



Courier

HOA OFFICIAL PUBLICATION

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

Volume 38, Number 1

55+ Planned Retirement Community

November, 2025



Thank You For Your Service



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	Carol Hudak/Donald Testa
HOPA	Carol Hudak/Lorraine Pietrucha
Maintenance Manual	Tim Murphy
Membership/Welcome/Hospitality	Lorraine Pietrucha
Minutes/Meeting Agendas	George Wilhelm
Recreation Liaison	Carol Bianco
Robo Calls	Carol Hudak/Carol Bianco/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 DeVito	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 Caros	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	John Abella. 732-505-6900
First Aid Auxiliary	Denise Diaz. 203-550-1100
Bingo President	Linda Pantaleo. 201-289-1566
Bingo Committee	Cathy Helmer. 732-586-8398

BOARD OF DIRECTORS

PRESIDENT	Carol Bianco
VICE PRESIDENT	Lorraine Pietrucha
SECRETARY	George Wilhelm
TREASURER	Tim Murphy
DIRECTORS AT LARGE	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	Carol Bianco
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

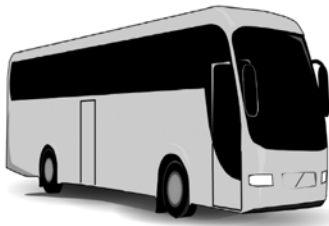
Sergeant at Arms

Ted Carter732-279-6610

Mike Vitale201-250-7002

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

CLUBHOUSE OFFICE PHONE EXTENSIONS

MAIN# 732-244-8686

	EXT#
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
Code Committee	220
Donna Raccuia-Smith, Administrative Manager	200
Toni Foster, Administrative Assistant	210
Christine Koutsonikas, Administrative Assistant	222

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

NOTARY SERVICES

Tuesdays & 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.**

— — — 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

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

DIRECTORS' DESK

NOVEMBER 2025

Birthstone: Topaz

Flower: Chrysanthemum



OUR DIRECTORS' MISSION

Working Together to Exceed

Expectations – Every Day

DAYLIGHT SAVINGS

Sunday-November 2nd-Turn your clocks back one hour.

GENERAL ELECTIONS

Tuesday-November 4th -6:00AM-8:00PM
in the Auditorium.

Auditorium closed to all activities.

VETERANS DAY

Tuesday-November 11th

GENERAL HOMEOWNER MEETING

Thursday-November 13th @ 7:00PM
In Auditorium

THANKSGIVING DAY-Office Closed

Thursday-November 27th

OFFICE CLOSED

Friday-November 28th

ASSOCIATION DUES

Association dues for the 4th quarter were due **October 1, 2025** in the amount of **\$189.00** with a **30-day grace period**. If you did not make your payment within the grace period, late fees have been 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 the December 2025 Courier.

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 13.

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.

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

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 Carol Bianco

This month is the beginning of the holiday season. Starting with Election Day , Veterans Day and ending with Thanksgiving . It's a time to remember our Veterans and be Thankful and Grateful.

Last month the Homeowners Surrogacy Team (HST) was instituted. The purpose of the Team would be to bring to the Board concerns of the community. To give the Homeowners an opportunity to express their concerns to a team of neutral, non-judgmental fellow Homeowners. That would consist of 3 to 5 Homeowners. The team would meet with the Homeowners with concerns or suggestions. One designated member from the team would meet with the Board during their work session meeting to present the Homeowners concerns or suggestions. Once the team member presents the concerns, they will leave the Board Office so the Board can complete its work succession agenda with only the Board members present.

Once the Board has rendered its decision, it will update the HST Team. The goal of the team would be to hear, listen to and bring Homeowners concerns or suggestions to the Board.

President's Message

By Carol Bianco

Our community is comprised of people with different ideas, preferences, and values. How we talk about things matters. While we may be able to share our views with people who already agree with us. It may be a challenge to listen to someone else's viewpoint. How can we respectfully disagree?

Our Board has adopted the CAI- Community Association Civility Pledge to promote harmony. It's a commitment to fostering a climate of open discussion and debate with mutual respect and tolerance between all who live, work and visit our community.

I kindly ask all Holiday Heights Homeowners and Residents to read the pledge. See how you can make a difference and be a good neighbor.

Happy Thanksgiving !

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

<u>MONTH</u>	<u>DATE</u>	<u>DAY</u>	<u>TIME</u>	<u>TYPE OF MEETING</u>
NOVEMBER	13	Tuesday	7:00PM	General HOA Meeting
DECEMBER	11	Thursday	7:00PM	Open Board Meeting
JANUARY	22	Thursday	2:00PM	General HOA Meeting
FEBRUARY	26	Thursday	2:00PM	Open Board Meeting
MARCH	26	Thursday	2:00PM	General HOA Meeting
APRIL	9	Thursday	7:00PM	Open Board Meeting
MAY	7	Thursday	7:00PM	General HOA Meeting
JUNE	5	Thursday	10:00AM	Open Board Meeting
JULY	9	Thursday	7:00PM	General HOA Meeting
AUGUST	TBD	Thursday	7:00PM	Open Board Meeting

Welcome New Neighbors

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

SEPTEMBER 2025

John & Carol Hrychnszyn	11 Dawn Way	9/2/2025
John & Ellen Kershaw	41 Abergele Ct.	9/2/2025
Michael John & Maryann Claus	11 Westgate Ct.	9/5/2025
Anthony & Marjorie Fumosa	96 Chesterfield La.	9/5/2025
Dolores Sulinski	87 Prince Charles Dr.	9/9/2025
Eileen Beck	16 Sandhurst Ct.	9/19/2025
James & Catherine Gonzalez	8 Thronbury Ct.	9/19/2025

**** Please note:** If your name is not on this list, but you closed in **September**, 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!

In Remembrance

Mary Ellen Kavalus



Pat's Landscaping

848-448-1310

- * ***Shrub & Tree Trimming***
- * ***Bush & Small Tree Removal***
- * ***New Bushes & Trees Planted***
- * ***Perennial and Annual Flower Planting***
- * ***Fresh Mulch and Decorative Stone Spread***
- * ***Cleanups any time of the Year***
- * ***Garden Wall, Curbstone & Field Stone Borders***
- * ***Fall Thatching, Slicing, and Seeding***
- * ***Landscape Design***

****LET US UPDATE YOUR YARD****

Family Run Business for over 20 Years!

CALL US TODAY FOR A FREE ESTIMATE!!

