were Model T Fords
- Ten percent of men are left-handed while only 8 percent of women are left-handed
- An attosecond is one billionth of a billionth of a second



# Recipe

## Walnut Balls

### Ingredients:

- 1 cup soft butter
- 4 tablespoons of sugar
- 2 cups sifted flour
- 2 teaspoons of vanilla
- 6 ounces walnuts, crushed (1 ¼ cup)
- Confectioner's sugar

### Directions:

1. Cream butter, sugar, and vanilla together.
2. Add flour and walnuts.
3. Roll into small balls.
4. Place them on a cookie sheet greased once.
5. Bake at 375\* for 15-20 minutes (until slightly gold)
6. While warm, roll into confectioner's sugar



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## HAPPY HOOKER NEWS

Hi everyone, I am happy to say we are all doing okay and enjoying our meetings. We have a newcomer from another community who is willing to participate in our volunteer work for Community Medical Center. We are getting ready for the holidays, and we hope you are too!

*Carol Ann DeVito*

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# TREX CHALLENGE

By Marianna Telford

A year ago in November, I launched a plastic recycling challenge in our community with the goal of collecting 1,000 pounds of soft plastic within one year. It was definitely a challenge at times, especially with some confusion about what counted as soft plastic, but we worked through it together. We spent countless hours separating, sorting and cutting out labels, and thanks to the support of our community, we reached our goal two weeks early!

Because of everyone's efforts, we received our TREX bench, which is now placed in the clubhouse breezeway. Thank you to everyone who contributed.

We've decided to continue the challenge for another year in the hopes of earning another bench. Most importantly, this effort keeps plastic out of our landfills, and that alone makes a huge difference in saving our planet.

As we have done this past year, we will be collecting soft plastic; clean plastic bags, cereal bags, water, toilet paper and paper towel wrappers, soda case plastic wrap, bubble wrap, and dry-cleaning bags. It is all detailed where the 3 collection bins

are, outside restrooms in each club house. No pet food, or frozen food bags or meat wrappings, please. Thank you all again for your incredible support!



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## HOLIDAY HEIGHTS BINGO

As this year comes to a close and a New Year begins, we would like to send a special thank you to Holiday Heights Bingo for the many, many items purchased for our community, along with the monthly cost of the Stouts Bus Service and the monthly contribution to Holiday Heights First Aid Squad.

From 2023 to the present, Bingo has purchased many items that you may have noticed on our grounds and in our buildings. They are a ping pong table, shuffleboard, lobby furniture, walkway pavers, snack tables in the pool area, tables and chairs in the pavilion (other clubs also donated to this purchase) painting the auditorium, storage shed, new chairs in the auditorium, automatic (ADA door) in the clubhouse #1, lights around the pool, and benches in the clubhouse

breezeway! The approximate cost of these donations is \$57,000.00. We could not do this without our valuable volunteers and bingo players.

PLEASE come out and support the Holiday Heights Bingo, so we can give back to our community.  
*BINGO TEAM*



## HOLIDAY HEIGHTS MEN'S CLUB

### Monthly Food Drive

The Monthly Food Drive, the last Friday of each month, is an ongoing drive that is in our second year. Please donate any non-perishable food items you can. There is still a need for donations in Ocean County. Many families are unable to afford food on an ongoing basis.

There are also bins outside our clubhouse that are taken in daily!!! Other communities are welcome to donate. Do your part if you can and donate. It will give you a warm and fuzzy feeling!!!!!!!

## SOCIAL CLUB NEWS

Can you believe it's January? Here we are in 2026, and if you're reading this – we all made it through another year.

January has a way of sneaking in quietly, doesn't it? The holiday decorations are packed away, the house feels a little calmer, and suddenly we're standing at the doorway of a brand-new year.

For many of us, January isn't about rushing into big resolutions anymore—it's about savoring the slower pace. The days may be chilly, but there's comfort in a warm blanket, a good book, or a phone call with an old friend.

