



Courier

HOA OFFICIAL PUBLICATION

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

Volume 37, Number 4

55+ Planned Retirement Community

February, 2024



The central graphic features the words "Valentine's Day" in a large, elegant, red cursive script. The text is surrounded by intricate red flourishes and swirls. Four red hearts are placed around the text: one at the top center, one at the bottom center, and one in each of the bottom corners.



DIRECTORS' RESPONSIBILITIES

Association Office/Personnel	Carol Hudak
ADR Committee	Joanne Grzywinski
Audit Committee Liaison	Lou Mangerpan
Basins	John Barone
Bingo Liaison	John Barone
Buildings/Grounds/Common Grounds/Trees	John Barone
	George Wilhelm/Carol Hudak
Bus	Carol Bianco
By-Laws Committee Liaison	Lou Mangerpan
Clubs & Recreation Liaison	Joanne Grzywinski
Code Committee Liaison	Carol Hudak
Courier Distribution Liaison	Carol Bianco
Courier Liaison	Joanne Grzywinski
Directors Desk	Lou Mangerpan
Election Committee Liaison	Lou Mangerpan
First Aid Liaison	Lou Mangerpan
Grass	George Wilhelm
Homeowner Events	Carol Hudak
Membership/Welcome	Carol Hudak
Minutes/Meeting Agendas	Carol Bianco
Robo Calls	Carol Hudak
Snow	George Wilhelm
Swimming Pool	Joanne Grzywinski
Website	Joanne Grzywinski

CLUB PRESIDENTS

Chorus/Theater Guild	Linda Estrada. 732-551-2402
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

CHAIRPERSONS-STANDING COMMITTEE

ADR Committee	Ron Knecht	732-281-8008
Audit Committee	Pat Ganzer	732-281-8008
By-Laws Committee	Dee Barletta	908-295-5997
Code Committee	Ed Lipinski	732-244-8686 Ext.#220
Election Committee	Bill O'Brien	917-217-4255
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	Dee Barletta	908-295-5997
Recreation Committee	Madeline LoPresto	732-244-1781

GROUP LEADERS

AC Trips	Ann Demercurio	201-774-4062
Audio/Video	Ray Tracy	201-873-5758
	Kevin Neary	609-207-9444
Billiards	Greg Jones	973-634-6690
Bocce	Ed Lipinski	732-998-0068
Bridge	Kay Haskell	732-341-2854
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
Flowers	Denise Diaz	732-818-0890
HH Book Club	Marianne McCall	201-988-3422
H.H. Golf League	Lou Mangerpan	201-394-5073
Happy Hookers	Carol Ann DeVito	732-279-6269
Homeowners Event Team Leader	Marianna Telford	201-920-7146
Line Dancing	Marie Marino	732-914-8166
Mah-Jongg	Marylou Mageean	732-300-0921
Men's Cards	Frank Catena	732-281-2644
Overnight Trips	Don & Maria Manganello	732-608-0540
Pickleball	Bill Hedin	908-278-9779
	Ron Faccitonti	732-832-1082
Scrabble	Gale Campbell	732-240-0066
Showtime	Carmen Hernandez	732-244-0404
Shuffleboard	Marianne McCall	201-988-3422
Rummikub	Angela Santore	732-286-9558
Table Tennis	Sal Leotta	908-783-8783
Tennis	Tony Cuttitta	570-656-3204
Walking	Barbara Verdugo	973-432-1203
	Pat Nardiello	973-650-9121
Women's Golf League	Ann DeMercurio	201-774-4062
Yoga	Marj Neary	609-389-7192
	Angela Santore	732-286-9558
Zumba	Louise Sgobbo	732-914-8507

OTHER ORGANIZATIONS

First Aid Squad	Janice Sutton	732-505-6900
First Aid Captain	John Abella	732-505-6900
First Aid Auxiliary	Ann Marie Zigmont	973-412-5869
	Denise Diaz	732-818-0890
Bingo President	Linda Pantaleo	201-289-1566
Bingo Committee	Cathy Helmer	732-586-8398

BOARD OF DIRECTORS

PRESIDENT	Carol Hudak
VICE PRESIDENT	Joanne Grzywinski
SECRETARY	Carol Bianco
TREASURER	Lou Mangerpan
DIRECTORS AT LARGE	John Barone, George Wilhelm

OFFICE: Personnel:

Administrative Manager	Donna
Office Assistant	Toni
Receptionist	Peggy
Janitor/Maintenance	George, Fred & Ken

OFFICE

FAX

EMAIL

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

GROUP DIRECTOR CONTACTS

Arts & Crafts/Happy Hookers	Joanne Grzywinski
Audio/Video	George Wilhelm
Billiards	Acting Director
	Lou Mangerpan
Bocce	Acting Director
	George Wilhelm
Cornhole	Acting Director
	George Wilhelm
Exercise	Acting Director
	George Wilhelm
First Aid Aux (Fundraiser)	Joanne Grzywinski
Flowers	Carol Hudak
Golf League	Lou Mangerpan
Library	Lou Mangerpan
Line Dancing	Carol Bianco
Mah-Jongg	Joanne Grzywinski
Neighborhood Watch	Acting Director
	Carol Hudak
No Frills Dances	Joanne Grzywinski
Scrabble	John Barone
Shuffleboard	Acting Director
	George Wilhelm
Rummikub	John Barone
Table Tennis	George Wilhelm
Tennis/Pickleball	George Wilhelm
Walking	Acting Director
	Carol Bianco
Yoga	Acting Director
	Carol Bianco
Zumba	Acting Director
	Carol Bianco

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DISCLAIMER: The Courier reserves the right to reject, edit, amend all articles, letters or advertisements received. Courier is politically non-partisan and will not accept any article or advertisement it deems of a religious nature, libelous, inflammatory or in bad taste. Courier accepts no responsibility for errors, typographical or otherwise, in advertisements.

**CLUBHOUSE OFFICE
PHONE EXTENSIONS**

MAIN# 732-244-8686

	EXT#
Carol Hudak, President	219
Joanne Grzywinski, Vice President	218
Lou Mangerpan, Treasurer	216
Carol Bianco, Secretary	215
John Barone, Director at Large	217
George Wilhelm, Director at Large	213
Joseph DeSimone, Director at Large	214
Code Committee	220
Donna Raccuia-Smith, Administrative Manager	200
Toni Foster, Office Assistant	210

GARBAGE NOTICE

Garbage is **not** to be put out before 4:00pm on Tuesdays.

We ask all Homeowners to only use covered cans and containers when placing garbage at the curb. Homeowners are required to keep garbage and rubbish containers covered and concealed in an enclosure or in the garage before being placed temporarily at the curb for pick up.

Your cooperation will help prevent animals from gaining access to any refuse.

If you are going to be away, please ask a friend or neighbor to put out your trash for you.

This is a Berkeley Township law as well as a Holiday Heights Code violation.

Violators will be issued a fine

*Updated February 21, 2023
Board of Directors*

**Holiday Heights Web Site:
www.holidayheights.org**

**ATTENTION HOMEOWNERS
REGARDING NEW RULES
FOR RECYCLING**

ALL recycling **MUST** be put to the curb in containers with lids.

DO NOT put your recycling in plastic bags.

The plastic bags are **NOT** recyclable.

They will **NOT** be picked up.

Thank you for your attention to this issue.

Complaint Notices

All complaints must be submitted in writing including your name, address and signature to the Code Committee. Unsigned complaints from "concerned neighbors" will not be accepted.

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

— Clip Out and Save —

**Berkeley Property Tax Due:
May 1st, August 1st, November 1st, and
February 1st**

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

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

DIRECTORS' DESK

FEBRUARY 2024

Birthstone: Amethyst

Flower: Violet



"All you need is love, but a little chocolate now and then doesn't hurt"

Charles M. Schulz

OUR DIRECTORS' MISSION

Working Together to Exceed

Expectations – Every Day

OPEN BOARD MEETING

Tuesday-February 6th @ 2:00PM in Audi.

GROUND HOG DAY

Friday-February 2nd

ASH WEDNESDAY

Wednesday-February 14th

VALENTINE'S DAY

Wednesday-February 14th

PRESIDENTS' DAY

Monday-February 19th

ASSOCIATION DUES

The 1st quarter association dues were due January 1, 2024 in the amount of \$150.00.

If you have not made your payment, late fees have been assessed in the amount of \$25.00. Please call the office to get your current balance.

