# HOLIDAY CITY ASSOCIATION BULLETIN

holiday city association bulletin

Volume 17 Number 11 | 2170 Yorktowne Blvd. • Toms River, N.J. 08753 | November 2026





## Reminder - Fourth Quarter Dues and any remaining balances on the 2026 increase were due in full on Oct 1, 2026.

All payments must now be made through your online portal or mailed to:
Holiday City Phase 1, PO BOX 2068, Secaucus, NJ 07096

## Recreation Club Bus Trip to Atlantic City – November 6, 2026

**Leaving at 10 am from Clubhouse #1 • 2170 Yorktowne Blvd.**

## Fall Leaf Collection

**November 2 2026 there will be a leaf collection**
**Have your leaf bags curbside by 6:30am**

## Volunteers Information – Email Correction

There was a typo in the email address for volunteers in last month's bulletin.
The correct email address for Volunteer Information is

**volunteers.hca@gmail.com**

We apologize for any inconvenience this may have caused!


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# HOLIDAY CITY ASSOCIATION

holiday city association

2170 Yorktowne Boulevard
Toms River, New Jersey 08753
732 -255-1006 • Fax: 732-255-2006
Email: holidaycity@verizon.net

**Office / Clubhouse Closed During Repairs**

## Board of Trustees

| | |
|---|---|
| President | Jim Waldron |
| Vice-President | Joseph Koppie |
| Secretary | George Campbell |
| Treasurer | Mindy Connors |
| Trustee | Danielle Demarsche |
| Bulletin | Bonnie Stein |
| Maintenance | Glenn Winklebech |

## Holiday City Association, Phase 1 New Property Managers

**Towne & Country Management**

Phone: 732 212-8200
Fax: 732 212-8201

**HCA Community Manager**
**Stacey Cole** - scole@tc-mgt.com

For general inquiries, requests and work orders. Contact
**Michele Conlon** – mconlon@tc-mgt.com
Customer Service at
732-212-8200

**Remember to login and set up your portal.**
**http://tcmgt.cincwebaxis.com**

## Let's Keep in Touch! Register to Receive Email Notifications

*To further enhance our communication efforts, we ask that you provide us with an email address.*

*Email communication is the most convenient, efficient and cost-effective way to provide you with important community updates, notices and revised documents, etc.*

*Please submit your email address to MConlon@tc-mgt.com and type HCA Email Database in the subject line or call 732 212-8200.*

## Navigating Challenging Times

We understand that in challenging times many must make tough financial decisions. If you find yourself falling behind with your Membership Dues, we want to reassure our members that we are here to provide support and understanding during these difficult times. So, we ask that you contact the office at 732 212-8200 and make arrangements to discuss your situation. These will be handeled individually, on a case by case basis.

**All calls will be kept confidential.**

# MESSAGE FROM THE BOARD
# November 2026

Greetings all,

**There is some Good News – Bad News on the Clubhouse Repairs.** The hope was that work on the clubhouse would have been well underway at this point, unfortunately, that is not the case. During the permitting process the Township required a few minor adjustments to the plans. The necessary adjustments were made by our engineers and resubmitted to the Township. The permits have been approved, and we are cleared to begin repairs.

**We would like to take a moment to address a Public Notice from the Township of Brick Planning Board** that many of our residents have received. The notice pertains to proposed changes to Complete Care at Shorrock Gardens, 75 Old Toms River Road in Brick. The property in question sits behind both Allaire and Parisian Drives and the notice was only sent to those in our community who are within 200 feet of the property in question.

The proposed changes were discussed and questioned at length during the public hearing on October 14. Several concerned members of our community were present and did a great job presenting their concerns and pushing for clear answers.

In short, the plan is to convert a currently unoccupied existing wing of the complex from a geriatric care facility to a long-term pediatric care facility, not a hospital. There will be no new buildings added to the complex, just a small shed within the complex footprint, there will be no new parking lots, roads or access roads. There will be some modifications to the exterior in addition to the shed, including an oxygen pad, generator, small, enclosed patio and improvements to the loading area. All were told that the existing footprint will remain the same and the buffer zones will go untouched. Ultimately, it should not affect our community in any way, although there is still some concern about noise.

Again, nice job by those of you who addressed the Planning Board, Nice to see!

**Seeking Volunteers to get involved and help shape the future of our community**
volunteer-led committees play an important role in connecting residents with the board and helping maintain a safe, attractive, and well-managed community, ultimately improving residents' quality of life.

If you are interested in volunteering or would like more information, please contact the Board of Trustees at volunteers.hca@gmail.com Details about volunteering opportunities can be found throughout this bulletin.

There was a typo in the email address for volunteers in last month's bulletin.
***The correct email address for Volunteer Information is***
***volunteers.hca@gmail.com***
***We apologize for any inconvenience that may have caused!***

Wishing everyone a Happy Thanksgiving!

Sincerely,
HCA Phase 1, Board of Trustees.

# Holiday City Association, Phase 1

**Online Portal**

Your portal is a valuable tool that provides enhanced communication between the Community, the Board and T&C Management. You have 24-hour access to important documents such as the Associations Governing Documents, Financials, Meeting Minutes, Capital Reserve Studies, Newsletters and so much more. Additionally, you will be able to initiate your zoning/home improvement permit process, submit work orders, complaints and potential violations or just ask a question.