NJ Home Improvement Contractor's License # 13VH06164300

spc-705

HOLIDAY HEIGHTS HOMEOWNER SURVEY

In an effort to gain a clearer awareness of the every evolving dynamics of the Holiday Heights community, the Board is request homeowners/residents fill out the Survey in the November Courier. Additional copies can be obtained from the HolidayHeights.org website. **This is an anonymous survey!**

1) Age range (check one)

55-65 ☐

66-75 ☐

76-85 ☐

86+ ☐

2) How long have you been living in Holiday Heights? _____

3) What made you consider purchasing a house in a 55+ community? _____

4) What made you choose Holiday Heights over the other 55+ communities? _____

5) Were you aware of the Rules and Regulations of living in a 55+ community?

YES ☐

NO ☐

6) Were you aware of the By-Laws of the Holiday Heights community?

YES ☐

NO ☐

7) What do you like about Holiday Heights? _____

8) What would you like to see changed in Holiday Heights? _____

9) Do you attend monthly Homeowners Meetings?

9) Do you read the monthly edition of the Courier?

YES ☐

NO ☐

10) Do you listen to the weekly Robo Calls for community updates?

YES ☐

NO ☐

11) Do you visit the clubhouse(s) to see the new postings on the Bulletin Boards?

YES ☐

NO ☐

12) Do you take part in the activities available in Holiday Heights?

YES ☐

NO ☐

13) Do you volunteer to help with activities available in Holiday Heights?

YES ☐

NO ☐

14) Have you joined any of the clubs and/or groups in Holiday Heights?

YES ☐

NO ☐

15) Would you be willing to help compile the data from this survey? *(If so leave a voice mail on Ext. 214. We will return your call.)*

YES ☐

NO ☐

Drop off completed surveys in the box located on the table in Clubhouse #1 by November 22, 2025



We Publish This Newspaper



Trying To Reach The Senior Market?

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

**We Publish The Official Community Newspapers
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Toll Free (888) 637-3200
information@SeniorPublishing.net
www.SeniorPublishing.net**

Notice

Amendment Changes to the Rules and Regulations

Remove this page from the Courier and keep it with your handbook

Under Article IV, Section #1-# 21 Stone Cover

Add: Stone coverage around trees cannot exceed a maximum of two feet (2ft) of stone on each side of the tree, not to exceed four feet (4ft) in diameter and must be contained by a border.

Under Article II, Clubhouse and Outdoor Facilities Section #3 Outdoor Facilities

1 & #3 - Bocce-Horseshoes and Shuffleboard and Tennis Courts/Pickleball.

#1-letter c-Revised - Bare feet or open toed sandals are not allowed on any outdoor activity court. (Bocce, Pickleball, Tennis,Shuffleboard,Horseshoes and Cornhole, in addition to any future court activities.)

Revised-Under Article I-Owner Responsibility-Section 4-Annual Assessments-Late Payments.

#1)-Replace with the following revision :

#1) New-If one or more of the quarterly payments of the annual assessment are not paid within thirty (30) days of the due date, a twenty-five (\$25.00) dollar late fee shall be added to the outstanding balance for every delinquent month.

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

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

Balance forward as of August 31, 2025

\$769,122.85

INCOME/DEPOSITS:

5010	Assessments	\$43,855.00
5040	Late Fees	836.00
5050	Interest Income	690.48
5065	Yoga Income	312.00
5075	Zumba Income	326.00
5080	Miscellaneous Income	3,580.00
5085	Fines	3,025.00
5100	Handbook	100.00
5110	Capital Reserve Fund-New Owners	6,000.00
5130	Courier Income	1,000.00
5150	Men's Club Income	61.63
5230	Recreation Income-Dances	142.61
7320	Gas (<i>stop pmts-lost checks</i>)	<u>635.05</u>
	Total Income & Deposits:	\$60,563.77

\$829,686.62

CASH DISBURSEMENTS:

3150	Replacement Fund Expenditures	\$2,296.53
6020	Legal Fees	2,589.53
6060	Bank Service Charges	62.20
6070	Meeting & Membership Expense	48.58
6105	Election Committee Expense	420.00
6210	Office Expense-Supplies/Payroll Proc. Fee	573.70
6220	Printing	1,607.66
6230	Postage & Mailing	600.14
6240	Office Equipment/Repairs/Supplies	78.36
6260	Enumerate-Maint./Support	1,347.95
6270	Copier Contract Expense	592.57
6275	Robo Calls/Sirius Radio	328.27
6285	Insurance Policies- Installments	2,670.77
7000	Administrative Salaries	9,742.00
7010	Maintenance/Janitorial Salaries	4,692.17
7011	Pool Monitors Salaries	4,586.00
7020	Monthly Payroll Taxes	1,731.31
7080	Grass Contract-(<i>Payment</i> #7)	26,572.12
7090	Basins & Common Grounds	1,279.50
7120	Pool Maintenance/Supplies	184.64
7130	Pest Control	53.50
7140	Maintenance Supplies	28.32
7180	Plumbing	373.18
7190	Electrical	186.59
7210	Cleaning	853.00
7220	Cleaning Supplies	277.66
7230	Restroom Supplies	80.20
7250	Clubhouse Maintenance-Interior	2,720.92
7275	Security System	716.52
7280	Audio/Video	71.32
7300	Phones & Internet	483.12
7320	Gas	517.05
7330	Water	866.70
7350	Electric-Clubhouse	295.69
7355	Solar Supply	1,805.98
7360	Electric-Well	21.39
7375	Zumba Expense	240.00
7380	Yoga Expense	<u>300.00</u>
	Total Cash Disbursements:	\$71,895.14

\$757,791.48

CASH & OTHER ASSETS

1001	Operating Checking-Ocean First (OFB)	\$46,208.51
1002	Operating Money Market (MM) (OFB)	\$131,603.96
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
1335	Capital Reserve Fund-Checking-(OFB)	\$136,930.17
1336	Capital Reserve Fund-(MM)-(OFB)	<u>\$193,048.84</u>

Totals:

\$757,791.48

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

Recreation Checking	
Month Ending: SEPTEMBER 2025	
Beginning Balance:	\$16,952.84
September Deposits	\$2,690.00
September Withdrawals	<u>\$2,192.61</u>
Ending balance:	\$17,450.23



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



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

RPT J

MONTH ENDING: September 30, 2025

CASH & OTHER ASSETS:

8/31/2025

9/30/2025

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
Total Operating Funds

\$	35,317.56	\$	46,208.51
\$	181,323.99	\$	131,603.96
\$	100,000.00	\$	100,000.00
\$	50,000.00	\$	50,000.00
\$	366,641.55	\$	327,812.47

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
Total Capital Reserve Account Balances

\$	109,837.15	\$	136,930.17
\$	192,644.15	\$	193,048.84
\$	50,000.00	\$	50,000.00
\$	50,000.00	\$	50,000.00
\$	402,481.30	\$	429,979.01

TOTAL CASH & OTHER ASSETS

\$	769,122.85	\$	757,791.48
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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

Holiday Heights
Open Board Meeting
October 9, 2025

Opening of Meeting at 7:00 pm

Flag Salute – Moment of Silence – Roll call of board – Present: Carol B., Tim, Lorraine, George, Don, John.
Carol H (excused absence).