But don't get too cozy and comfortable, because, as officers of Social Club, we promise to continue to bring you the best entertainment our budget can find. On January 15<sup>th</sup>, our first meeting of the new year, Tommy C. and Joey M. are returning to treat you all with songs that will carry you back to your youth. Close your eyes and you will think Bobby Darin, Lou Christie, Buddy Holly, Burt Bacharach, and so many more, have come to Holiday Heights.

So, whether you're swaying on the dance floor or just watching the guys perform, we promise you a memorable evening. There's still time to renew your membership or sign up as a new member. Membership forms are on the table in the lobby. Just see one of our officers for help.

As always, doors open at 5:30 and refreshments will be provided. It will be a great night to come in from the cold. See you on the 15<sup>th</sup>.

*Joanne, Judi, Jane and Karen  
Social Club Officers*

## HOLIDAY HEIGHTS WOMEN'S CLUB

The HH Women's Club will be having their first meeting, October 4th. We meet the first Saturday of every month except May and December. At our monthly meetings we focus on women's issues and women's triumphs. We hosted our annual Christmas Cookie Swap, Candy Bar Bingo, Lottery Bingo, a fun event "Paint Party" where we learned to paint on wine glasses as well as various speakers. We are planning this year's agenda and welcome any ideas for meeting topics or speakers. So plan on joining us. Our motto is Women Helping Women.

## HANDS FOR ALL

If you need an emergency home repair, HANDS FOR ALL is here to help at no charge. For more information and assistance, please contact them.

### HANDS FOR ALL

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## Yoga Classes

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Holiday Heights Clubhouse  
96 Prince Charles Drive,  
Toms River, NJ 08757

**Tuesdays, 10:45-11:45 AM**

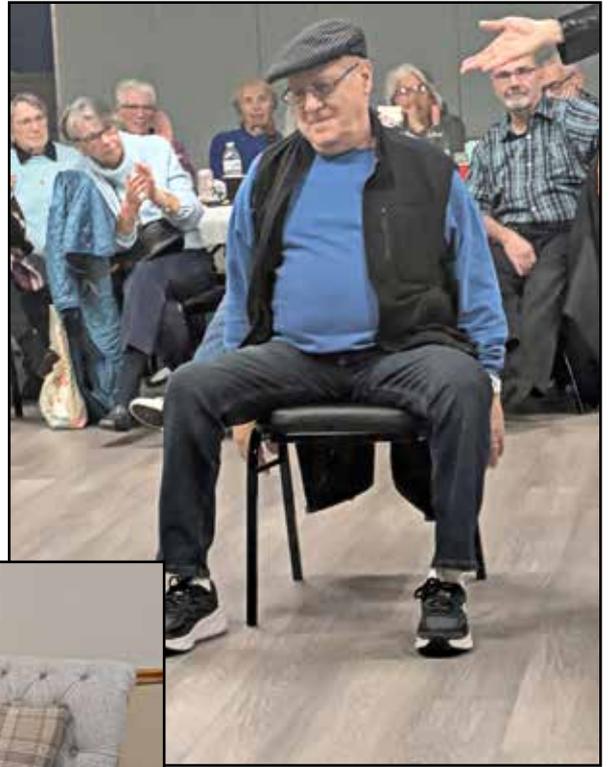
Includes chair yoga.

**\$3.00 fee**

All Welcome

For information,  
call Marj 609-389-7192 or  
Angie 732-286-9558

# Murder Mystery





# Having Trouble Making Ends Meet?

## Do You Need Food?

Many people live on fixed incomes, are disabled, out-of-work, or are working at low-paying jobs, making it hard to cover basic necessities.

If you, or someone you know, needs help with food, help is available. Come to the:

### **FULFILL – Mobile Pantry Food Distribution**

**At: Holiday City @ Berkeley,  
Parking Lot by Clubhouse 2**

**On: Friday, January 23rd, 2026 9:30 AM to 11:00 AM**

You can pre-register by asking for a registration form at the Clubhouse 2 office.

631 Jamaica Blvd, Berkeley Township

Pre-registration helps the Food Bank know how much food to bring, but if you don't pre-register, you can still come and receive food.