If you haven't done so already, please take a few minutes and register by following the link and video instructions below.

Registration Link – https://tcmgt.cincwebaxis.com

Video instructions: https://www.youtube.com/watch?v=gyveFNCiGNA

Should you have any difficulties or questions about activating your portal please reach out to our Towne & Country Management Customer Service Team by calling 732-212-8200.

**Membership Dues Payments**
**Important Notice**

Membership Dues are billed annually, payable quarterly and as always, you have the option of paying in full, monthly or quarterly as required.

***If you choose to write a check or use online bill payment through your bank you must use the new mailing address:***

**Holiday City Association, Phase 1,**
**PO Box 2068,**
**Secaucus, NJ 07096.**

***Checks can no longer be dropped off at or mailed to the clubhouse!*** Doing so you are risking delays and possible late fees. For your convenience you can also make payments through your online portal.

If you have any questions or concerns about your account, there are several ways to find answers and receive assistance. Many common inquiries can be resolved by logging into your portal where you will find helpful information and resources, or you can reach out to the Towne & Country Management Customer Service Team by calling 732-212-8200.

## Election Day – November 3, 2026

Don't forget to get out and vote!

The polling place for Holiday City Association Phase 1 residents has been moved to the Phase 2 Clubhouse at 1846 Yorktowne Blvd.

There was no guarantee that the ongoing repairs to our clubhouse would be completed in time so the polling place will remain at Phase 2 for this cycle. We appreciate your patience and understanding!

If you should have any questions, please reach out to the Ocean County Board of Elections at 732.929.2167 or www.co.ocean.nj.us .an asset.

Thank you,

# Holiday City Association, Phase 1
# *REVISED*
# 2026 Membership Dues

In accordance with New Jersey's Structural Integrity Law, Holiday City Association Phase 1, has undergone the ***Required*** Capital Reserve Studies, our studies are now complete and require that we initiate a funding plan. The funding plan establishes Capital Reserve minimum balances and annual contributions required to maintain said balances; this plan retroactively includes the 2026 fiscal year.

Our 2026 Capital Reserve Contribution requires an additional $190.00 from each unit, this increase brings the **Annual 2026 Membership Dues to $430.00.**

**2026 Capital Reserve Contribution**
**$190** Due by October 1st
The Capital Reserve Funding increase takes effect May 1, 2026. You can pay it at any time, but it must be paid by the 4th Quarter. After October 31st. payment is considered delinquent, and a $15 late fee will be assessed

**3rd Quarter Dues**
July, August & September
$60 Due July 1st
After July 31st payment is considered delinquent, and a $15 late fee will be assessed

**4th Quarter Dues**
October, November & December
$60 Due October 1st
After October 31st payment is considered delinquent, and a $15 late fee will be assessed

Membership Dues will continue to be billed annually, payable quarterly. As always you have the option of paying in full, monthly or quarterly.

You now have several payment options for paying your membership dues. You can make payments through your online portal, direct pay authorization, online bill payment through your financial institution or by check. ***If you opt to write a check or use online bill payment, be sure to use the new mailing address, Holiday City, Phase 1, PO Box 2068, Secaucus, NJ 07096***.

If you have any questions or concerns about your account, there are several ways to find answers and receive assistance. Many common inquiries can be resolved by logging into your account portal where you will find helpful information and resources, or you can reach out to the Towne & Country Management Customer Service Team by calling 732-212-8200.

| | |
|---|---|
| | **Not Registered for the new portal yet**<br>**Scan Here with your smartphone to download the app or sign into the registration link at https://tcmgt.cincwebaxis.com**<br><br>Registering for your portal will give you 24-hour access to your account, association reports, documents, forms and the ability to submit work orders / complaints, file permit applications and much more. |

## Holiday City Association, Phase 1
## Capital Reserve Study Funding Plan

In accordance with New Jersey's Structural Integrity Law, Holiday City Association Phase 1, has undergone the ***Required*** Capital Reserve Studies. The study establishes the useful life of the association's capital assets and includes a 30-year funding plan that establishes Capital Reserve minimum balances and annual contributions to ensure that the association has adequate capital reserve funds available to repair or replace capital assets the association is obligated to maintain. The law requires reserve study updates at least every 5 years.

With the above legal requirements our studies minimum balances and annual contributions require an increase in our annual membership dues. Taking into consideration that by law the studies must be updated at least every 5 years, we have established a plan that will cover the minimum contributions for the first five years of the study, which includes the 2026 fiscal year.

Effective May 1, 2026, the 2026 Capital Reserve Contribution requires an additional $190 per unit, this increase brings the **2026 Annual Membership Dues to $430**.

Effective January 1, 2027, the 2027 through 2030 Capital Reserve Contributions will require an additional $240 per unit, this increase will bring the **2027, 2028, 2029 & 2030 Annual Membership Dues to $480 per year.**

Capital Reserve Funding Chart

| | Capital Reserve Funding | Operating Funding | Annual Membership Dues |
|---|---|---|---|
| 2026 | $190 | $240 | $430 |
| 2027 | $240 | $240 | $480 |
| 2028 | $240 | $240 | $480 |
| 2029 | $240 | $240 | $480 |
| 2030 | $240 | $240 | $480 |

To be clear all the monies collected as a result of the funding plan belong to Holiday City Association, Phase 1 and are designated for our Capital Reserve Accounts in compliance with the NJ Structural Integrity Laws. Please understand that capital reserves and operating accounts are distinctly separate. Capital reserves may only be used to repair or replace capital assets described in the study, while operating funds are used for the day to day operations of the association and are determined by annual budgets prepared by the board.