*Please **DO NOT POST DATE** your checks when paying your association dues. We appreciate this courtesy.

Reminder: You can sign up for ACH debits-automatic payments for your quarterly dues. Save time and postage with this free, convenient service. Please call the office between 9:00AM and 2:00PM for further information.

SNOW RULES & REGULATIONS-

On page 8.

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.

An approved Zoning & Construction Application, including all specifications necessary for the proposed project, as well as a Holiday Heights Project Permit ,are required before any work can be-

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

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.

KITCHEN SIZE PLASTIC BAGS

Please be aware kitchen size plastic bags containing refuse are not allowed to be placed at the curb or stored on a Homeowners' property. Violations will result in fines. Please cooperate to help protect our Community.

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.

EMERGENCY CONTACT INFORMATION

It is very important that the office has a valid phone number and an emergency contact number on file. If your information has changed, please call the office at 732-244-8686. It only takes a minute to update and it very well may save your life in case of an emergency!

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

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

Directors' Desk

Continued from page 4

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."

NO DUMPING IN THE BASINS!

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.

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

COMPLAINTS All complaints must be submitted in writing to the Code Committee, with your name, address and signature. All written complaints will remain anonymous. You can obtain these forms from the Holiday Heights website or from the Clubhouse office.

CONTRACTOR SIGNS

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

CURBING YOUR PET-All pets must be confined within the Owner's 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.

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!

News From the Board

Where does the word February come from?

The word *February* comes from the Roman festival of purification called *Februa*, during which people were ritually washed. We may not have a festival of ritual washing, but while February is the shortest month, and some believe it is the last month of winter, it is a big month for events and holidays; Valentine's day, Lincoln's Birthday, Washington's Birthday, Groundhog day, Ash Wednesday, Super Bowl, the Snow Moon and it's Black History Month. In Holiday Heights we have Bingo every Sunday, the Mardi Gras Dance, Exercise Classes, Social Club, Food Drives, Yoga Classes, and Zumba Classes, just to mention a few to keep us busy. It is truly not a time for us to hibernate.

It is also a time to think about volunteering and getting involved in your community. This is the best way of getting out and meeting many members of the community and maybe making new friends. Whatever your skills, your hobbies, or your favor past-time, there is something for everyone.

With regard to other news, the Office renovation has been completed, Buildings one and two updated, and the HOPA Form project well underway. Soon we will be looking forward to the pool opening. However, before we do that you should check the "snow procedures" listed in this edition. I know most of us wish we never have to deal with it, but for safety sake please look it over.

Lastly, the Board has started something new in January. "Talk to a Director" on Directors Night. The Directors office will be open one night or afternoon each month with a Director present to answer any questions or concerns you may have or wish to discuss. Please check the Courier for the date and time.

Call for Volunteers!

Our “Bits from the Board” has filled you in for the start of the New Year.

Now, it’s time to share **new** exciting news! Our Call for Volunteers and the results of our Focus Groups has given us a great jump start for 2024.

Coming Soon in 2024!

Director’s Night – January 29th 6:30 pm – sit with a Director and share your thoughts

Painting Classes Crafts/Décor Classes Ballroom Dancing
 Casino Night Murder Mystery
 80’s Dance Party House Committee

Jimmy Buffet/Margaritaville Theme (by the Pool) Medium

We applaud the volunteers who came out and shared their ideas and talents. However, a common thread throughout all Focus Groups was the call for an Organized Game Night or Afternoon, Computer/iPhone Skills Updates, and; Saturday & Sunday afternoon events.

Please reach out with your ideas and share with the rest of HH.

WE NEED YOU!

Holiday Heights Homeowners Association Meeting Schedule for 2024 All Meetings held in the Auditorium

<u>MONTH</u>	<u>DATE</u>	<u>DAY</u>	<u>TIME</u>	<u>TYPE OF MEETING</u>
February	6	Tuesday	2:00PM	Open Board Meeting
March	7	Thursday	7:00PM	Open Board Meeting
	28	Thursday	7:00PM	General HOA Mtg.
April	11	Thursday	7:00PM	Open Board Meeting

Welcome New Neighbors

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

December 2023

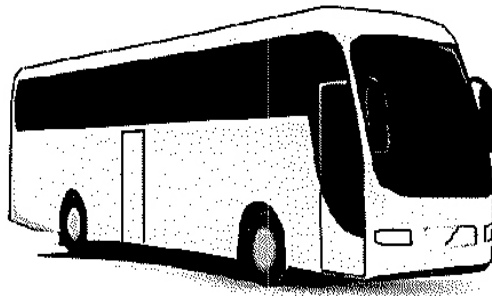
Mark Miller	40 Woodstock Drive	12/1/2023
Ewa Szymczak	16 Kendal Drive	12/5/2023
William & Melissa Walters	49 Normanton Court	12/6/2023
Robert & Diane Heaslip	48 Canterbury Lane	12/20/2023
Alexandra Tsourounakis	36 Canterbury Lane	12/22/2023

** Please note: If your name is not on this list, but you closed in **December**, it means the office has not yet received the closing paperwork from the attorney.

A new owner cannot be entered into our system until we receive the final paperwork.

Thank you and Welcome to the Community!

BUS ROUTE & TIMES



FRIDAYS ONLY

LACEY SHOPRITE

Leaves Clubhouse @ 9:00am

Leaves Lacey Shoprite @ 11:45am and arrives back @ 1:00pm.

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

NOTARY NOTICE

NOTARY SERVICES
Wednesdays & Fridays
11:00AM-1:00PM

By Appointment Only
(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.

It is not mandatory but recommended
a mask be worn at the time of service.

We thank you for this courtesy!



Need something posted on the website?

Email the information as you want it to appear, along with clipart/pictures/images, to Joanne Grzywinski jgrzywinski@hotmail.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.

COURIER NEEDS HELP!

The Courier is delivered once a month. It informs you of what is happening in Holiday Heights.

At this time we are in need of delivery people in order to continue to service the community.

The delivery is once a month and takes approximately one hour.

To help the community, please call Linda & Pete Estrada at 732-551-2402 during office hours 9AM-2PM and leave your name and number.

Thank you,
Linda & Pete Estrada

Township of Berkeley

Chapter 17-Streets & Sidewalks

17-3.8. Leaves and Other Debris

[1974 Code 117-7.1; Ord. No. 28-0-81]

It shall be unlawful for any person, corporation or entity to throw, deposit, sweep or otherwise cause to be put onto the surface of any street or avenue of the Township, any leaves, grass sweepings, litter, broken glass, metal, wood, dirt or any other refuse or debris.

In Remembrance

Olga Diaz
Phillip Manzella
Josephine Mazzara

J&M Home Renovations

(732)288-8293

LIC# 13VH12854400

Tub To Shower Conversions

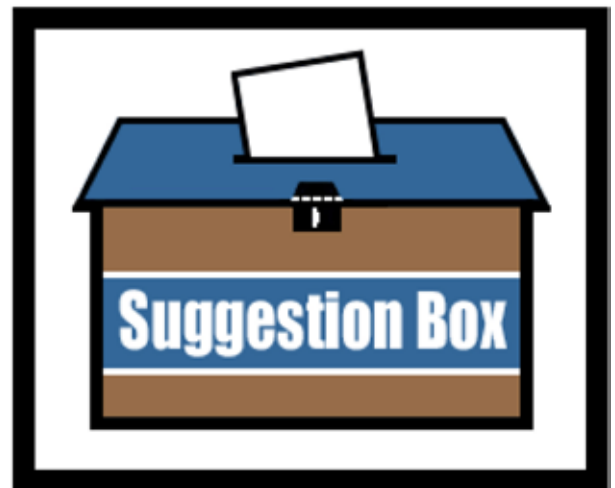
Starting at \$3,495

*Remove Your Tub and Replace It with
A Walk In Tile Shower!*

Handyman Services And All Aspects Of Home Repair
And Maintenance!

ad-7565

No Job Too Small! ALL CREDIT CARDS ACCEPTED



Have a suggestion, drop your idea in the
Suggestion Box at the Holiday Heights Office.
Forms are available at the suggestion box.
The Board of Directors only have access to
open this box.