The mobile pantry will be distributing non-perishable food, as well as fresh produce and baked goods. Please bring ID. If you have questions please call FULFILL The NEW Food Bank of Monmouth and Ocean Counties at 732-918-2600 Ext.5873.

**The Mobile Pantry Program is sponsored by:**

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OF MONMOUTH AND OCEAN COUNTIES**

3300 ROUTE 66, NEPTUNE, NJ 07753  
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2026

**SOCIAL CLUB  
THURSDAY EVENING  
MEETING DATES**

JANUARY	15	MARCH	19
FEBRUARY	19	APRIL	16
MAY	21	JUNE	18

**\*\*\*\*\*FREE BOOKS\*\*\*\*\***

**TO: HOLIDAY HEIGHTS HOME BOUND RESIDENTS**

**FROM: LOCAL OCEAN COUNTY LIBRARY**

**RECEIVE BY MAIL (no charge to you)**

**OR**

**BY A VOLUNTEER TO YOUR HOME**

**LARGE OR REGULAR PRINT BOOKS- YOUR CHOICE**

Request up to 4 books at a time, and the library will pack them in a bag and deliver them to you by mail. You then return them in the same bag and DROP THEM IN YOUR MAILBOX for pick up.

TO REGISTER FOR THIS SERVICE call Kelly Nichols at 732-349-6200 X5530

Any questions call Marion Jessiman at 732-473-9050

**LINE DANCE CLASSES**

**JOIN US EVERY TUESDAY EVENING**

**6:00 PM TO 7:30 PM**

**IN THE AUDITORIUM**

**BEGINNERS WELCOME**

**FOR INFORMATION CALL**

**MARIE 732-914-8166**

**SUDOKO**

Complete the grid so that every row, column, and 3x3 box contains every digit from 1 to 9.

	3	2		6				7
1	8		5		7			3
7		5		4				
5		3		7		8		9
	1		9		2			6
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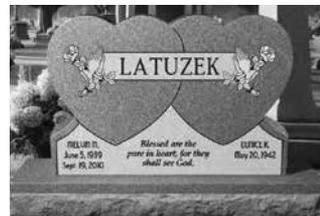
Solution on page 38

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# HOLIDAY HEIGHTS FIRST AID SQUAD

The Holiday Heights First Aid Squad was formed in 1987 to serve the residents of Holiday Heights. We currently work a 12-hour shift from 7 am until 1900 (7 pm). The days we work are Monday, Tuesday, Wednesday & Thursday.

Each crew consists of an EMT or Certified Assessor, a driver/ lifter and an information specialist. Both of our ambulances are equipped with hydraulic stretchers that lift the patient into the ambulance.

There are 3 requirements to become a squad member: having a valid driver's license, getting CPR certified, and being able to get on and off the ambulance unassisted.

All crew members are certified in CPR and the use of an AED. Classes are provided in the squad

building, and all costs are covered by the squad. Members that want to be certified as an Assessor or EMT may take the required class at no cost. Drivers attend a CIVO or Advance Emergency Drivers class. Additionally, there are other classes offered by the town or County, and attendance is voluntary.

Uniform shirts and jackets are provided by the Squad. You will need black pants and black shoes.

Most Crews work two or three days per month, and we also have one mandatory meeting per month, usually the fourth Wednesday of the month.

If interested please fill out the bottom of the flyer and drop it off at the squad building, 120 Prince Charles Drive.

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

PHONE NUMBER: \_\_\_\_\_

POSITION INTERESTED IN: \_\_\_\_\_



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Ads-6530

# V.F.W. POST 10185 NEWS

By Post Commander James Egan

The next meeting of Silver/Holiday V.F.W. Post 10185 will be held on the **second Thursday, January 8<sup>th</sup>** at 1:00 PM **due to Clubhouse being closed on New Years Day**, at the Silver Ridge Park West Clubhouse, 145 Westbrook Drive. We meet in the daytime, so you do not have to drive at night.