Additional information regarding payment options for the 2026 Increase can be found in the monthly bulletin or handouts available in the office or on your portal. If you should have any questions, please feel free to contact the office and a board member will get back to you, or you can reach out to the Towne & Country Management Customer Service Team by calling 732-212-8200.

# JOIN OUR TEAM OF VOLUNTEERS

Volunteer support is essential to a successful homeowner's association. Volunteers contribute their time, skills, and energy while serving as a valuable link between the board and residents by sharing feedback and helping ensure community needs are heard and addressed

We are fortunate to have a dedicated team of volunteers who support our bingo operations. Their commitment is critical to the program's success, and we sincerely appreciate all they do!

To strengthen our bingo fundraising efforts, we are seeking additional volunteers for roles such as selling cards and supplies, calling numbers, and assisting with administrative tasks. While bingo operates weekly, we are not expecting a weekly commitment. Our goal is simply to expand our volunteer team to ensure adequate staffing, and we work around volunteers' availability.

We are also looking to revive the Architectural, Regulations, and Building & Grounds Committees. Despite ongoing recruitment efforts, these and other committees have remained inactive due to a lack of volunteers. These volunteer-led committees play an important role in connecting residents with the board and helping maintain a safe, attractive, and well-managed community, ultimately improving residents' quality of life.

If you have ideas for other committees, we welcome your suggestions and would be glad to hear them. If you are interested in volunteering or would like more information, please contact the Board of Trustees. We encourage all residents to get involved and help shape the future of our community. To express your interest and explain how you can contribute, please email the Board.

If you have ideas for other committees, we welcome your suggestions and would be glad to hear them. If you are interested in volunteering or would like more information, please contact the Board of Trustees at volunteers.hca@gmail.com

We encourage all residents to get involved and help shape the future of our community.

Looking forward to hearing from you.

Holiday City Association Phase 1,
Board of Trustees

# RESORTS CASINO

# FRIDAY

# November 06, 2026

Price for Trip is **$35.00** and you get **$18.00** in gaming money.

**• Bus Leaves Holiday City Clubhouse One •**
**• 2170 Yorktowne Blvd. • Toms River, NJ •**

Leaves at 10 am and returns 6:00 pm.

**Call Bonnie at: 201-615-2454**

**To reserve your seats! First come gets the seat.**

**Another Holiday City Association Recreation Committee Event!**

# ATLANTIC CITY BUS TRIP

Open to the public

Get your seats early!



# Toms River Dermatology
# &
# Skin Cancer Center



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Santiago Centurion, MD, is triple board certified in dermatology, dermatopathology and Mohs surgery practicing at Dermatology Associates of Central NJ in Old Bridge, Freehold, Union and now Toms River, NJ. Over the course of his distinguished career, he has performed several thousand Mohs, dermatologic, and laser surgeries. His expertise is documented in numerous published scientific papers, as well as in his contributions to scores of dermatology textbooks.

Cynthia Gelnaw, PA-C is a board certified Physician Assistant with over 15 years experience in providing high quality patient care. Cyndi worked in the underserved community of Northeast Philadelphia serving their pediatric population for 2 years. She then returned to her roots at the Jersey Shore to pursue her passion in Dermatology and educating patients on how to enjoy the rich outdoors of the NJ coastline safely. Cyndi likes to treat each patient as she would like her own family and friends to be treated and brings thorough and compassionate care to the patients of Dermatology Associates of Central NJ Toms River locations

780 Route 37 W
Suite 100
Toms River, NJ 08755
732-679-6300
www.dermatologyassociatesnj.com

ad- 8042




# Garbage Collection

## **Regular Garbage** pick-up is EVERY WEDNESDAY-

**Phase 1 Collections** are every Wednesday for Trash.

## RECYCLABLES every OTHER Wednesday.

**Please put your cans out *after* 4:00 pm on the night before pick-up.**



## NO GARBAGE PICK-UP ON these HOLIDAYS

***The Toms River Department of Public Works Office will be closed on the following holidays:***

**• New Year's Day • Martin Luther King Day •**
**• President's Day •**
**• Good Friday • Memorial Day •**
**• Independence Day • Labor Day • Columbus Day •**
**• Election Day • Veteran's Day •**
**• Thanksgiving Day • Friday after Thanksgiving Day •**
**• Christmas Day •.**

When a holiday falls on a **MONDAY**, all collections that week will occur one day later than your normal collection day.
Holidays not occurring on a Monday,
your trash pick-up will be the following day.

*{Example: holiday is on a Tuesday, and your day is Wednesday, your pick-up will be Thursday.}*

**Toms River Department of Public Works call 732-255-1000 #1, #2, or #3**

**Please clean up any garbage that gets blown around the neighborhood.
Let us keep our community looking good.**

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ads-5621

"The November wind has a sound different from any other, a low, dry whispering through the bare branches."