Carol B.

- Discussed the change for the return fee of photo access cards, \$100 fee has been eliminated
- Introduced and read the CAI Civility Pledge which the board has adopted.

Lorraine

- Reviewed the Surrogacy Team and the need for more volunteers
- The Trek program was reviewed. Our goal was 1000 lbs. We achieved 850 lbs. and were given 150 lbs. of plastic from the South to achieve our goal. We will receive a bench.

George

- Introduced the "I pink I can" Organization and how collections are being promoted. Also, acknowledged Carolos Santiago.
- Minutes from 9/4/2025 were read and accepted
- All of the following motions were read, opened for questions and voted on. All motions received 6 yes votes.
 1. A new pool sign not to exceed \$250
 2. New Air Handler for building one not to exceed \$1400 by Atlantic Air Systems
 3. Seal the air ducts in building one not to exceed \$1700 by Advanced Airduct Cleaning
 4. Caulk the opening around the pool by American Pool not to exceed \$4000
 5. Obtain pool chemicals to close the pool by American Pool not to exceed \$2300

Tim

- Read the Financials which indicated a slight variance and reason

John

- Discussed that the Basins are being researched and seeking contracts for the cleanup.
- Reviewed the Veterans Thanksgiving Meal on Thanksgiving Day which would be hosted by the Veterans Administration at our clubhouse. Awaiting more details.

Don

- Reviewed the pool closing date and reviewed what will be done. Also reviewed the project that needs to be completed before the closing date.

Club Announcements

- Men's Club Breakfast - 11/8/2025 – 8am – 11am \$8 per person Veterans will receive complimentary admission
- Halloween Dance Party-10/25/2025 -6pm \$15 per person
- Holiday Party-12/4/2025 – 7pm – 10pm \$20 per person
- New Years Eve Party 12/31/2025 –7 pm – 12am \$65 per person
- Men's Club Taco Night 10/11/2025 4pm – 7pm \$10 per person
- Berkley Health Fair 10/22/2025from 11am - 2pm
- Murder Marinara – 11/15/2025 7pm – 10pm

Floor open to questions

- Concern about CD Rates - Tim explained why and how the banks were decided upon
- Additional cost for chemicals for the Pool – Don and Tim explained the cost was for the additional time the pool was open for the month of September
- Carlos Santiago expressed his concern about a "No Firearms" sign by the Clubhouse.

Meeting Ended 8:22pm

Minutes Submitted by George Wilhelm

10

★ ★ Look Inside for Important Township Information ★ ★

BERKELEY CITIZEN

Informing the Citizens of Berkeley Township, NJ

January 2024

2025 Berkeley Township Sanitation and Recycling Schedule

Direct All Questions to Berkeley Township Public Works, 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.berkeleynj.org



HAZARDOUS MATERIALS

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

PLEASE TAKE NOTICE TO THE FOLLOWING CHANGES

BULK

- You must call (732) 349-4616 to schedule all bulk pick-ups. Bulk items only (see inside for details).

HOLIDAYS

- Pick up times will be affected for the entire week. If your trash / recycling has not been picked up within 24 hours of your normal scheduled pick up, please call (732) 349-4616.

LEGEND: G - GARBAGE H - HOLIDAY L - LEAVES R - RECYCLING

January 2025						
Sun	Mon	Tue	Wed	Thu	Fri	Sat
			H 1	G 2	3	4
5	6	7	G 8	9	R 10	11
12	13	14	G 15	16	17	18
19	H 20	21	G 22	23	R 24	25
26	27	28	G 29	30	31	

February 2025						
Sun	Mon	Tue	Wed	Thu	Fri	Sat
						1
2	3	4	G 5	6	R 7	8
9	10	11	G 12	13	14	15
16	17	18	G 19	20	R 21	22
23	24	25	G 26	27	28	

March 2025						
Sun	Mon	Tue	Wed	Thu	Fri	Sat
						1
2	3	4	G 5	6	R 7	8
9	10	11	G 12	13	14	15
16	17	18	G 19	20	R 21	22
23/30	24/31	25	G 26	27	28	29

April 2025						
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	H 18	R 19
20	21	22	G 23	24	25	26
27	28	29	G 30			

May 2025						
Sun	Mon	Tue	Wed	Thu	Fri	Sat
				1	R 2	3
4	5	6	G 7	8	9	10
11	12	13	G 14	15	R 16	17
18	19	20	G 21	22	23	24
25	H 26	27	G 28	29	R 30	31

June 2025						
Sun	Mon	Tue	Wed	Thu	Fri	Sat
1	2	3	G 4	5	6	7
8	9	10	G 11	12	R 13	14
15	16	17	G 18	19	20	21
22	23	24	G 25	26	R 27	28
29	30					

July 2025						
Sun	Mon	Tue	Wed	Thu	Fri	Sat
		1	G 2	3	H 4	5
6	7	8	G 9	10	R 11	12
13	14	15	G 16	17	18	19
20	21	22	G 23	24	R 25	26
27	28	29	G 30	31		

August 2025						
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

September 2025						
Sun	Mon	Tue	Wed	Thu	Fri	Sat
	H 1	2	G 3	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				

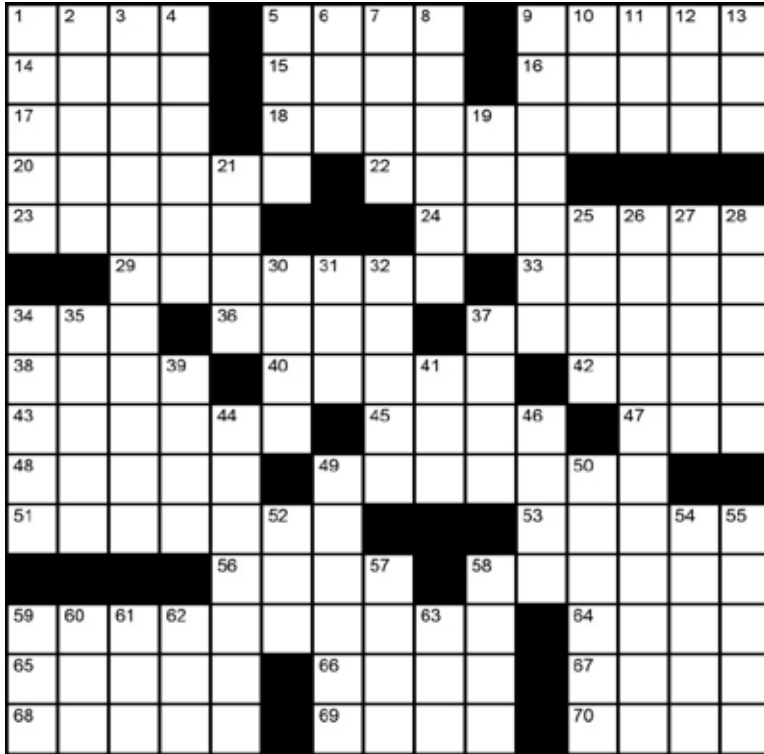
October 2025						
Sun	Mon	Tue	Wed	Thu	Fri	Sat
			G 1	2	R 3	4
5	6	7	G 8	9	10	11
12	H 13	14	G 15	16	R 17	18
19	20	21	G 22	23	24	25
26	27	28	G 29	30	R 31	