To join our post, just bring a copy of your Discharge (DD-214) to our meeting and you'll receive a hardy welcome and refreshments before the meeting. If you need a ride to the meeting or want more information without any obligation call Post Commander James Egan at 732-644-2219.

Remember if you hear of any Post member passing away or being in the hospital, call any Officer, and let him know.

Thursday, January 1, 2026, is New Year's Day. It's time to start keeping your New Year's resolutions.

Monday, January 19<sup>th</sup>, is Martin Luther King Jr. Day.

Thursday, January 29<sup>th</sup>, V.F.W. Post 10185 celebrates our 48<sup>th</sup> Anniversary. Our National Charter was issued to 108 Post members.

If you have any questions about the status of your dues, call Quartermaster Dennis Aldridge 732-237-6880. We need your support.

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GOD BLESS AMERICA AND GOD BLESS OUR TROOPS**



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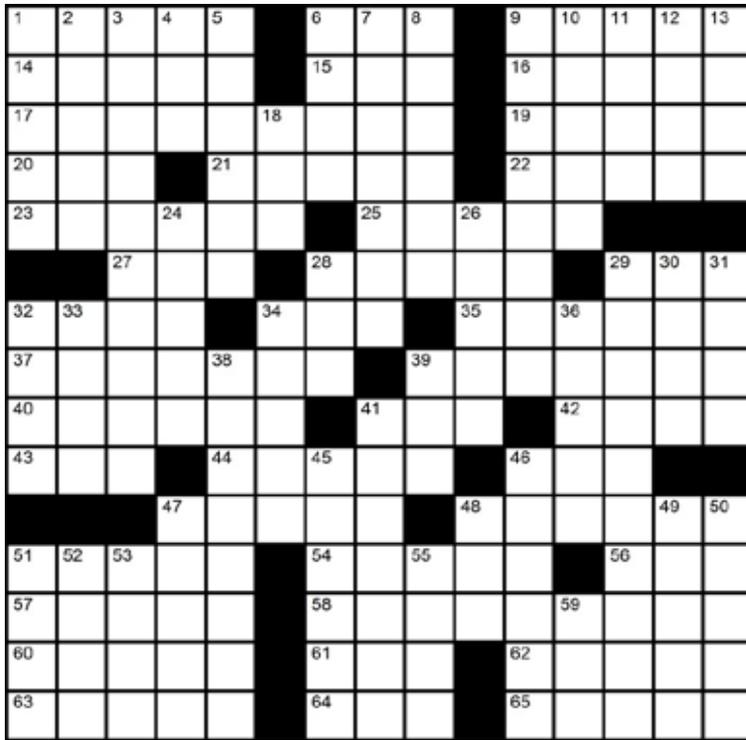
# Honoring our Veterans



# Social Club Fun



# Crossword



## ACROSS

- 1 Distant
- 6 Apex
- 9 Jobs
- 14 "ER" actress --- Tierney
- 15 "--- Believer", Monkees hit
- 16 Start playing!
- 17 Tap
- 19 "Fear of Flying" author --- Jong
- 20 Snow runner
- 21 Less common
- 22 Buoyant
- 23 Old-fashioned cab
- 25 Lightweight tropical hats
- 27 Elite group
- 28 Gene Pitney was only 24hrs from here
- 29 Downloadable program
- 32 Small lake
- 34 Natter
- 35 Tenor --- Bocelli
- 37 Sidestepped
- 39 Splendors
- 40 Demeanor
- 41 Total
- 42 Capital of Norway
- 43 Source of formic acid
- 44 Jambalaya ingredient
- 46 Little one
- 47 "Band of Gold" singer Freda ---
- 48 Miscreants

- 51 Economizer
- 54 Succeed
- 56 One of New York's finest, perhaps
- 57 Nautical fastener
- 58 To
- 60 Carroll's rabbit-hole explorer
- 61 Wyo. neighbor
- 62 Extended area of land
- 63 Waterproofed as many showers are
- 64 Affirmative vote
- 65 Solemn promises