JOHN BURROUGHS



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If you need transportation for the

## Toms River Senior Center

for Friday Bingo, Nutrition or for Food Shopping,

Please Call: **732-212-8200**
Monday thru Friday




## Let's Keep in Touch!

### Email Registration

To further enhance our communication efforts, we ask that you provide us with an email address. Email communication is the most convenient, efficient and cost effective way to provide you with important community updates, notices and revised documents, etc. Please submit your email address to **mconlon@tc-mgt.com** and type HCA Email Database in the subject line or call **732 212-8200.**

## Clubhouse Hall Rental

**The Clubhouse is**
**CLOSED**
**to all operations until further notice during repairs.**

## Senior Bus Tickets

## Lake Access & Fishing Permits

To obtain bus tickets or fishing permits, please **Call 732-212-8200** to submit your request. A board member will get back to you to make arrangements to provide you with tickets or permits.

## Discarding Bulky Items

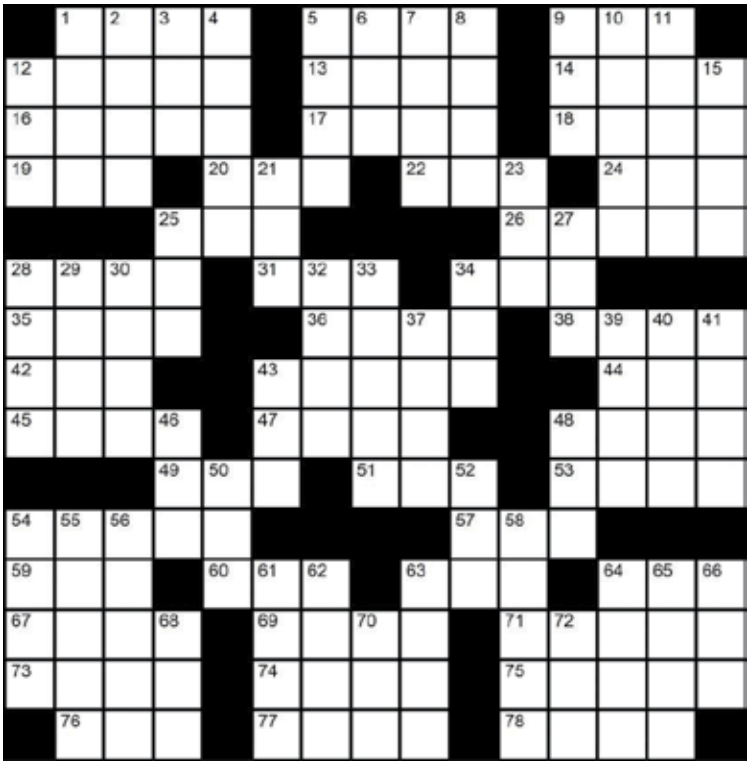
For large items, such as: washers, dryers, furniture, refrigerators, etc call:
Toms River Department of Public Works at:
732-255-1000 -#1,#2,#3 for pick-up.

## Sewer Problems

Before calling a plumber, call the TRMUA at: **732-240-3500** between 8:30 - 4:00 Mon. - Fri. or **732-240-3333** •
24 hour service.
They will advise if plumber is necessary



# Crossword Puzzle



## Across

1 Not strapped
5 Mining passage
9 Welding flash
12 Disgraced comic
13 U2 lead vocalist
14 Major health scare of 2002-03
16 Chip dip
17 1 for H, or 2 for He
18 "Yo!"
19 Anger
20 Teeny amount
22 Hearst kidnap org.
24 Observe
25 Dough dispenser
26 Fingerboard bars
28 Hobble
31 Not-for-profit TV spot
34 Angel dust
35 In which two dozen merles were found
36 Run at low speed
38 Kernel
42 CD- ---
43 Type of bottle with one surface
44 Owing
45 Afloat on the ocean
47 Touchdown forecasts
48 Big brute
49 Whey-faced
51 Type of joint
53 TV host --- Seacrest
54 49-er
57 "--- Love You" (Beatles hit)
59 100 square meters
60 Sir ---, Arthurian knight
63 Now let me think ...
64 Small snub-nosed dog
67 Smurf in red
69 Kvetch
71 --- ear and out ...
73 Visit
74 Doctor imprisoned on the Dry Tortugas
75 Stay still, at sea
76 Catastrophic occurrence
77 Approximately
78 Patron saint of sailors

## Down

1 Laugh loudly
2 The Apple --- (Tasmanian nickname)
3 Parent company of Simon & Schuster
4 Big hotel name
5 --- hair day
6 --- Lemon, female barnstormer and navigator
7 Getaway places
8 Utensil
9 Bat wood
10 Hike
11 Undercroft
12 Forensic TV franchise
15 "Simon --- "
21 Signal booster
23 Home of one Super Bowl team, briefly
25 Emulate
27 Turntable speed measure
28 Yuri Zhivago's love
29 NASDAQ debuts
30 Silent actor
32 It's not quite as fine as clay
33 "A weasel hath not such --- of spleen ..." (Shakespeare, "Henry IV" Pt. I)
34 Author
37 Brightest Simpson
39 Nervously irritable
40 Ambience
41 Typical Hunger Games devotee
43 Range of knowledge
46 Wonderment
48 "Either you do it --- will!"
50 Presumably unicorns missed it
52 Air-pollution measure
54 Hikers' helpers
55 In a snit
56 Land between China and India
58 "... ---, though your heart is aching ..."
61 Magazine contents
62 It's --- move
63 Reverse
64 "The United States themselves are essentially the greatest ---" (Walt Whitman)
65 " ... and --- dust shalt thou return." (Genesis)
66 Bygone GM brand
68 Bridge agreement
70 Lifeblood of TV and the web
72 "--- sine numine" (Colorado's motto)