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

**For Month Ending:
December 31, 2023**

Balance forward as of November 30, 2023		\$483,574.82
	<u>INCOME/DEPOSITS:</u>	
5010	Assessments	\$134,820.00
5040	Late Fees	750.00
5050	Interest Income	11.39
5065	Yoga Income	189.00
5075	Zumba Income	150.00
5100	Handbook & Badges	40.00
5110	Capital Reserve Fund-New Owners	6,000.00
5130	Courier Income (<i>two months</i>)	2,800.00
5150	Men's Club Income	280.00
5205	Recreation Income-AC Trips	470.00
5220	Clubhouse Rental Income	400.00
5230	Recreation Income-Dances	<u>1,049.43</u>
	Total Income & Deposits:	\$146,959.82
		\$630,534.64
	<u>CASH DISBURSEMENTS:</u>	
2040	Payroll	\$9,209.72
2210	Monthly Payroll Taxes	3,577.21
3150	Replacement Fund Expenditures	27,139.82
6020	Legal Fees	2,766.06
6050	Inspection Fees	463.83
6060	Bank Service Charges	192.42
6070	Meeting & Membership Expense	52.45
6080	Homeowner Functions	114.21
6200	Signs	541.44
6210	Office Supplies	689.86
6220	Printing	439.83
6230	Postage & Mailings	200.00
6240	Office Equipment/Repairs/Supplies	176.34
6275	Robo Calls	380.50
6270	Copier Contract	378.85
6280	Miscellaneous Expense	78.95
6295	Insurance Policies	6,193.57
7070	Tree Removal	1,439.44
7140	Maintenance Supplies	112.24
7180	Plumbing	597.92
7210	Cleaning	1,652.69
7220	Cleaning Supplies	947.28
7230	Restroom Supplies	212.97
7240	Grounds Maintenance	1,385.06
7250	Clubhouse Maintenance Interior	3,104.17
7300	Phones & Internet	438.02
7320	Gas	2,453.51
7330	Water	387.84
7350	Electric-Clubhouse	541.71
7355	Solar Supply	1,000.94
7360	Electric Wells	6.92
7375	Zumba Expense	180.00
7380	Yoga Expense	180.00
7390	Courier Expense	64.28
7410	Supplies/Equip/Rprs.-Kitchen	746.52
7450	Billiard Room Expense	<u>70.37</u>
	Total Cash Disbursements:	\$68,116.94
		\$562,417.70
	<u>CASH & OTHER ASSETS</u>	
1001	Operating Checking-Ocean First	\$246,873.52
1002	Operating Checking-Provident	\$24,929.49
1003	Operating-Provident CD	\$100,000.00
1335	R&R Checking-Ocean First	\$31,170.10
1345	R&R Checking-Chase Bank	\$14,972.11
1346	R&R Savings-Chase Bank	\$114,445.03
1350	R&R Checking-Citizens	<u>\$30,027.45</u>
	Totals:	\$562,417.70

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

Treasurer's Report

HOLIDAY HEIGHTS MONTHLY FINANCIAL REPORT
Fical Year September 1, 2023 to August 31, 2024

MONTH ENDING: November 30,2023

CASH & OTHER ASSETS:

	10-31-2023	11-30-2023	DIFFERENCE
Operating Checking – Ocean First Savings	\$177,141.24	\$143,326.64	-\$29,276.58
Operating Checking – Provident Bank	\$50,264.32	\$50,268.45	\$4.27
Operating CD – Provident Bank	\$100,000.00	\$100,000.00	\$0.00
Total Operating Funds	\$327,405.56	\$293,595.09	-\$29,272.31

R&R Checking Account – Ocean First Savings	\$23,175.76	\$30,538.59	\$7,262.69
R&R Checking Account – Chase	\$29,297.11	\$14,972.11	-\$6,325.00
R&R Savings Account – Chase	\$114,443.20	\$114,444.13	\$0.99
R&R Checking Account – Citizens Bank	\$30,022.53	\$30,024.90	\$12.33
Total R&R Account Balances	\$196,938.60	\$189,979.73	\$951.01

TOTAL CASH & OTHER ASSETS

\$524,344.16	\$483,574.82	-\$40,769.34
--------------	--------------	--------------

NOTES: Difference in R&R due to expenditures for Curry Electrical breaker box move & time clock, and renovation 2nd payment, plus new homeowner & lease fees & monthly transfer.

HOLIDAY HEIGHTS MONTHLY FINANCIAL REPORT
Fical Year September 1, 2023 to August 31, 2024

MONTH ENDING: December 31,2023

CASH & OTHER ASSETS:

	11-30-2023	12-31-2023	DIFFERENCE
Operating Checking – Ocean First Savings	\$143,326.64	\$246,873.52	\$103,546.88
Operating Checking – Provident Bank	\$50,268.45	\$24,929.49	-\$25,338.96
Operating CD – Provident Bank	\$100,000.00	\$100,000.00	\$0.00
Total Operating Funds	\$293,595.09	\$371,803.01	\$78,207.92

R&R Checking Account – Ocean First Savings	\$30,538.59	\$31,170.10	\$631.51
R&R Checking Account – Chase	\$14,972.11	\$14,972.11	\$0.00
R&R Savings Account – Chase	\$114,444.13	\$114,445.03	\$0.90
R&R Checking Account – Citizens Bank	\$30,024.90	\$30,027.45	\$2.55
Total R&R Account Balances	\$189,979.73	\$190,614.69	\$634.96

TOTAL CASH & OTHER ASSETS

\$483,574.82	\$562,417.70	\$78,842.88
--------------	--------------	-------------

NOTES: Difference in R&R due to revenue from new homeowner fees & expenditures for Expert Touch (ofc renov), Lexi Floors, & Office furniture.
Difference in Operating funds due to heavy inflow of 4qtr Assessments

ACTIVITY REPORT-FEBRUARY 2024	
Wildwood Trip-Bristol Plaza	9/25-9/29/23
Deposits:	
Ticket Sales	\$8,615.00
Refund from Bristol Plaza	\$696.00
Other	\$0.41
	\$9,311.41
Expenses:	
Bristol Plaza	\$7,830.00
Refunds-(2) Homeowners	\$1,150.00
Expenses	\$149.59
	\$9,129.59
Net Profit:	\$181.82
Christmas Story Day Trip	12/5/2023
Deposits:	
Ticket Sales -(\$110/pp x 49) (+1 comp \$110 included)	\$5,390.00
Expenses:	
Surflight Theatre	\$3,414.50
Driver: (1 Dinner)	\$68.95
Bus	\$1,250.00
Poster	\$21.31
	\$4,754.76
Net Profit:	\$635.24
Christmas with the Cameos	12/8/2023
Deposits/Cash Gifts:	
Ticket Sales- (\$25/pp x 292)	\$7,300.00
50/50	\$935.00
Other-Baskets	\$634.00
	\$8,869.00
Expenses:	
Caterer	\$745.00
Entertainer	\$2,600.00
Decorations/Papergoods	\$690.91
Custodian	\$250.00
Beverages	\$161.60
50/50 Winner	\$460.00
Poster	\$58.15
Raffle License	\$20.00
	\$4,985.66
Net Profit:	\$3,883.34

Recreation Checking	
Month Ending: December 31, 2023	
Beginning Balance:	\$28,770.91
<i>December Deposits</i>	\$3,409.00
<i>December Withdrawals</i>	<u>\$9,124.50</u>
Ending balance:	\$23,055.41

ATTENTION

Anyone creating a flyer for a sponsored event, if you will be holding a 50/50 or raffle of any kind, and you state that on your flyer, you MUST include the license number. The number is RL2898;2897.

Habitat ReStore

The Northern Ocean Habitat ReStore accepts donations of new and gently used items that we sell to treasure hunters and bargain shoppers alike, raising money to support our vision of decent shelter for all. Your purchases and donations support projects like grab-bar and handrail installation, weatherization to keep homes warm, widening doorways and other health and safety modifications for seniors, veterans and other residents of northern Ocean County. Through new construction, an extensive home repair program, and Superstorm Sandy relief work, Northern Ocean Habitat has partnered with over 240 families to help build or improve a place they can call home. For more information and to find out how to get involved, 'like' Northern Ocean Habitat for Humanity on Facebook, visit the website at nohfh.com or call 732-228-7962. To donate furniture or appliances to the ReStore, please call 732-818-9500.



Holiday Heights Minutes

Homeowner Annual Meeting

November 8, 2023

Opened: 7:10pm

In Attendance: Carol, Joanne, Lou, George **Absent:** John (excused) Rich (unexcused) & Joe (Admin Leave) 34 Homeowners present.