November 2025						
Sun	Mon	Tue	Wed	Thu	Fri	Sat
						1
2	3	H 4	G 5	6	7	8
9	10	H 11	G 12	13	R 14	15
16	17	18	G 19	20	21	22
23/30	L 24	25	G 26	H 27	R 28	29

December 2025						
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	L 22	23	G 24	H 25	R 26	27
28	29	30	G 31			

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

Crossword



ACROSS

- 1 Feeble
- 5 Baghdad's --- City
- 9 Archie's wife
- 14 Spoken
- 15 U N nuclear watchdog
- 16 Reproduced sound
- 17 Thin coating
- 18 Theoretical birth of the Universe
- 20 In the offspring
- 22 Desperate
- 23 Yarn
- 24 Before this
- 29 Business disappointment
- 33 Yorba ---, R M H's birthplace
- 34 Saturated
- 36 Injure
- 37 Methodology
- 38 Once again
- 40 Exchange
- 42 Sepulcher
- 43 Congenital
- 45 Genuine
- 47 Chinese ultimate reality
- 48 Not entirely natural, if born in this
- 49 Beaten by the Continental Army
- 51 Gist
- 53 Flared dress type
- 56 Class
- 58 Mendelssohn's "Scottish Symphony" key

- 59 Living on land and in water
- 64 Blowout
- 65 Of the nose
- 66 O T shipwright
- 67 Chart-toppers
- 68 Tors
- 69 Hilarity
- 70 Every family has one

DOWN

- 1 Attics
- 2 Hilarious
- 3 Troublemakers, often
- 4 "Get Shorty" author --- Leonard
- 5 Place
- 6 Expression of relief
- 7 Property document
- 8 Hydrophobia
- 9 Enthusiastically
- 10 Name
- 11 Former name of Psiloritis, Cretan mountain
- 12 Can plating
- 13 Harley, often
- 19 Retirement arrangement
- 21 Legend
- 25 Itemize
- 26 A way to disappear
- 27 Watery swelling
- 28 Sly fighter?
- 30 Pear-shaped stringed instrument
- 31 Ice hockey player Bobby ---
- 32 Beatle married to Bach
- 34 Forego
- 35 Bill Cosby's late son
- 37 Candidate's aim
- 39 Merchandise
- 41 Agnus ---
- 44 Lymphatic tissues often removed after infection
- 46 "Taken" star --- Neeson
- 49 Strait west of Wales, AK
- 50 Slender
- 52 Stocky horse
- 54 "Lorenzo's Oil" actor Nick ---
- 55 Rub out
- 57 Implement
- 58 Arthur --- stadium, Queens, N Y C
- 59 Military nurses' group (Abbr.)
- 60 Besmirch
- 61 Pro bono TV ad
- 62 Crone
- 63 The Emirates

Solution on page 37

PROOFREADING DEADLINE

For December 2025 issue

Friday, November 7th

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



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 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



CASINO TRIP TO ATLANTIC CITY

WEDNESDAY DECEMBER 17, 2025

TO RESORTS CASINO

BUS LEAVES
PRINCE CHARLES PARKING LOT
AT 11 AM AND RETURNS 7
COST IS \$ 30 WITH \$20 BACK IN SLOT
PLAY.

TICKET SALES START NOV 6,
THURSDAY 9 TO 10 AM

ANN DEMERCURIO
AT 201 774 4062



PUZZLE SWAP

MULTI-PURPOSE
ROOM

TAKE A PUZZLE-
LEAVE A PUZZLE
ENJOY!!



HOLIDAY HEIGHTS CHORUS AND THEATER GUILD

We are eagerly awaiting our annual performance at the Tree Lighting, Dec 6th at 2 PM. Santa will be here to greet children of all ages! If you will be joining us, please be sure to RSVP by sending a note to the office with your name and indicating the number of adult and child guests!

After the concert, we will be on hiatus until the new year, when we begin rehearsals for our play, to be performed in June.

Wishing you a HAPPY and HEALTHY holiday season!

Linda Estrada

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

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!!!

Join us for a Night of Mystery & Mayhem

Murder Marinara

Saturday, November 15th
7-10 pm

\$40/No Refund/Check Only

Ticket sales August 14th-November 5, 2025
9 am-10 am in HH auditorium.

Dessert and Beverages served at Intermission.

For more information call Ginny at 732-341-3544.
Door Prizes and 50/50 Raffle.

ID#107-12-33481 RL#25-61

Social Club will be running the raffle. 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 News

Hello everyone! As November begins, HHFAA extends its sincere gratitude to all veterans in recognition of their dedicated service and sacrifices. We wish everyone a meaningful Veterans Day.

Also, we wish everyone a Happy Thanksgiving!!! Enjoy your day with family and friends.

HHFAA meetings are held on the second Thursday of the month. Doors open at 12:30, and the meetings begin at 1:00. Dessert, coffee, and tea are served. Membership is available at the door for \$10 per year.

UPCOMING EVENTS

Bake Sale-Saturday November 22nd (9:00am to 12:00pm) at the Squad House. Drop off for the Bake Sale will be Friday November 21st (9:00am to 12:00pm) at the Squad House.

Pet Photos with Santa-Saturday, November 29th from 12:00pm-2:00pm. The cost is \$10.00 for a 4 by 6 photo. Pictures will be delivered on Sunday, November 30th in the afternoon to your home.

For more information the flyers for this events can be found in the Courier, on Holiday Heights.org., Holiday Heights Good Neighbor, and Holiday Heights Homeowners.

Looking forward to seeing everyone at the next meeting!

Joanne Grzywinski Secretary HHFAA

Patronize Our Advertisers

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!

Meet the only team in Ocean County that performs minimally invasive urologic procedures featuring robotics.