Answers on Page 39

# Holiday City Association
# Phase 1




## Bingo Volunteers

### Now that Clubhouse Renovations are underway, we are preparing to relaunch our Bingo Operations

Thank you to all our volunteers that helped us make our Wednesday afternoon Bingo a success! With the clubhouse renovations underway we are looking forward to welcoming you back as we prepare to relaunch our Bingo Operations. We are also looking for new volunteers to enhance our team as well.

Some of the tasks involved are as follows;

- Greet players, sell bingo cards and Supplies
- Help coordinate scheduling of volunteers
- Assist with Bingo Reports
- Counting Money and setting up cash boxes
- Learn the Bingo Machine and Call Bingo

If you are interested in volunteering or would like more information, please contact the Board of Trustees at volunteers.hca@gmail.com

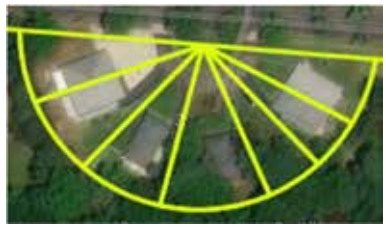
Bingo ID# 107-12-43213 1- 800 -GAMBLER

# Holiday City Association, Phase 1
## Snow Removal - Owner Responsibilities

The Rules, Regulations and By-Laws of Holiday City Association, Phase 1, provide that the owner of each lot or living unit shall be solely responsible for the exterior maintenance of his/her property, including sidewalks, driveways, lawn/yard and landscape including trees and shrubs. Owners of "Bubble" units, lot include the maintenance of the semi-circular road in front of their house, as well as their portion of the center area closest to the road.

Unit owners are responsible for snow removal from the sidewalk and driveway of their property; additionally, bubble owner responsibility also includes snow removal from their portion of the semi-circular roadway in front of their house.

Bubbles are a group of living units/homes clustered together in a semi-circular pattern. Homeowners are responsible for their slice of the cluster which includes the road/driveway that passes through the bubble. Neither the Township, nor Holiday City Association, is responsible for any portion of bubble property. See example diagram.



It is important that you work together with your neighbors to develop a plan to ensure proper exterior care, maintenance and snow removal in the bubbles. This is especially important during snowstorms, so the bubbles are always clear and accessible to emergency vehicles. Again, the semi-circular road/driveway in the bubbles are not common ground nor Township roads they are your responsibility.

# PLEASE

**DO NOT PUT anything else in the gutters.**

**DO NOT THROW anything in the creek!**

If you see someone speak up, take a photo then tell someone in the office.

All the stuff that goes in the street clogs the sewers. When it rains the streets flood and this is not good.

**If everyone throws stuff in the creek it clogs the creek and then water can not flow. If you see a sewer filled with branches be kind and remove them.**

---

# Junk or Debris

**If your items do not fit in your robo trash can then you must make arrangements to have an additional pickup.**

**FOR PICKUP CALL :Toms River Department of Public Works**

**at: 732-255-1000 #1, #2, or #3 to schedule pickup.**

**DO NOT put at curb until pickup is scheduled.**

**Usuallly is the day after your regular trash day.**

# Important Reminder

**Please make sure all house numbers on your home are visible, especially during emergencies.**

**Please keep a porch light on..**

***This is especially important!***

2046

If you see something

• say something •

Call the Police:

732-349-0150

If an emergency call 911.



There is to be **NO** use of power tools on Sundays or Holidays This includes **NO** outdoor construction or alterations by contractors

## Free Notary Service

To request an appointment, contact **732-212-8200**. Leave a message and someone will get back to you.

All documents must be signed in frontof the Notary with valid ID; pre-signed documents cannot be notarized.

**Holiday City Association, Phase 1 Governing Documents**

If you would like a copy of our Governing Documents and By-Laws, they are available on your portal or, by emailing mconlon@tc-mgt.com

## FALL LEAF COLLECTION

### *Leaf Collection*

**November 2nd and December 7th**

Have your leaf bags curbside by 6:30am

Plastic bags will be accepted but it is recommended that you use compostable brown paper bags.

Additional information can be found on the Township website,

**Recycle Coach and Facebook.**

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FREE 2nd Opinion
FINANCING AVAILABLE

SCAN ME
Mention "SPC" & Receive Additional Savings!

ads-1101
NJ HIC #13VH02253000
Fred Paprocky, Master HVACR
Contractor Lic # 19HC00878000

24/7 EMERGENCY SERVICE

FREE AIR CONDITIONING CONTRACT
For New Customers
(Call for Details)

$150 OFF Central A/C and / or Gas Boiler/Furnace Replacement

$500 OFF GAS CONVERSION

$100 OFF TANKLESS GAS HOT WATER SYSTEM
OR
$50 OFF GAS HOT WATER HEATER

$250 OFF NEW INSTALL OF AIR CONDITIONING OR HEATING SYSTEM

COUPONS MUST BE PRESENT WHEN SIGNING CONTRACT and may not be used for prior services/installations. Coupons do not expire, unless otherwise stated.