Carol called the meeting to order with a Pledge of Allegiance and Moment of Silence.

Reviewed the renovation project dates and reported the office will be demo on Friday and renovation will last until end of November. Building 2 will stay open during any renovations/painting and auditorium will be open but access will be by the side door entrance. Reviewed **Advisory Committee Focus Groups** dates: 11/14 10am 85+ age group members; 11/20 7:00pm 55 to 65 age group members, 11/27 7:00pm 66 to 75 age group members, 11/30 7:00pm 76 to 85 age group members. Meetings are open to all homeowners. Announced the **Deck the Homes Holiday Lighting Contest** with the same rules as last year. Advised the **Art Sale** was still going with art on stage. Review several new **Fraud Alerts** and advised homeowners should not answer these calls. **Upcoming events** – Art Classes, Jan 15th, painting, sketching, drawing. Still need volunteer to run the Craft group.

Motion: Due to the lack of a quorum, Board could not approve motions. Will be held over until next Homeowner meeting.

Lou: Read minutes from **Sept 28th meeting**. Minutes approved. Presented the Treasurer reports; **Monthly Financials; Operating** Account Cash and Other Assets – as of Sept 2023 = \$320,078.81. As of Oct 2023 = \$324,155.02. **R&R** Accounts – as of Sept 2023 = \$259,970.50. As of Oct 2023 = \$196,924.61. Provided a **Capital Reserve Analysis** bases on our FWH Reserve study.

FY 2023/2024 Starting Balance = \$324,442.19, Planned Income & Transfers = \$112,518.20, Planned Year End = \$436,960.39, Planned Expensed = \$51,648.00 with an Planned Ending Balance of \$385,312.39.

FY 2024/2025 Planned Starting Balance = \$385,312.39, Planned Income & Transfers = \$113,000, estimated Planned Expenses = \$21,500 with an Estimated Year end = \$476,812.39.

FY 2025/2026 Planned Starting Balance = \$476,812.39, Planned Income & Transfers = \$95,000, Estimated Expensed = \$359,000 with an Estimated Year End = \$211,812.39. The large expense in FY 2025/2026 was for the parking lot resurfacing and curb repairs.

Reported the Resolution for the removal of the Township Planning Board's approval on our governing documents has been prepared and approved by the Board and will be presented to the Township's Planning Board in November for their approval. Will have to make a presentation to the Planning Board and expects this to happen between January and March 2024.

Joanne: No Reported

George: Provided update on new Landscaping and Snow contracts. Announced the last grass cut was completed. No suggestions were received this month. Gift card was won by Kathy Skrocki.

Comments & Committee reports:

Bill O'Brien reported the food drive is Nov 17th and a pancake breakfast is planned for Jan 13, 2024.

Donna Skulitz reported the 1st Aid Aux will hold a bake sale on Nov 18th.

Pete Orcinoli asked why some Board members were not in attendance and how may signatures are required to remove a Director? Lou advised 400 signatures are required; Carol advised the Board could not discuss why Board members were not present upon advise of our legal council.

Ray Nitko spoke about people walking their dogs and wanted to know if the "Pets with Santa Photos" will be done this year. Advised this was not a Board function and run by the 1st Aid Aux. They will review.

With no further business Carol closed the meeting at 8:10pm

Respectfully presented by Lou Mangerpan, Secretary Pro Tem to the Board.



Having Trouble Making Ends Meet?

Do You Need Food?

FEBRUARY 23rd, 2024 9:30 AM to 11:00 AM

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 FULLFILL The NEW Food Bank of Monmouth and Ocean Counties at 732-918-2600 Ext. 5873.

Or

Councilwoman Sophia Gingrich 732-272-2255
Councilman Michael Signorile

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Tel: 732-918-2600 FEEDING AMERICA

BERKELEY CITIZEN

Informing the Citizens of Berkeley Township, NJ

January 2024

2024 Berkeley Township Sanitation and Recycling Schedule

Please Direct Recycling Questions to: (732) 341-1022 (8:00 am - 3:00 pm) • For Other Public Works Issues, Please Call (732) 349-4616

REPORT ILLEGAL DUMPING: (732) 341-6600

Please Save This Flyer For Daily Reference • For Updated Information Check Out Channel 22 and www.berkeleypark.org

THE MAYOR'S HOTLINE

The Mayor's "Hotline" for residents' suggestions, concerns or complaints, aimed at improving government responsiveness to taxpayers and improving the quality of life in town. Call the "Hotline" (732) 244-7400 ext: 1203 or email: mayor@berkeleypark.org



Mayor John Dacchione



NOTICE

HAZARDOUS MATERIALS

Will **NOT** be picked up by the Township
 For additional information, please call The Ocean County Recycling Center
(732) 367-0802

LEGEND B - BULK G - GARBAGE H - HOLIDAY L - LEAVES R - RECYCLING

January 2024						
Sun	Mon	Tue	Wed	Thu	Fri	Sat
	1	2	G 3	4	5	6
7	8	9	G 10	11	R 12	13
14	15	16	G 17	18	19	20
21	22	23	G 24	25	R 26	27
28	29	30	G 31			

February 2024						
Sun	Mon	Tue	Wed	Thu	Fri	Sat
				1	2	3
4	5	6	G 7	8	R 9	10
11	12	13	G 14	15	16	17
18	19	20	G 21	22	R 23	24
25	26	27	G 28	29		

March 2024						
Sun	Mon	Tue	Wed	Thu	Fri	Sat
					1	2
3	4	5	G 6	7	R 8	9
10	11	12	G 13	14	15	16
17	18	19	G 20	21	R 22	23
24/31	25	26	G 27	28	29	30

April 2024						
Sun	Mon	Tue	Wed	Thu	Fri	Sat
	1	2	G 3	L 4	R 5	6
7	8	9	G 10	11	12	13
14	15	16	G 17	18	R 19	20
21	22	23	G 24	25	26	27
28	29	30				

May 2024						
Sun	Mon	Tue	Wed	Thu	Fri	Sat
			G 1	L 2	R 3	4
5	6	7	G 8	9	10	11
12	13	14	G 15	16	R 17	18
19	20	21	G 22	23	24	25
26	27	28	G 29	30	R 31	

June 2024						
Sun	Mon	Tue	Wed	Thu	Fri	Sat
						1
2	3	4	G 5	6	7	8
9	10	11	G 12	13	R 14	15
16	17	18	G 19	20	21	22
23/30	24	25	G 26	27	R 28	29

July 2024						
Sun	Mon	Tue	Wed	Thu	Fri	Sat
	1	2	G 3	4	5	6
7	8	9	G 10	11	R 12	13
14	15	16	G 17	18	19	20
21	22	23	G 24	25	R 26	27
28	29	30	G 31			

August 2024						
Sun	Mon	Tue	Wed	Thu	Fri	Sat
				1	2	3
4	5	6	G 7	8	R 9	10
11	12	13	G 14	15	16	17
18	19	20	G 21	22	R 23	24
25	26	27	G 28	29	30	31

September 2024						
Sun	Mon	Tue	Wed	Thu	Fri	Sat
1	2	3	G 4	5	R 6	7
8	9	10	G 11	12	13	14
15	16	17	G 18	19	R 20	21
22	23	24	G 25	26	27	28
29	30					

October 2024						
Sun	Mon	Tue	Wed	Thu	Fri	Sat
		1	G 2	3	R 4	5
6	7	8	G 9	10	11	12
13	14	15	G 16	17	R 18	19
20	21	22	G 23	24	25	26
27	28	29	G 30	31		

November 2024						
Sun	Mon	Tue	Wed	Thu	Fri	Sat
					R 1	2
3	4	5	G 6	L 7	8	9
10	11	12	G 13	14	R 15	16
17	18	19	G 20	21	22	23
24	25	26	G 27	28	R 29	30

December 2024						
Sun	Mon	Tue	Wed	Thu	Fri	Sat
1	2	3	G 4	L 5	6	7
8	9	10	G 11	12	R 13	14
15	16	17	G 18	19	20	21
22	23	24	H 25	26	R 27	G 28
29	30	31				

SEE INSIDE FOR IMPORTANT INFORMATION REGARDING RECYCLING AND SANITATION PICK-UP REGULATIONS

**For your convenience,
below is the list of deadline dates for 2024.**

Submit all articles and flyers to Barbaraverdugo@msn.com and submit all photos to Patricianard@msn.com. Thank you.