*Welcoming
Andrew Salib, MD*

*Victor Ferlise, MD
John Stoneham, MD
Peter Howard, MD*

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counties for over 30 years.*

67 Route 37 West,
Building 2 – Suite 1 • Toms River
401 Lacey Road • Whiting
731 Lacey Road • Forked River

*For more information, or to schedule
an appointment, call:*

732.914.1300

For enlarged prostates to urinary incontinence, kidney stones to prostate cancer, the team to turn to is right here in Ocean County. Their expertise in minimally invasive procedures, including robotic surgery, means that patients experience shorter recoveries with less scarring and less pain.

The extraordinary team of board certified urologists boasts a long list of accomplishments which include the memberships in the American Urologic Association, the American College of Surgeons and the Society of Laparoendoscopic Surgeons; experience as a hospital Chief of Staff, Department Chairman, recognition for research appearing in prestigious medical publications and the distinction of Fellowship training in robotic surgery.

BATH FITTER®



Bath Fitter does showers? **YES WE DO!**

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OUR ADVANTAGES



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Maintenance Free



Seamless Wall For
a Watertight Fit



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on a complete Bath Fitter system.



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— & —
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FOR 18 MONTHS****

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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 11-30-25** †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 Orlando 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

Holiday Heights First Aid Auxiliary Membership Drive

The purpose of the Holiday Heights First Aid Auxiliary is to raise funds to support our volunteer HH First Aid Squad. The HHFAA is a 501(c)(3) not-for-profit organization. Our success depends entirely on active membership, participation and volunteerism.

Our (2025/2026) membership drive begins every Thursday (9-10am) in the HH Auditorium beginning August 7, 14, 21, 28, Sept 4th. Membership dues are \$10.00/Year, checks only please.

Our meetings are held on the second Thursday of every month in the auditorium. Doors open 12:30PM – Meeting starts 1:00PM. Coffee/ Tea/Dessert served.

See Flyer for more details.

Create Your Dream Home!

HOME IMPROVEMENTS SHOULD NOT BE A NIGHTMARE!



NO \$ DOWN FINANCING AVAILABLE!

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- ✓ James Hardie Preferred Contractor
- ✓ Andersen Certified Window Contractor
- ✓ Velux Certified Skylight Installer

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HH CLUBHOUSE

DAILY ACTIVITIES & COMMITTEE MEETINGS

<u>TIME</u>	<u>ACTIVITY OR MEETING</u>	<u>ROOM</u>
<u>Sunday</u>		
9:00AM	Pickleball	AUDI
6:00PM	Bingo	
<i>(Doors open at 4:30PM)</i>		
<u>Monday</u>		
8:30-9:45AM	Exercise	AUDI
9:30-11:00AM	Code Committee	SCR
9:30-11:30AM	Fun with Art	ACR
<i>(Every 1st, 3rd & 4th Monday)</i>		
9:45-10:30AM	Walking	AUDI
10:00AM	Recreation Meeting	ACR
<i>(Every 2nd Monday-Sept.-June)</i>		
10:45-11:45AM	Zumba Class	AUDI
12:15-2:15PM	Table Tennis	AUDI
1:30-4:30PM	Bridge	AUDI
1:00-4:00PM	Mah Jongg	MPMR
1:00-3:00PM	Arts & Crafts/Happy Hookers	ACR
5:30PM	Chorus	AUDI
5:30PM	Bocce	
<u>Tuesday</u>		
9:00AM	Pickleball	ACR
9:30-12:00PM	Quilting	
9:45-10:30AM	Walking	AUDI
10:00AM	Shuffleboard	AUDI
10:45-11:45AM	Yoga Class	
12:15-2:15PM	Table Tennis	AUDI
12:00-3:00PM	Men's Cards	MPMR
12:30-3:30PM	Rummikub	ACR
12:30-4:00PM	Women's Cards	SCR
2:00PM	HH Book Club	LOBBY
<i>(Every 3rd Tuesday)</i>		
4:00PM	Move & Groove	POOL
7:00PM	Billiards (come & learn)	AUDI
6:00-7:30PM	Line Dancing	
6:00-8:00PM	Women's Cards	SCR
3:00-5:00PM	Men's Club Meeting	AUDI
<i>(Every 2nd Tuesday)</i>		
<u>Wednesday</u>		
8:30-9:45AM	Exercise	AUDI
10:00-12:00PM	Home Décor Class	ACR
<i>(Every 2nd week)</i>		
10:00-11:00AM	Computer Club	ACR
<i>(Every 1st & 3rd Wednesday-Sept.-June)</i>		
<i>Homeowners Only!</i>		
9:45-10:30AM	Walking	AUDI
11:00-1:00PM	Mah Jongg	SCR
11:00-12:30PM	Corn Hole	AUDI
11:00-1:00PM	Table Tennis	AUDI
1:00-4:00PM	Mah Jongg	MPMR
1:00-4:00PM	Scrabble	ACR
3:30PM	Chorus	AUDI
6:00PM	Pickleball	

<u>TIME</u>	<u>ACTIVITY OR MEETING</u>	<u>ROOM</u>
6:30PM	Ballroom Dancing	AUDI
<i>(No Ballroom Dancing 2nd Wednesday of month)</i>		
7:00-9:00PM	Men's Cards	MPMR
7:00PM	Neighborhood Watch Mtg	AUDI
<i>(Every 2nd Wednesday, every other month)</i>		
7:00-9:00PM	Home Décor Class	ACR
<i>(Every 4th week)</i>		
<u>Thursday</u>		
9:00-10:00AM	Ticket Sales	AUDI
10:00AM	Billiards (come & learn)	AUDI
10:00-10:45AM	Walking	
11:15-1:15PM	Table Tennis	AUDI
12:30-3:00PM	First Aid Aux	AUDI
<i>(Every 2nd Thursday-Sept.-June)</i>		
1:00-4:00PM	Mah Jongg	ACR
12:30-3:00PM	Bridge	ACR
12:30-4:00PM	Women's Cards	SCR
5:30PM	Social Club	AUDI
<i>(Every 3rd Thursday-Sept.-June)</i>		
5:30-7:00PM	Ticket Sales	AUDI
<i>(Every 3rd Thursday-before Social Club begins)</i>		
6:00-9:00PM	Women's Cards	SCR
7:00-9:00PM	Men's Cards	MPMR
<u>Friday</u>		
8:30-9:45AM	Exercise	AUDI
9:00AM	Bocce	AUDI
9:00AM	Pickleball	
9:00-10:00AM	Food Drive Pickup-Donations	
<i>(Last Friday of every month)</i>		
9:00-11:00AM	Facilities Meeting	MPMR
<i>(Every 2nd Friday, every other month-next meeting November 14th)</i>		
9:45-10:30AM	Walking	AUDI
11:30-3:00PM	Mah Jongg	ACR
12:00-2:00PM	Table Tennis	AUDI
12:00-2:00PM	Men's Cards	MPMR
12:30-4:00PM	Women's Cards	SCR
7:00-9:00PM	Friday Night Cards	ACR