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

## Sudoku

Answers on Page 35

# Holiday City Association, Phase I
# Fishing & Lake Access
## *Rules and Regulations*

Fishing and Lake Access IDs are only issued to HCA, Phase I Owners or Tenants. Each home is entitled to two (2) Guest Passes which must be obtained by the current occupant owner/registered tenant. Homeowners/Tenants bear responsibility for the actions and conduct of their guests and understand that fishing & Lake Access may be suspended.

- Fishing & Lake Access passes are only valid for the current calendar year.
  - Only owners/tenants can authorize and accept IDs and Guest passes.
- Fishing & Lake Access passes must always be worn in plain sight.
  - If not visible owners, tenants and/or guest must produce ID's if requested by HCA Official or vacate the area.
  - Failure to do so will result in suspension and/or forfeiture of IDs and passes.
- Fishing is "Catch and Release" ONLY!
- No walking on the rocks that line the beach area.
- No wading or swimming.
- No walking on the Dam or spillway.
- No unaccompanied children are allowed in or around the lake at any time.
- No alcoholic beverages of any kind are allowed in or around the lake.
- No fireworks of any kind are allowed on Holiday City Associations Common Ground.
- No parking is allowed on the beach or on either side of the street along the beach area.
- No pet animals of any kind are allowed in the lake.
- No pet animals shall be run at large or be exercised on Holiday City Association, Phase I Common Ground, including the beach and surrounding area.
- Please be courteous and respect your surroundings by:
  - Removing your trash,
  - Securing and disposing of used hooks, bait and discarded fishing line, etc.
  - Clean up after your pets and dispose of properly.

Holiday City Association, Phase I, is a private 55 and older community, these rules and regulations are designed to protect and preserve our community, the environment and the health and safety of our residents. Thank you in advance for your anticipated understanding and cooperation with this program.

*See Something – Say Something!*

# Winter Rules
## *Ice Fishing, Ice Skating or any on ice activity is Strictly Prohibited!*

# 2027 ID Cards and Guest Passes
## *Available in early spring 2027.*

All previous fishing permits and guest passes issued by Holiday City Phase I are no longer valid.

**Permit Process, Holiday City Phase 1**

**If you plan on making any changes or improvements to your home, please understand that you MUST follow the Permit Process for BOTH Holiday City Association and the Township of Toms River.**

**Permits Required**

| | | |
|---|---|---|
| Sheds | Additions | Screen Rooms |
| Patios | Decks | Fences |
| Generators | Windows – If you change Size | Driveway Extensions |
| Solar Panels | Central Air Conditioners & Heating Systems | |

**No Permit Required**

| | | |
|---|---|---|
| Roofs | Gutters & Leaders | Garage Doors |
| Siding | Windows – Same Size | Exterior Doors |
| Painting | | |

**The Permit Process is as follows**

First, complete a Holiday City Association Permit Application, return it to T & C Management along with all required information and supporting documents, such as sketches, survey, contractor drawing, specs or proposal. A member of the Board or Architectural Committee will review the application, inspect the site if necessary. You will be notified when the application is approved. *There is No Charge for the Holiday City Permit.*

Once the Holiday City Association Permit is approved contact the Township's Building and Zoning Departments to determine what else they may require from you. The Township can be reached at 732-341-1000, Ext. 8321 for Building Department, Ext. 8449 for Zoning. Township Fee's Apply.

When you receive approval from the Township, please provide a copy of all permits to T & C Management.

Phone: 732-212-8200
Email: mcolon@tc-mgt.com

***** *Please Call 811 Before You Dig* *****

**Holiday City Association, Phase 1** is an age restricted community. Owners and lessees (tenants) residing in the community must be at least 55 years old, no one under the age of 18 may reside in the community. Owners and Tenants are required to complete both the HCA registration and H.O.P.A. (Housing for Older Persons Act) forms bi-annually, or as requested by management. There is a $1500.00 initial fee for new owners, payable at closing.

Homes must be owned for 2 years prior to renting them out, unless the purchaser currently owns and resides in Holiday City, Phase 1 and has done so for at least two years, then the home may be rented after closing.

Each time a unit is rented out, there is a $150.00 fee, payable to Holiday City Association, and the owner must provide management with a copy of the lease, certificate of occupancy and the HCA & H.O.P.A. form completed by both owner and lessee.

**Some of the EVENTS we are planning at**
**Clubhouse One!**
**Always opened to BOTH CLUBHOUSES**
**Atlantic City • November 06, 2026**
**Gift Bingo • Look for New Date**
**So mark your calendars!!!**
**Come Visit us on** at: **Holiday City Recreation Silverton**

# The Fishing Club

## Meetings are held at Phase II Clubhouse

## First Monday of the Month @ 6 pm • Open to Both Clubhouses!

## Next Meeting is Monday, November 2, 2026

Thank you to everyone who showed up and helped for our Pot luck event . The food was all delicious and the desserts were crazy . Our next event is our annual Christmas Party, December 12, 6pm . Party is open to Phase 1 and Phase 11. Tickets are on sale now $25 members $30 non-members. Tickets can be purchased at Phase 11 Clubhouse or the next meeting. Also, you can reach out to Rose at: 732-597-3975.