Barbara Verdugo

2024 Deadline Dates for Courier submission of articles, flyers and photos

February Courier	January 5
March Courier	February 4
April Courier	March 3
May Courier	April 3
June Courier	May 3
July Courier	June 4
August Courier	July 2
September Courier	August 4
October Courier	September 4
November Courier	October 4
December Courier	November 2
January 2025 Courier	December 1

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HOME DECOR
AND
CRAFT
CLASSES

HOLIDAY HEIGHTS

WHEN: 2ND TUESDAY OF
EVERY MONTH

WHERE: ARTS AND CRAFT
ROOM

TIME: 10AM-12PM

TO SIGN UP CALL EITHER
MARYANN-917-698-5677 OR
MARIANNA-201-920-7146

PROOFREADING DEADLINE

For March 2024 issue

Sunday, February 4th

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

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

Patronize Our Advertisers

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

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

V.F.W. POST 10185 NEWS

By Past Post Commander James Egan 732-341-4905

The next meeting of Silver/Holiday V.F.W. Post 10185 will be held on Thursday, February 8th at 1:00 PM 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 Past 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.

Friday, February 2nd is Groundhog Day.

Thursday, February 8th, the Boy Scouts of America was founded in 1910. VFW 10185 is a proud supporter of The Boy Scouts of America.

Monday, February 12th, is Lincoln's Birthday.

Wednesday, February 14th, is Ash Wednesday and Valentine's Day. Do not forget your loved ones.

Monday, February 19th, is President's Day.

Thursday, February 22nd, is Washington's Birthday.

No District meeting in February

The VFW would like you to drop your old and faded Flags off at either H. C. S. Clubhouse (Main Building), S. R. P. W., S. R. P. Westerly, S. R. P. N., S. R. P. E., and Holiday City Berkeley Clubhouses.

FLY THE FLAG EVERY DAY, WEATHER PERMITTING
GOD BLESS AMERICA AND GOD BLESS OUR TROOPS

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WE BUY
ANY MAKE, ANY MODEL
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WE'LL WRITE YOU A CHECK ON THE SPOT!

SET UP YOUR APPOINTMENT NOW! **866-855-5555**
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LAKEWOOD, NJ

*Payoff verification may delay the process. In the event of a payoff, additional paperwork may be required. Vehicle title must be on hand or able to be secured from the lending bank if a loan is in place. Purchases over \$20,000 and/or out of state titles may take longer than 20 minutes. See dealer for complete details.

ads-7153



Holiday Heights Audio

Did you know that the HOA maintains three separate audio systems. We have one dedicated to playing music at the pool when it is open. Two others located in the multi purpose meeting room and the auditorium do more than just play music. They can play videos, from a DVD and from the internet from places like YouTube and SiriusXM, and Bluetooth from your phone and tablets. They can record meetings and other events. Along with these systems we have about 15 wireless microphones so everyone can clearly hear whats being said and especially so **you** can be heard when you bring questions to the HOA at our bi monthly meetings.

As you might imagine it takes a few people to run and maintain the systems. We would like to have a few people to just handle microphones so one person does not have to be present at every event. (Volunteers hint hint) Each is assigned to a regular event and takes care of the mikes, installing batteries, setting them up for the event and putting them away. During certain other events we have people operating the system in the booth or the meeting room, to play music such as before the social club meeting starts and record the meeting for the club secretary to transcribe. We also interface with the entertainment so their audio needs are met. We really could use people with enough computer knowledge to operate the systems during events and help maintain the systems so they operate the way they should. When it is done right hopefully you don't even know we are in the house (or booth).

The audio team is in the auditorium most Sunday mornings from 9 to noon this is when we make some noise (Hearing aid wearers use discretion) and put the system thru its paces tweaking stuff and poking stuff to make sure all is ready to go. If you would like to come by we would really like the visit. Be aware that we are also willing to talk your head off and give tours and demos of the systems. We might even let you recite poetry or sing opera to an empty house from the stage in the name of testing mikes.

HOLIDAY HEIGHTS RECREATION

ST. PATRICK'S DAY

DINNER DANCE

MARCH 16, 2024

SERVED BUFFET STYLE

CORNER BEEF

BOILED POTATOES, CABBAGE AND CARROTS

BAILEYS IRISH CREAM CUPCAKE FOR DESSERT!

COFFEE - TEA

SODA - WATER

CATERED BY CASERTANO'S CUCINA

*****BYOB*****

ENTERTAINMENT BY JERSEY SHORE DJ'S

*****DOORS OPEN 5:30PM*****

\$29.00

CHECKS ONLY - NO REFUNDS

CHECKS MADE OUT TO - HH RECREATION

**TICKET SALES START ON
THURSDAY - DECEMBER 14, 2023
9:00AM - 10:00AM**

**HOLIDAY HEIGHTS AUDITORIUM
96 PRINCE CHARLES DRIVE, TOMS RIVER, NJ**

**FOR INFORMATION CALL
CARMEN
732-244-0404**



HH WOMEN'S CLUB FRIENDSHIP CORNER

The women of Holiday Heights Women's Club are in the process of compiling a list of people in our community that would be interested in receiving periodic phone calls. This list could include, but is not limited to people who live alone and those who are housebound. If you are someone who would be interested in receiving phone calls, or if you know someone in Holiday Heights who would be interested, please let us know. Please call or email Florence Pissott at 732 350 2230 or pissottf@gmail.com. Please provide your name, address and phone number and you will be added to the list.

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Company
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*Victor Ferlise, MD
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731 Lacey Road • Forked River

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an appointment, call:*

732.914.1300

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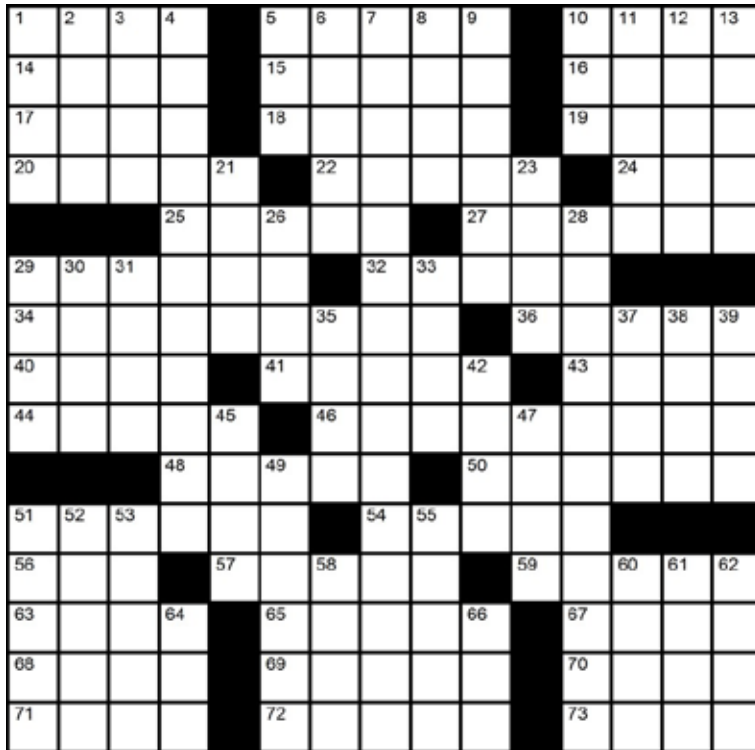
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ads-468

Crossword



ACROSS

- 1 Arabian ruler
- 5 Following
- 10 Some providers of wood for furniture
- 14 Prepare
- 15 Larry --- in "The Iceman Cometh"
- 16 Largest island in the Marianas
- 17 Stage accessory
- 18 Fire prodger
- 19 A single time
- 20 Abandon
- 22 Overhaul
- 24 Aeronautics group.
- 25 --- Lama
- 27 Round Table leader
- 29 Baseball official
- 32 Lowest of the low
- 34 Eye defects
- 36 Notes
- 40 Heel
- 41 Sheltered spots
- 43 Short written reminder
- 44 Ethiopian capital --- Ababa
- 46 "The --- Dancers" (Jean Thesman)
- 48 About the eye
- 50 Did, once
- 51 "--- and her Sisters" (Woody Allen movie)
- 54 Intriguing group
- 56 --- Annie ("Oklahoma!")
- 57 Battalion XO, often