<u>Saturday</u>		
9:30-12:00PM	Women's Club Meeting	AUDI
<i>(Every 1st Saturday)</i>		
10:00-11:00AM	Ticket Sales	MPMR
<i>(Every 2nd Saturday)</i>		
12:00PM	Billiards (come & learn)	

ACR-AC Room-Clubhouse #1
 AUDI-Auditorium-Clubhouse#2
 SCR-Small Card Room-Clubhouse#1
 MPMR-Multi Purpose Meeting Room-Clubhouse#1

2025

NOVEMBER

Sunday	Monday	Tuesday	Wednesday
2 DAYLIGHT SAVING TIME ENDS SET CLOCKS BACK ONE HOUR BINGO 6:00 PM (Doors Open @ 3:30 PM)	3	4 General Election 6:00 AM- 8:00 PM in Audi No Activities in Audi all day	5
9 BINGO 6:00 PM (Doors Open @ 3:30 PM)	10 Recreation Meeting 10:00 AM in (ACR) Energy Assistance Program 5:00PM-7:00PM in Audi	11 VETERAN'S DAY 	12
16 BINGO 6:00 PM (Doors Open @ 3:30 PM)	17	18	19
23 BINGO 6:00 PM (Doors Open @ 3:30 PM)	24	25	26
29 BINGO 6:00 PM (Doors Open @ 3:30 PM)	30		

MBER

2025

Wednesday	Thursday	Friday	Saturday
			1 Women's Club Meeting 9:30AM-12:00PM in Audi
	6	7	8 Ticket Sales 10:00AM-11:00AM in MPMR (Every 2nd Saturday of the month) Men's Club-Pancake Breakfast 8:00AM-11:00AM in Audi
	13 FAA Meeting-Doors Open @ 12:30 PM 1:00-3:00 PM In Audi General HOA Meeting 7:00 PM in Audi	14	15 Murder Mystery Night 6:30-10:00 PM in Audi
	20 Social Club-Doors Open @ 5:30 PM Auditorium closed all day Ticket Sales 5:30-7:00 PM (before Social Club begins)	21	22
	27 THANKSGIVING  OFFICE CLOSED	28 OFFICE CLOSED	28

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 6th -January 22nd

At The Clubhouse

For More Information Contact : Tom & Liz Bowker

732-687-1665 / 732-299-1700

50/50 sponsored 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.



JOIN HOLIDAY HEIGHTS MEN'S CLUB FOR BREAKFAST AT HOLIDAY HEIGHTS CLUBHOUSE AUDITORIUM

96 PRINCE CHARLES DRIVE

SATURDAY, NOVEMBER 8, 2025

TIME: 8:00 AM – 11:00 AM

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

*****ALL VETERANS FROM HOLIDAY
HEIGHTS WILL BE GIVEN A FREE PAN-
CAKE BREAKFAST BUT VETERANS MUST
PICKUP THEIR FREE TICKET AT TICKET
SALES ON THURSDAY. NO TICKETS WILL
BE GIVEN AT THE DOOR.*****

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 Recreation Proudly Presents:

Holiday Dance Party

From: 7P.M. - 10P.M.

Doors open at: 6:30 P.M.

Thursday 12/04/2025

At the Clubhouse : 96 Prince Charles Drive

Ticket Sales start:

October 2, 2025 - November 20, 2025

(NO REFUNDS)

TICKETS ARE \$20.00 / PERSON

COFFEE, TEA, WATER, AND DESSERT WILL
BE PROVIDED.

ENTERTAINMENT WILL BE PROVIDED BY:

THE JUKEBOX LEGENDS

QUESTIONS PLEASE CONTACT TOM & LIZ
BOWKER: 732-687-1665 or 732-2299-1700



**50/50 Sponsored 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 "NEIGHBORHOOD WATCH PROGRAM"



DECEMBER 10, 2025

APRIL 8, 2026

FEBRUARY 11, 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.

SEE SOMETHING, SAY SOMETHING

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BECOME A PART OF THE AUXILIARY

JOIN US NOW!

OUR MEETINGS ARE HELD ONCE A MONTH, EVERY 2ND THURSDAY, IN THE HH AUDITORIUM

DOORS OPEN AT 12:30PM ~ MEETING STARTS AT 1:00PM

(Holiday Heights First Aid Auxiliary)

Annual Membership \$10.00/Year

(2025-2026)



We are the fundraising arm of the Holiday Heights First Aid Squad. Becoming a member provides you with the opportunity to be a part of our many fundraising events that help benefit our First Aid Squad; which is the MOST valuable volunteer organization in our community.

- ✓ We meet once a month (every 2nd Thursday) in the HH clubhouse auditorium at 1:00PM (doors open at 12:30pm). Membership sign-up begins Thursday, August 7 – Sept. 4th. You may also join the auxiliary when you enter the meeting at 12:30pm.
- ✓ Our next meeting is scheduled for Thursday, September 11, 2025
- ✓ We provide Coffee, Tea & Dessert at all our meetings.
- ✓ We try to have an informative speaker at some of our meetings (Medical, Financial, Consumer Affairs, Crime prevention, etc.)
- ✓ 50/50 Raffle, and Jewelry Table
- ✓ And you get to meet other wonderful members from our community
- ✓ Membership payment: Checks only, made out to HHFAA

Questions: Please contact Denise (732) 818-0890

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Recipe

Venetian Braised Artichoke Bottoms

Ingredients:

- 8 large fresh artichoke bottoms
- 3 T olive oil
- Juice from ½ a lemon
- 1 garlic clove
- 1 cup dry white wine
- 1 cup water
- 3 T chopped parsley
- Salt & pepper to taste

Instructions:

1. Heat the oil in a large skillet over medium heat and add the artichoke bottoms.
2. Cook for 2 to 3 minutes on each side until lightly browned, then add the lemon juice, garlic, wine, and water.
3. Reduce the heat to low and cook until the choke bottoms are fork tender, about 10 minutes.
4. Place the bottoms on a plate and season with salt and pepper.
5. Spoon a couple of teaspoons of the cooking water over the choke bottoms, then sprinkle with the chopped parsley and serve.

2025/2026

SOCIAL CLUB THURSDAY EVENING MEETING DATES

NOVEMBER	20	MARCH	19
DECEMBER	18	APRIL	16
JANUARY	15	MAY	21
FEBRUARY	19	JUNE	18

HOLIDAY HEIGHTS NEIGHBORHOOD WATCH PROGRAM MEETINGS 2025-2026

DECEMBER 10, 2025 APRIL 8, 2026
FEBRUARY 11, 2026 JUNE 10, 2026
MEETINGS BEGIN AT 7PM
SEE SOMETHING SAY SOMETHING



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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

Have you noticed how November seems to come earlier and earlier each year? Walk into any store in October, and next to the Halloween witches and goblins are Thanksgiving scarecrows, blow-up turkeys and pumpkins. Of course, if you walk down another aisle, you'll be faced with Santas, Christmas trees and lots of toys. Let's all take a deep breath and slow down; the holidays will be here soon enough.