## DOWN

- 1 Pennsylvania Mennonites
- 2 Sri ---, formerly Ceylon
- 3 Ahead of the field
- 4 Mineral source
- 5 Litter of pigs
- 6 Bracket
- 7 Stimulus
- 8 Security detachment
- 9 Anna Paquin won an Oscar for this film, aged 11
- 10 Spanish winds
- 11 The pen
- 12 Recoil
- 13 Remain
- 18 Rotating engine part
- 24 Welcome
- 26 Old Testament song
- 28 Sliver
- 29 Nobleman
- 30 Rind
- 31 --- doble (dance)
- 32 One of the Three Bears
- 33 "--- Almighty", in which Morgan Freeman played God
- 34 Nixon's successor, informally
- 36 Drivel
- 38 At peace
- 39 Rev up
- 41 --- Todd, barber
- 45 Chest pain
- 46 Am disposed
- 47 Serenity
- 48 Pro
- 49 Gun handle nick
- 50 Notices
- 51 Get outta here!
- 52 "--- want is a room somewhere..." ("My Fair Lady")
- 53 Bridal wear
- 55 Start of a Hamlet soliloquy
- 59 Geological time composed of periods

**Solution on page 38**

## Sudoku Answers

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

## Crossword Solution

1	A	L	O	O	F		6	T	I	P		9	T	A	S	K	S		
14	M	A	U	R	A		15	I	M	A		16	H	I	T	I	T		
17	I	N	T	E	R	C	18	E	P	T		19	E	R	I	C	A		
20	S	K	I		21	R	A	R	E	R		22	P	E	R	K	Y		
23	H	A	N	S	O	M		25	T	O	P	I	S						
		27	F	E	W		28	T	U	L	S	A		29	A	P	P		
32	33	M	E	R	E		34	G	A	S		35	A	N	D	R	E	A	
37	A	V	O	I	D	E	D		38			39	G	L	O	R	I	E	S
40	M	A	N	N	E	R		41	S	U	M		42	O	S	L	O		
43	A	N	T		44	P	R	A	W	N		46	T	O	T				
			47	P	A	Y	N	E		48	F	E	L	O	N	S			
51	52	S	A	V	E	R		54	G	E	T	O	N		56	C	O	P	
57	C	L	E	A	T			58	I	N	O	R	D	E	R	T	O		
60	A	L	I	C	E			61	N	E	B		62	T	R	A	C	T	
63	T	I	L	E	D			64	A	Y	E		65	O	A	T	H	S	

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

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Ask About our Home Companions!

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[umchomeworks.org](http://umchomeworks.org)

 Check us out on Facebook!





1071 Route 37 West, Unit 9  
Toms River, NJ 08755



732-255-4433



JoAnn M. Petrizzo  
Broker/Owner



## Hope you had a Wonderful Holiday!

All of us at ADK Realty would like to take this opportunity again to say “Thank You” to all our clients, friends and neighbors for their loyalty and patronage. It has been a successful year for us because of **YOU!**

As we start a new year, if you are thinking about selling your home, please reach out to us. Selling a home can sometimes be a challenging task; know we are here to assist you every step of the way. Our seasoned agents will be there to guide you from advice on staging to estate sales to handymen, we can assist with all your needs! Please give us a call and we would be delighted to offer our complimentary market analysis!

**We wish you all the best in the coming year and look forward to seeing and working with you in the future!**

**In today’s competitive market, it is important to position your home correctly – You need a REALTOR who knows the neighborhood**

**At ADK Realty Our Agents:**

- Have Expert Knowledge of Toms River & Surrounding Areas
- Are Skillful Negotiators
- Use Innovative Marketing Ideas
- Have Extensive Knowledge of Mortgage Programs
- Give Outstanding Personal Service

**CALL US TODAY –  
WE’LL WORK HARD FOR YOU!  
732-255-4433**

If your home is currently listed, please disregard this notice.  
It is not our intention to solicit the listings of other Brokers.



**FROM OUR FAMILY  
TO YOURS...  
HAVE A HAPPY,  
HEALTHY 2026!**