Elections are in December , if you or you know anyone who wants to run please let Mark know, all positions are open ok. Also January thru April we are accepting new members , so please join, it's a lot of fun. Members please don't forget your $3 dues for renewal in January.

As always, If you know any member that is ill , mourning a loss or needs a "thinking of you card " please contact Grace Fusco at 732-255-9113 or text 732-703-5928. Grace, with her kindness, is very eager to help!

"Some say Fall is the season when the leaves change.I say it's the season when my sweatpants never change. "- Katie Nicole Felton "

Happy Fall " •••Rose

# LINE DANCING



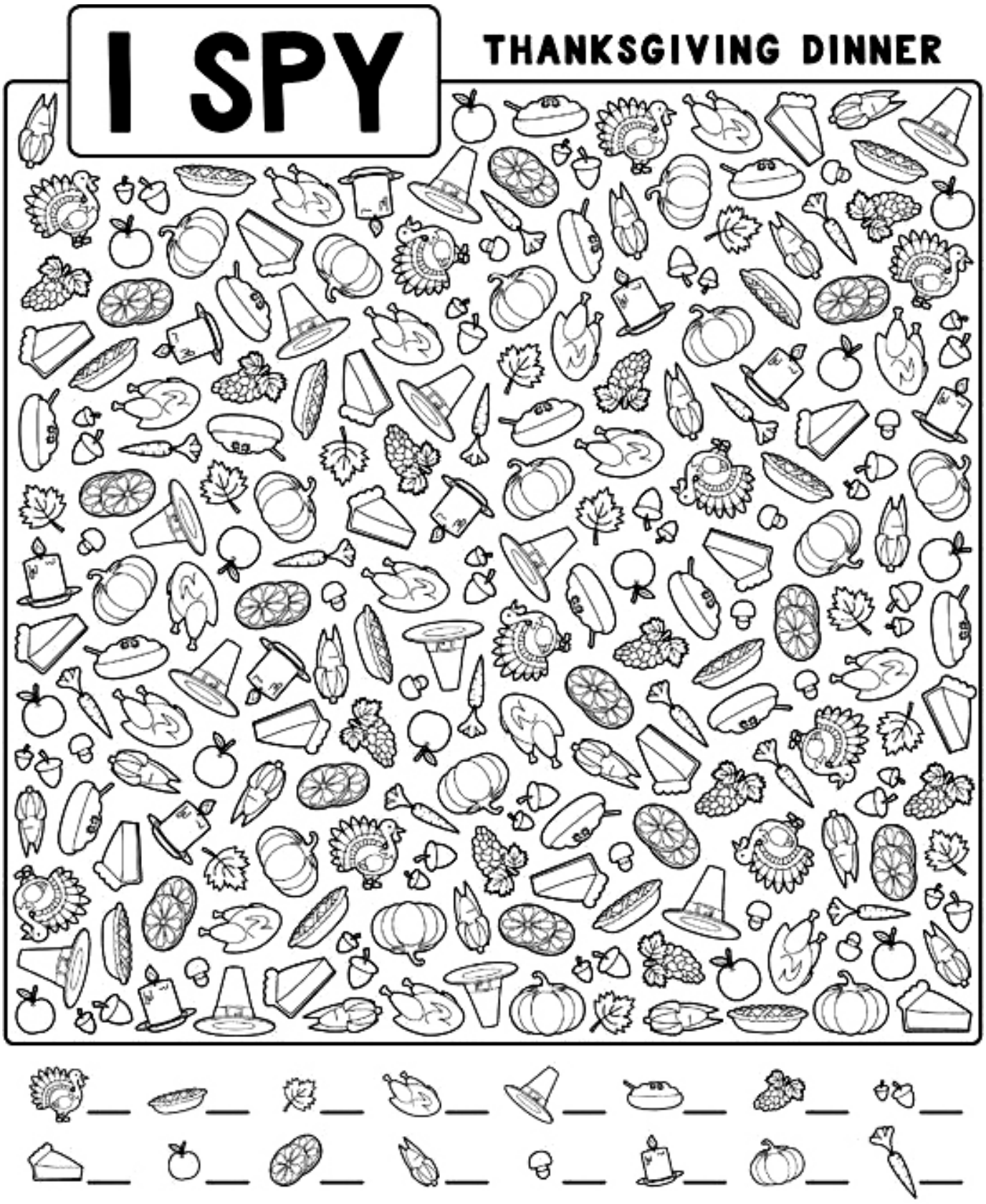
***Being held at Clubhouse II***

**Monday November 16, 2026**

**Monday Movember 23, 2026**

**• 11:00 am to 12:00 pm •**

**Open to Both Clubhouse!!!**


I SPY
THANKSGIVING DINNER
©2020 ROOMMOMRESCUE.COM

# Home Winterization CHECKLIST

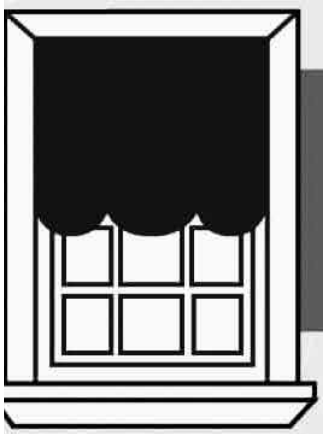


## BE PREPARED

- Buy a snow shovel now so you'll have it before winter weather hits.
- Keep extra water and canned food in storage just in case.