- 59 Moves cautiously forward
- 63 Names
- 65 Author Evelyn ---
- 67 It replaced the French franc
- 68 Noted scat singer --- Fitzgerald
- 69 Boredom
- 70 Former Mrs David Bowie
- 71 Move
- 72 Palm tree fruit
- 73 Sports defeat

DOWN

- 1 Smartphone programs
- 2 Brandy made from pressed fruit
- 3 Matinee idol --- Novello (d. 1951)
- 4 Disavowal
- 5 Egyptian cobra
- 6 Roman flower goddess
- 7 Consider
- 8 Garden west of Nod
- 9 Go over again
- 10 Self-esteem
- 11 Middle meal
- 12 Former Portuguese territory in China
- 13 Slander
- 21 Comedian Roseanne ---
- 23 Warrant
- 26 Bony
- 28 Deceptive decorative paintwork
- 29 Where the Wizard of Westwood coached
- 30 One of three in "The Mikado"
- 31 Formerly known as shell-shock
- 33 Inquires
- 35 Escherichia ---, potentially dangerous bacterium
- 37 Dweeb
- 38 Give off
- 39 Alone
- 42 Counterfoil
- 45 Irritating email
- 47 Straight --- arrow
- 49 Melted
- 51 Underworld
- 52 No longer a minor
- 53 Type of metal or gas
- 55 Debate
- 58 Country singer and actress --- Kramer
- 60 Japanese heavyweight contest
- 61 Subdivisions of eons
- 62 Male heirs
- 64 Plant juice
- 66 Not hers

Solution on page 43

Sunday	Monday	Tuesday	Wednesday
4 BINGO 6:30 PM (Doors Open @ 5:00 PM)	5	6 Open Board Meeting 2:00 PM in (Audi)	7
11 BINGO 6:30 PM (Doors Open @ 5:00 PM)	12 Recreation Meeting 10:00 AM in (ACR)	13	14 VALEN ASH W Neighborhood 7:00 PM in (Au
18 BINGO 6:30 PM (Doors Open @ 5:00 PM)	19 PRESIDENT'S DAY	20	21
25 BINGO 6:30 PM (Doors Open @ 5:00 PM)	26	27	28
EVERY SUNDAY Pickleball-9:00 AM Audio Maintenance & Repair-9 AM-12:00 PM (Audi) BINGO - 6:30 PM (Doors open @ 5:00 PM) Billiards - Open Daily (Clubhouse #1)	EVERY MONDAY Exercise-8:30-9:45AM (Audi) Code Comm.-9:30-11:00AM (SCR) Art Classes-Every 1st, 3rd and 4th Monday in the AC Room-9:30 AM-11:30 AM Walking-9:45-10:30AM (Audi) Zumba Class-10:45AM-11:45AM (Audi) Table Tennis-12:15-2:15PM (Audi) Bridge 1:30 PM-4:30 PM (Audi) Maj Jongg-12:00-4:00PM (MPMR) Arts & Crafts/Happy Hookers-1:00-3:00PM (ACR) HH Chorus-5:30PM (Audi) Every 2nd Monday of the Month Recreation Meeting 10:00 AM in (ACR)	EVERY TUESDAY Pickleball-9:00 AM Walking-9:45-10:30AM (Audi) Shuffleboard 10:00 AM Yoga-10:45-11:45AM (Audi) Table Tennis-12:15-2:15PM (Audi) Men's Cards 12:00PM-3:00PM (MPMR) Rummikub 12:30-3:30 pm (ACR) Women's Cards-12:30-4:00PM (SCR) Billiards 7:00PM Come & Learn Line Dancing-6:00-7:30PM (Audi) Women's Cards-6:00 -8:00PM (SCR) Every 2nd Tuesday of the Month Crafts 10AM-12PM in (ACR) Men's Club Meeting 3:30-5:00 PM (AUDI) Every 3rd Tuesday of the Month HH Book Club 2:00 PM (Cibhse#2-Lobby)	EVERY WEDNESDAY Exercise-8:30-9:45AM Walking-9:45-10:30AM (Audi) Mah Jongg-11:00AM Corn Hole-11:00AM Table Tennis-11:00AM Mah Jongg-11:15-2:15PM (Audi) Scrabble- 1:00-4:00PM (Audi) HH Chorus 3:30 PM Pickleball-6:00 PM Men's Cards-6:30-11:00PM (Audi) Left-Right-Center 7:00-9:00PM (Audi) Every 2nd Wednesday of the Month Neighborhood Watch Meeting 7:00 PM (Audi)

JANUARY

2024

Wednesday	Thursday	Friday	Saturday
	1	2 GROUNDHOG DAY	3 10AM-12PM Women's Club Meeting in (Audi)
	8 FAA Meeting 12:30 PM-3:00 PM in (Audi)	9	10 Mardi Gras Dance 6:30-9:30 PM in (Audi) Doors Open at 5:30 PM
14 LABOR DAY WEDNESDAY Watch Mtg. (Audi)	15 Social Club-Doors Open @5:30 PM Auditorium Closed All Day	16	17
	22	23	24
	29		
EVERY WEDNESDAY AM (Audi) AM (Audi) M-1:00PM (SCR) -12:30PM (Audi) AM-1:00PM (Audi) 00PM (ACR) PM (ACR) (AUDI) 0:30PM (MCR) 00-9:00 PM (ACR) ay of the Month ch Meeting 7:00 PM	EVERY THURSDAY Ticket Sales 9:00-10:00AM (Audi) Billiards 10:00AM-Come and Learn Walking 10:00-10:45AM (Audi) Table Tennis 11:15-1:15PM (Audi) Mahjongg 12:30-4:00PM (ACR) Bridge- 12:30-3:00PM (ACR) Women's Cards-12:30-4:00PM (SCR) Men's Cards-6:30-10:30PM (MCR) Women's Cards- 6:00-9:00PM (SCR) <u>Every 2nd Thursday of the Month</u> First Aid Aux.-12:30-3:00PM (Audi) <u>Every 3rd Thursday of the Month</u> Social Club @ 5:30 PM (September-June) Auditorium Closed All Day	EVERY FRIDAY Exercise-8:30-9:45AM (Audi) Pickleball-9:00 AM Walking-9:45-10:30AM (Audi) Mah Jongg-11:30-3:00PM (ACR) Table Tennis 12:00PM-2:00 PM (Audi) Men's Cards 12:00PM-2:00PM (MPMR) Women's Cards-12:30-4:00PM (SCR) Friday Night Cards-5:00-9:00PM (ACR)	EVERY SATURDAY Women's Club Mtgs. - Every 1st Saturday of Month 10:00 AM-12:00 PM Billiards 12:00PM Come & Learn SCR-Small Card Room (Clubhouse#1) ACR-Arts & Crafts Room (Clubhouse#1) AUDI-Auditorium-(Clubhouse#2) MCR-Men's Card Room (Clubhouse #1) MPMR-Multi Purpose Mtg. Room (Clubhouse#1)

Santa On Christmas



Social Club Holiday Fun



Santa Takes A Break





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Christmas With The Cameos





A SHOUT OUT TO:

Veronica Tracy and Janice Sutton Co-Chairs of *The Women's Club*

By Pat Nardiello

It just so happened that one day at her Physical Therapy session, Janice observed another patient there who was also one of our residents. It was during the pandemic, a time of pervasive isolation, that she was impacted by the overwhelming feeling of loneliness in the air. She pondered those vibes and tucked them away in her heart.

Meanwhile, during that same time, Veronica was witnessing women moving into her neighborhood and looking forward to welcoming them. But we were living in a time of masks and the restraints of remaining six feet away from one another, and the feelings of loneliness engulfed her as well. At that point, one of the new neighbors asked Veronica's husband if we had a Women's Club in Holliday Heights. He in turn presented the thought to Veronica and that thought tugged at her heartstrings. In a moment of casual conversation with Janice, she said, "Why don't we start a Women's Club." Because Janice's heart was already there, she gave her "yes" and the wheels of a prospective Women's Club began to turn.

The archives show that Holiday Heights did have a Women's Club at one time, but these ladies had to start from square one to make this dream a reality. First, they had to propose this idea to the Board, and they received a resounding "yes" from them. However, that was only the beginning. They needed a steering committee to help them draw up By-Laws. They became a sanctioned part of the Recreation Department and needed to open a bank account. Although they do not run money-making events, they do collect a fee of \$10.00 from each member for dues. Viola! The office of Treasurer was created with Pat Ganzer at the helm. They are still seeking a secretary.