One fun way to relax and have a good time is to join us at the next meeting of Social Club on Thursday, November 20th. Prepare to be entertained by one of our favorite acts, Bob Kulik, who will be joined by Maria. Many of you have seen them perform together, but this will be a first for Social Club.

Of course, we can't forget the men and women who helped preserve our freedom by serving in the military through the years. So, veterans, be prepared to be honored for your service at a short ceremony before our meeting. Also, as it has been our tradition at our November meeting, we will be serving an assortment of delicious holiday pies for dessert.

If you haven't yet joined or renewed your membership for the 2025/2026 season, please fill out a form in the lobby and see one of our officers for your membership card. We hope to see you all on the 20th. We promise you a fun night.

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

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.

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Yoga Classes

For Mind, Body and Soul
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



Ray Tracy
125 Narberth Way
Toms River, NJ 08757
(201) 873-5758
ray0665@tracyfamily.net

A Word About HOA Workshops

I have heard proposals to have observers at board workshop meetings. I think this is a very bad idea. But before I begin let me explain that I have served a full three year term on the board from 2016 to 2019 and was functionally the president, when the duly elected president, Pete Norcia, was gravely ill.

Because of the RadBurn Act you should know that (with certain exceptions) there can be no binding actions taken at a workshop since every action the board takes has to be done at a public meeting which in our case translates to either the twice monthly open board meeting or a general homeowners meeting held every other month, emergencies excepted. And while we are on the subject, the white homeowners handbook, ByLaws section, spells out what the board can do and spend in detail and what the powers and duties of a board member are.

So now back to the workshop. What exactly goes on in these weekly meetings. It turns out much of it is simply routine there are bills to be paid code committee requests to be taken care of construction permits to be signed homeowner disputes to be settled maintenance issues, event planning, problems with contractors etc etc. all of which take up most of the meetings. Several times a year there are preparations for seasonal events such as pool certificates and inspection that have to be taken up, contracts that have to be solicited and approved, and of course the budget has to be prepared and approved these things frequently take several meetings to resolve. The workshop is also the place to prep for public meetings what motions need to be presented how it should be worded and what everyone's position is.

Every board member whether they admit it or not comes to the board with an agenda or a pet peeve they want fixed or implemented and they each have their own idea about how things should be done. The workshop meeting is the place for these ideas and agendas to be hashed out and at times it gets loud and passionate, and it frequently takes several meetings to get settled. I for one expected every member to present their case with great passion and enthusiasm. The goal being to reach a consensus and to support each other. The workshop is a place where this can happen without additional interference from the community. I would not want these "exchange of views" to be public. Having outside persons observing would greatly inhibit the discussions.

There were times I would be asked by homeowners who happened to be outside the boardroom (intentionally or not) what we were yelling about, rumors would circulate about how the board would be fighting or hating each other. As board members we agreed that what happens in the board room stays in the board room. But you should know that in the end we all were friends and would go out together for lunch every Thursday at the diner.

Important Telephone Numbers

First Aid, Fire or Any Emergency.....911	NJ Auto (DMV).....1-609-292-6500
Police.....732-341-6600	NJ Dept Consumer Affairs732-929-2105
Sheriff732-341-3451	Nursing Home Complaint Hotline ...1-800-792-9770
Animal Control.....732-797-1413	PAAD/Senior Gold1-800-792-9745
Berkeley Township Town hall.....732-244-7400	Poison Control.....1-800-222-1222
Berkeley Public Works.....732-349-4616	Post Office – Toms River732-349-0710
Berkeley Recreation Dept.....732-269-4456	Main Post Office 130 West Water St, Toms River or Holiday City Branch Plaza 1 Mini-mall
Cable TV – Comcast732-286-2971	Phone Verizon Business Office1-800-427-9977
Caregiver Volunteers of Central Jersey732-505-2273	Repair1-800-275-2355
County Senior Services.....732-929-2091	Seniors First Services (Delivered Meals) 732-473-9888
Ocean County Office of Senior Services	Senior Information Referral Service1-800-792-8820
Do Not Call Stop Telemarketing1-888-382-1222	Sewer – Berkeley Township Sewer ...732-269-3500
Electric – JCP&L.....1-800-662-3115	Social Security Branch Office1-877-255-1497
Power out1-800-545-7738	St. Catherine Blvd. off Rt. 37 West
Garbage – Berkeley Sanitation.....732-349-4616	S.R.P. Westerly.....732-341-6153
Gas – N.J. Natural Gas Co.....1-800-221-0051	S.R.P. Westerly Computer Club S.R.P. East732-505-1081
Leaks1-800-427-5325	S.R.P. West732-244-1484
H/C Berkeley732-341-5707	S.R.P. North.....732-286-4868
H/C Carefree732-349-1050	Transportation
H/C West732-240-4422	Berkeley Outreach.....732-244-9600
H/C South.....732-341-8900	Coastal Caregivers.....
H/C Heights732-244-8686	Project D.E.P.A.R.T.....ext. 213 732-506-9090
Hospital – Community Medical Ctr. ...732-557-8000	Veteran's Transport732-929-2096
Medicaid Hotline1-800-633-4227	Vetwork.....
Lifeline Utility Bill Support.....1-800-792-9745	Water – Suez732-349-0227 & 800-565-1456
Meals on Wheels732-929-2091	Berkeley Recycling Center (Resident Drop-off Center)
Motor Vehicles1-888-486-3339	Public Works Dept., Pinewald-Keswick Rd. Hours: M-F 8 a.m. – 3:30 p.m. S-S 9 a.m. – 2 p.m.
Ocean Ride.....732-736-8989	Hazardous materials have a special drop off day or you can call the Public Works Dept. 732-349-4616



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TO: HOLIDAY HEIGHTS HOME BOUND RESIDENTS

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Solution on page 37

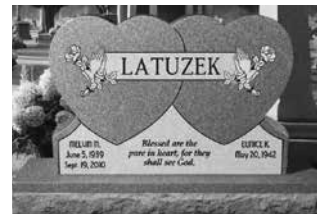
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V.F.W. POST 10185 NEWS

By Post Commander James Egan 732-644-2119

The next meeting of Silver/Holiday V.F.W. Post 10185 will be held on Thursday, November 6th, at 1:00 PM at the Silver Ridge Park West Clubhouse, 145 Westbrook Drive. We hold our meetings on the first Thursday of every month. 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 732-644-2119.