Their mission statement became, "We are Women supporting Women", but then the brainstorming began as to how they would go about fulfilling their dream. The first meeting attracted 50 members! They gathered in the auditorium and over refreshments began brainstorming. These women were jotting down their thoughts, and an agenda of sharing, caring, and mutual support was born.

Their Thanksgiving project was to create a tree of gratitude. Each woman wrote words of thankfulness on a leaf made from construction paper, and the leaves adorned a tree of blessings that was dis-

played in the lobby. Their other accomplishments to date have been a clothing drive to donate to Share The Warmth, an organization that clothes the homeless. They had a successful cookie swap where not only did they share delicious baked goods, but they exchanged recipes. One of the ladies volunteered to offer baking lessons in her kitchen to another grateful member who had never baked before! At that same Holiday meeting, the centerpieces of hand-made Christmas trees became the focal point of what will be an arts and crafts project for next year's Holiday meeting.

New bonds were serendipitously formed at those meetings. One woman with a gifted voice befriended the leader of the chorus which she joined just in time to sing at the tree-lighting ceremony. From another chance meeting, one woman was led to teach billiards. They also had a fun day of candy-bar Bingo open to all residents of Holiday Heights.

The club is reaching out to women who are shut-ins and alone, who might welcome a friendly phone call from time to time. They have invited speakers to talk on women's health issues, beauty, safety, estate planning and finances.

The ladies meet in the auditorium on the first Saturday of each month from 9:30 to 11:00. There are presently 91 members, where refreshments are served, and the hearts of these wonderful volunteers are also nourished through giving and receiving LOVE!



Holiday Heights First Aid Auxiliary

Our Largest Fundraiser of the Year!

ANNUAL GIFT AUCTION, SAT. APRIL 27, 2024

HH Clubhouse Auditorium

★Doors Open: 3PM, Auction starts: 5PM ★

Please Consider Donating: New "Unused" Gifts, Gift Cards, or a Monetary Donation, which is needed to fill our many gift baskets (Over 200+ baskets)

Donation Drop Off: HH First Aid Squad House, 120 Prince Charles Dr.
Mon/Tues/Wed (10AM-12PM), January 8,9,10,15,16,17,22,23,24,29,30,31

Ticket Sales: Every Thursday (9-10AM) HH Auditorium. January 25-March 28
Ticket donation: \$35 (includes (20) Tier 1 tickets), Plus a Value Pack of tickets.
Extra tickets available for purchase the day of the event.

CHECKS ONLY/NO REFUNDS. BYOB, Food available for purchase.
Coffee/Tea/Cake provided.

Info: Denise (732) 818-0890
Must be 18+ to attend.

SUDOKO

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

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

Solution on page 43



AUDIO TEAM

Anyone interested in joining the Holiday Heights Audio team can contact Kevin Neary at 609-207-9444. We will answer any questions and explain the requirements and responsibilities. Come join us. It is all volunteer.



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ad-576

Holiday Heights Men's Club Pancake Breakfast



96 Prince Charles Drive

March 9, 2023

8:00 AM -11:00 AM

Contact Sandy O'Brien

Phone: 732-240-6146



Cost: \$8.00 Per Person

Includes: Pancakes, Sausages Patties,
Juice, Coffee or Tea

Ticket Sales Every Thursday

HH Clubhouse Auditorium

9:00AM - 10:00 AM

Holiday Heights Recreation presents our No Frills

Mardi Gras Dance

February 10, 2024

6:30 PM-9:30 PM

Doors open at 5:30 PM

Cost: \$15.00 per person

Non Refundable Tickets

BYOB - Coffee, Tea, Water, Soda
and Desserts Provided

The Strictly 60's Band

Ticket Sales Dec. 14- Feb 1 Thurs. at

H.H. Clubhouse

9:00 AM- 10:00 AM

Make checks payable to Holiday Heights Recreation

Elaine Netis
848-333-6247

Lic # RL2898;2897

Sandy O'Brien
908-461-1181



EXERCISE

EDIE WALTON'S EXERCISE CLASS
MON-WED-FRI
8:30 AM

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BRING WEIGHTS

FREE CLASS!

absolutely BEGINNERS
 Cardio & Strength Training Workout for Seniors
 And 10 Fun! Fun!

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BINGO

BINGO SUNDAYS 6:30 PM,
DOORS OPEN 5:00 PM

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- Thatch/Seed
- Powerwashing
- Sod • Property Drainage
- Fall/Spring Clean Up
- AND MORE!

We Offer Monthly Edging for 2024, Starting at \$15.00

ads-4493

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!!!!!!!

2023/2024 Social Club

Meeting Dates

(Thursday Evening)

FEBRUARY	15	MARCH	21
MAY	16	APRIL	18
		JUNE	20

WOMEN'S CLUB

One of our members came up with a suggestion. It was for each member of the Club coming to the meeting to bring with them 2 non-perishable food items for the food bank. We will have someone from the men's club pick up the items after our meeting. February is considered the month of love – let's be generous and give love in the form of food. We will collect these food items at our meeting on February 3rd.

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

UPCOMING EVENTS

See Flyers for Details

- February 10** **Mardi Gras Dance**
- March 16** **St. Patrick's Day Dance**
- April 12** **HH Day Trippers "Daniel"**
- April 27** **Annual Gift Auction**

Happy Hooker News

Hi Everyone,

We received a thank you from the Grandmother's Cupboard Organization for our donation of winter hats and scarves. We also received a thank you from Community Hospital for the baby hats and blankets, the surgical pillows, and lap blankets for their patients. We would also like to extend our thank you for the many yarn donations from our community.

Happy New Year to all.

Carol DeVito

Holiday Heights

First Aid Auxiliary

Colder weather is upon us, and our January soup sale was appreciated & enjoyed by many. The illness rate remains high among the community and the auxiliary is committed to raising funds to support our squad and its needs to serve our community.

We hope to have you join us in our upcoming gift auction and Spring events. Be sure to look for flyers in both the Courier & at the clubhouse for all future events & details.

Our members have been enjoying the guest speakers @ our monthly meetings; many whom provide lunch. Membership allows for new experiences, knowledge, friendships, and generosity. It's never too late to join. If interested in becoming an auxiliary member, contact Donna. The cost is only \$10 for the year.

Donna Skulitz, HHFAA Secretary 732-691-7254



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: Denise (732) 818-0890

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- 3. SUMMER**
- 4. FALL**
- 5. WINTER**

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Fertilization • Pre-Emergent Crabgrass Control • Weed Control
Fungus • Insect and Grub Control as needed.
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Fertilization • Weed Control • Fungus, Insect and Grub Control as needed.
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Includes chair yoga.

\$3.00 fee

All Welcome

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

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EVERY MONDAY, 10:45-11:45AM
IN THE HOLIDAY HEIGHTS
CLUBHOUSE

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AND DANCING FITNESS ATTIRE**

ALL ARE WELCOME ALL FITNESS LEVELS

**YOU CAN EVEN DANCE IN A CHAIR OR
WHEELCHAIR**

QUESTIONS CALL TRACY 732-267-4000

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.

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Mah Jongg

Ever since COVID hit, Mah Jongg players have had a hard time reorganizing. My apologies for taking so long to address this problem. As things stand now, Mah Jongg is played Monday from 1 to 4PM in the room next to the office, and on Wednesday from 1 to 4PM in the Arts and Crafts room. All players of any level are welcome. If you would like to learn, contact Marylou at 732-300-0921.


Inspirational Quote



SOCIAL CLUB NEWS !!!!

At the time that this article was written our furry Groundhog fondly known as Phil had not yet emerged from its burrow so we can only hope that when he appears he does not see his shadow, so we don't have to endure six more weeks of winter. February is a typical winter month but it's also the month we honor our Presidents and celebrate love on Valentines Day. We also can look forward to our Social Club meeting on Thursday, February 15th. Doors open at 5:30 PM. This is the time of the evening to come see your friends, support our 50/50 raffle and the beautiful baskets and have coffee and dessert. Feel free to BYOB and snacks. At 7:00 PM a brief meeting is held with entertainment immediately following. We are pleased to welcome back two of our favorite people, Julian and Dominique. Most of us have heard their amazing voices but if you have not, make sure to attend, you don't want to miss seeing and hearing them. As always, we remind you to bring your membership cards with you and if you have any questions feel free to call one of us. See you on the 15th !!!

SOCIAL CLUB OFFICERS



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Empower YOUR Legacy by attending our...

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<p>You Will Leave Our Workshop With the Understanding of How:</p> <ul style="list-style-type: none"> • You can avoid your family fighting over money and possessions when you are gone. • You can protect your home and your savings from the devastating expense of a nursing home. • You can protect your hard-earned assets from your children's spouses. • You can protect your loved one with substance abuse issues. • You can avoid the common missteps by families raising children with challenges, disabilities, or special needs. <p>Now is the right time for you to get your affairs in order with an up-to-date Estate Plan!</p>	<div style="text-align: center;"> <p>Marlboro</p> <p>Bella Vista Country Club 100 School Road East Tuesday, March 5th 10:00am 2:00pm 7:00pm</p> </div> <div style="text-align: center;"> <p>Monroe</p> <p>Courtyard Marriott Cranbury South Brunswick 420 Forsgate Drive Wednesday, March 6th 10:00am 2:00pm 7:00pm</p> </div> <div style="text-align: center;"> <p>Freehold</p> <p>Radisson 50 Gibson Place Thursday, March 7th 10:00am 2:00pm 7:00pm</p> </div>
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You may register by calling our office at (732) 238-6000 or online at www.levinefurman.com/seminars.

Most attendees choose to make an appointment at the end of the presentation, so please bring your calendar with you. ads-1551

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Carol Bianco

The next chapter !

My husband, Roger and I moved to Holiday Heights 7 1/2 years ago in 2016.

Many of you may know me from serving for 5 years as president of the First Aid Auxiliary.

Through the years I have been inspired by the generosity and support of the community.

Serving as Interim Secretary on the Holiday Heights HOA board, I hope to continue my volunteerism for the advancement of the community and "Reaching New Heights "...

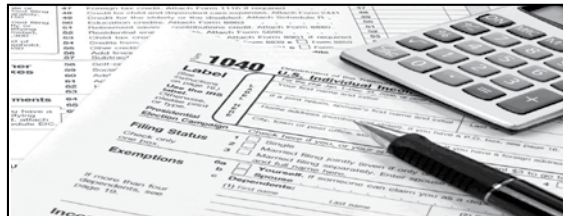
Did You Know

by Lou Mangerpan

- There are 300 distinct different types of honey.
- Sheep outnumber humans in New Zealand 15 to 1.
- Moist air holds heat better than dry air.
- Astronauts cannot burp in space.
- During his or her lifetime, an average human will grow 590 miles of hair.
- The bloodhound is the only animal whose evidence is admissible in an American court.



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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

Recipe

Corn Pudding

submitted by Janice Sutton and Veronica Tracy

Ingredients:

- ¼ cup of butter
- 1 box of Jiffy corn muffin mix
- 1 14-ounce can of creamed corn
- 1 can of whole kernel corn (drained)
- 8 ounces of sour cream
- 3-quart baking dish

Directions:

Melt the butter in the baking dish. Coat the bottom and sides then pour the remaining butter into a bowl. Add all other ingredients to the bowl and mix them together. Return the contents of the bowl to the baking dish and bake at 350 degrees for 50-55 minutes. Serve warm. Enjoy!





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<p>\$500 OFF GAS CONVERSION</p>	<p>\$100 OFF TANKLESS GAS HOT WATER SYSTEM OR \$50 OFF GAS HOT WATER HEATER</p>	<p>\$250 OFF NEW INSTALL OF AIR CONDITIONING OR HEATING SYSTEM</p>

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Daily Mass: 7:00 AM Monday, Tuesday & Wednesday
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Rector Office - (732) 914-8550
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Weekday Mornings: 7:45 am; Weekday Legal Holidays: 9:00 am
Weekday Festivals: 9:00 am
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Sunday, Church School 10 a.m. (Sept. - June)
Sunday, La Santa Misa - 12:30 pm (service in Spanish)
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3	5	8	2	1	4	7	9	6
2	6	9	7	8	3	1	5	4
6	9	5	3	7	1	4	2	8
8	1	7	4	5	2	6	3	9
4	3	2	9	6	8	5	7	1
1	2	6	8	3	5	9	4	7
9	8	3	1	4	7	2	6	5
5	7	4	6	2	9	8	1	3

Crossword Solution

1	A	M	I	R		5	A	F	T	E	R		10	E	L	M	S		
14	P	A	V	E		15	S	L	A	D	E		16	G	U	A	M		
17	P	R	O	P		18	P	O	K	E	R		19	O	N	C	E		
20	S	C	R	U	B	21		22	R	E	N	E	23	W	24	C	A	A	
					25	D	A	L	A	I		27	A	R	T	H	U	R	
29	U	M	P	I	R	E		32	N	A	D	I	R						
34	C	A	T	A	R	A	C	T	S		36	T	O	N	E	S			
40	L	I	S	T		41	N	O	O	K	S		43	M	E	M	O		
44	A	D	D	I	S		46	L	A	S	T		47	A	P	R	I	L	
					48	O	P	T	I	C		50	U	S	E	D	T	O	
51	H	A	N	N	A	H		54	C	A	B	A	L						
56	A	D	O		57	M	A	J	O	R		59	N	O	S	E	S		
63	D	U	B	S		64		65	W	A	U	G	H		67	E	U	R	O
68	E	L	L	A		69	E	N	N	U	I		70	I	M	A	N		
71	S	T	E	P		72	D	A	T	E	S		73	L	O	S	S		

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Broker/Owner



2023 HOLIDAY HEIGHTS YEAR-END REVIEW

71 TOTAL SALES MODELS:	# SOLD	AVERAGE SALE PRICE	HIGHEST SALE PRICE	LOWEST SALE PRICE
AMSTERDAM	2	\$376,250	\$392,500	\$360,000
BAL HARBOR	2	\$274,000	\$283,000	\$265,000
BROADWAY	12	\$396,583	\$510,000	\$315,000
CAPRI	6	\$267,400	\$342,500	\$229,500
DAWN MEADOW	1	\$240,000		
GREENWICH	1	\$317,900		
LAKEVIEW	9	\$293,089	\$350,000	\$239,900
LEXINGTON B	9	\$340,256	\$395,000	\$305,000
LEXINGTON A	4	\$367,475	\$390,000	\$315,000
BAY BREEZE	5	\$306,800	\$350,000	\$280,000
MADISON	10	\$349,050	\$400,500	\$290,000
MANHATTAN A	3	\$309,667	\$334,000	\$270,000
MANHATTAN B	1	\$300,000		
SHOREVIEW	3	\$260,000	\$285,000	\$240,000
YELLOWSTONE	1	\$374,900		
CASTLE HARBOR	2	\$290,750	\$312,500	\$269,000

2024 MARKET OUTLOOK: INVENTORY REMAINS LOW/ PRICES REMAIN STEADY!

**ADK REALTY IS A LEADER
IN HOLIDAY HEIGHTS SALES!**

**WE CAN HELP YOU SELL YOUR HOME . . .
FOR A COMPLIMENTARY CONSULTATION**

CALL 732-255-4433 or 732-239-5369 Cell

**OR STOP IN -WE ARE ACROSS FROM CVS
NEXT TO THE GOOD NEIGHBOR PHARMACY**

WE'RE YOUR NEIGHBOR AND WE GET RESULTS!

If your home is currently listed, please disregard this notice. It is not our intention to solicit listings of other Brokers. Sales information is taken from Monmouth/Ocean MLS.

**2023 vs 2022 STATISTICS:
SALES WERE CONSISTENT
(71 SALES vs 72 SALES)**

Home condition affects its value. Small improvements can make a big difference in making a home more saleable. Call us first when considering a home improvement project. We'll let you know what will bring you the most return on investment when selling.

**And remember, get a
RELIABLE Market Analysis &
Price your home to SELL!**

**PLEASE NOTE:
WE HAVE BUYERS - CALL US IF
YOU WANT TO SELL!!**

Attached is the February ad; please follow the same format as we did last year for the year-end review. Be sure to update the banner- JoAnn received the Five Star for 2024 so be sure that is updated. Also ask whoever creates the ad to be sure to align the columns.

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