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

Veterans Pancake Breakfast on November 6th, 10:00 AM with meeting to follow, Spouses and Veterans welcome. Please call me to let me know who will be coming for a total.

Sunday, November 2nd, Daylight Savings time ends. Remember to turn your clocks back one hour and replace all batteries in your Smoke Detectors.

Tuesday, November 4th, is Election Day. Get out and Vote.

Monday, November 10th, is the U.S. Marine Corps Birthday. The Marine Corps was formed in 1775.

Tuesday, November 11th, is Veterans Day. Veterans Day will be celebrated at Timothy E. Ryan's Funeral Home, 145 St. Catherine Blvd. Toms River at 11 AM. Tuesday also marks the 107th year that Veterans Day has been recognized as a day for all Americans to honor and celebrate the sacrifices made by our Veterans for our Freedom. Remember to fly your flag on Veterans Day.

Tuesday, November 26th, at 7:00 pm V.F.W. Post 10185's Officers will attend V.F.W. District 12's meeting at V.F.W. Post 9503, Bayville, New Jersey, where the latest V.F.W. Programs and events will be discussed.

Thursday, November 27th, is Thanksgiving Day. Let's all remember to give thanks for all we have received and the freedom we enjoy.

V.F.W. Post 10185 wishes everyone a "Happy Thanksgiving Day".

GOD BLESS AMERICA AND GOD BLESS OUR TROOPS

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OR
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HOLIDAY HEIGHTS FIRST AID AUXILIARY

BAKE SALE

Date: Saturday, Nov. 22 (9 am-12 pm)

Drop Off Baked Goods: Friday, Nov. 21 (9 am-12 pm)

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



Pies, Cakes, Cookies, Brownies and more, So join us for all the sweets you adore!

Please call Denise (732) 818-0890 and let us know if you plan to Bake, If you don't drive, just call us and we'll pick-up your baked goods.

All Proceeds Benefit the Holiday Heights First Aid Squad



Holiday Heights First Aid Auxiliary



SANTA PAWS PICTURES!

Saturday, November 29, 2025

120 Prince Charles Dr.

(12:00-2:00 PM)



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Proceeds Benefit
The HHFA Squad

Lighthouse Quilters at Holiday Heights



Design! Create! Donate!

The Lighthouse Quilters are a group that make "scap" 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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HOLIDAY HEIGHTS NEIGHBORHOOD WATCH PROGRAM TIP OF THE MONTH

If you are traveling for the holiday, like many people do, you'll want to make sure your home is protected while you are away. Here are some tips if you are traveling this Thanksgiving.

Make your home look occupied

Before you head out, get your home ready to look occupied:

Set lights on timers. Inside and outside lights should be set on automatic timers to turn lights on and off at various times throughout the night.

Turn your telephone ringer down. Doing this will prevent someone on the outside from hearing repeated rings that go unanswered.

Stop all mail and newspaper delivery. Be sure to stop any daily deliveries, like mail or a newspaper, while you are away. If you don't want to stop delivery, ask a neighbor or friend to pick up your mail.

Make break-ins harder

Don't make it easy to get into your house when you're not home. A challenge may be the motivation a potential intruder needs to move on down the street.

Lock all windows and doors.

Never leave a key hidden outside. Under a rock, under the mat, or in an outdoor light fixture are all places a burglar will look for your spare key. Instead, leave a key with a trusted neighbor or nearby relative.

Make sure the garage door is closed. Before you head out, give that garage door one last check.

Final word

This Thanksgiving, play it safe both at home and while traveling. Keep these safety tips in mind and be thankful for your home and family's safety.

Happy
Thanksgiving



Sudoku Answers

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

Crossword Solution

1	L	A	M	E		5	S	A	D	R		9	E	D	I	T	H	
14	O	R	A	L		15	I	A	E	A		16	A	U	D	I	O	
17	F	I	L	M		18	T	H	E	B	I	19	G	B	A	N	G	
20	T	O	C	O	M	E		22	D	I	R	E						
23	S	T	O	R	Y			24	E	A	R		25	L	I	E	R	
		29	N	E	T		30	L	O	S	S		33	L	I	N	D	A
34	W	E	T			36	H	U	R	T		37	S	Y	S	T	E	M
38	A	N	E	W		40	T	R	A	D	E		42	T	O	M	B	
43	I	N	N	A	T	E		45	R	E	A	L		47	T	A	O	
48	V	I	T	R	O		49	B	R	I	T	I	50	S	H			
51	E	S	S	E	N	C	E					53	A	L	I	N	E	
				56	S	O	R	T		58	A	M	I	N	O	R		
59	A	M	P	H	I	B	I	O	U	S		64	G	A	L	A		
65	N	A	S	A	L		66	N	O	A	H		67	H	I	T	S	
68	C	R	A	G	S		69	G	L	E	E		70	T	R	E	E	



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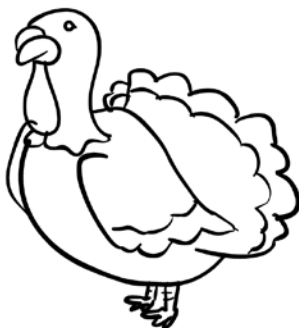
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AMSTERDAM	1	8 WYCOMBE COURT	\$450,000	9
BAL HARBOR	3	18 LEIGHTON COURT	\$300,000	22
		3 ANDOVER COURT	\$459,900	17
		5 GRAMERCY COURT	\$460,000	30
BROADWAY	1	16 SANDHURST COURT	\$525,000	31
CAPRI	1	56 WOODSTOCK DRIVE	\$409,000	110
CASTLE HARBOR	1	96 CHESTERFIELD LANE	\$380,000	28
DAWN MEADOW	1	8 THRONBURY COURT	\$405,000	42
LAKEVIEW	2	11 DAWN WAY	\$335,000	19
		87 PRINCE CHARLES DRIVE	\$341,000	42
LEXINGTON A	1	53 STOCKPORT DRIVE	\$410,000	10
LEXINGTON B	2	54 CANTERBURY LANE	\$415,000	44
		41 ABERGELE COURT	\$415,000	9
MADISON	4	106 NARBERTH WAY	\$320,000	17
		187 PRINCE CHARLES	\$380,000	37
		60 CANTERBURY LANE	\$385,000	13
		20 ABERGELE DRIVE	\$438,000	13
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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

UPDATE:

**2025 vs 2024 THIRD QUARTER OF
THE YEAR: SALES ARE DOWN 17%
(19 sales vs 23 sales) INVENTORY
AND PRICES REMAIN
STABLE - WE HAVE BUYERS!
FIND OUT WHAT YOUR HOME
IS WORTH -- CALL TODAY!**