## GUTTERS & DOWNSPOUTS

- Clean gutters and downspouts in mid-fall and double-check them before winter.
- Install leaf guards to keep falling leaves and other debris out of cleared gutters.

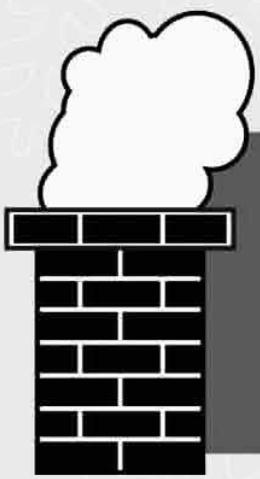


## DOORS & WINDOWS

- Examine doors and windows for gaps where warm air can escape.
- Caulk or apply weatherstripping around problem draft areas.
- Install double-paned windows to increase energy efficiency.

## HEATING SYSTEM

- Replace the filter in your furnace.
- Give your heating system a test run so you know it will work properly when you need it.
- Hire a heating/cooling expert to check your furnace's efficiency.



## ROOFING, CHIMNEYS & DECKS

- Have a contractor look for damaged roof shingles and loose gutters.
- Make sure chimneys and woodstoves are cleaned early in the season.
- Give your deck a fresh coat of sealer to protect it from the winter elements.

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ALL ANIMALS
ALL RODENTS

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Bald Face Hornets - $145 + Tax
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Birds - Call for est.

Mosquito + Tick Spraying - Call for Price
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# Dog Rules

## Dog Owners Please Note

### Per Our Rules, Regulations & Bylaws • Article V, Section 5d

That your pets should be leashed at all times. They should be curbed when being walked and exercised. No pet shall be exercised on any common property and no pet shall be kept for breeding or boarding purposes.

### Please be kind to your neighbors and clean up after your pets.

**NO ONE** enjoys stepping in poop.

**NO ONE** should have to clean up after you. When walking your dog, please bring a bag / pooper scooper with you. Please bring that poop to your trash can.

**DO NOT** dispose of the poop in the storm drains.

Please **DO NOT** let your pet roam on your neighbors property.

All pets should be on a leash at all times.

Thank you.

## TOMS RIVER ORDINANCE:

**Article II – Control of Dogs –**

**Sect 165-2 - No dog shall run at large at any time in this municipality.**

**Sect 165-3 – Any dog in any public placed or on any of the public side-walks shall be on a leash and in the immediate custody of its owner or custodian.**

**Sect 165-6 – Each and every dog shall be duly licensed and shall bear evidence of such license at all times, in accordance with the laws of the State of New Jersey.**

**Sect 165-8.2 – Any person whether as owner or custodian of a dog, convicted of a violation of any of the provisions of this article shall be, upon conviction of any of the provisions hereof, subject to a fine or penalty of not less than $25.00 and not exceeding $100.00.**

---

- If you are on a Bicycle and you come up behind a dog for your safety and the dogs safety can you please shout out hello or behind you.



***Open to all Phase 1 & 2 residents***

# Women's Club Organization Silverton

November 9, 2026, our Veterans, Annie a veteran that recently retired will be our speaker. Lunch will be served, cost is $10.00 Sorry this is a MUST BE PAID BY November 01, 2026. If you are not paid by then we are sorry to say you can not attend. We have to order the food, sorry NO purchase of tickets at the door. For tickets please contact **Gloria at 732-255-4097 or Angie at 201-988-1863**

At our November we are collecting non perishable groceries They are also in need of can openers. (they were requested for donate.) Mac and Cheese, Tuna canned Chicken, Peanut Butter, etc. It was also suggested no glass and check dates. You can also send toilet paper, tissues. If you can find flip top cans that would help. Thank you all for the great job you always do with donations to our Military.

---

November; we also have the Wine and Cheese on November 15, 2026. Time is 3:00 pm to 5:00 pm. Cost is $10.00, tickets are now on sale, See **Loretta** 7**32-938-2069** or **Angie at 201-988-1863**.

Join us in December, we will have our Holiday Party, on December 14th, 2026, cost is $25.00 for tickets see **Mindy.- 908-907-0178**. We have a lot of happenings coming up. Hope to see a good turnout for all of them. This event will be catered.

I***f you know of any member that is ill, suffering a loss, or is celebrating a special occasion, please call Wilma at: 201-321-3908***

**Visit us on @ Women's Club Organization Silverton**



# Women's Club Organization Silverton

## "Helping Hands"

We are reaching out to anyone in our Holiday City community who, for different reasons, need help to food shop or need a meal. (We do not drive people to appointments.) We all know there are times when we need a little help. If you know someone who may need help,

***Contact - Sue @ 848-448-4348, or Anne @ 732-255-8327***

# Women's Club Organization Silverton

# *"Wine and Cheese Social"*.

# November 15, 2026

**3:00 p.m. to 5:00 p.m.**

at Clubhouse 2 - 1846 Yorktown Blvd, Toms River

**This is a BYOB. Cost is $10.00**

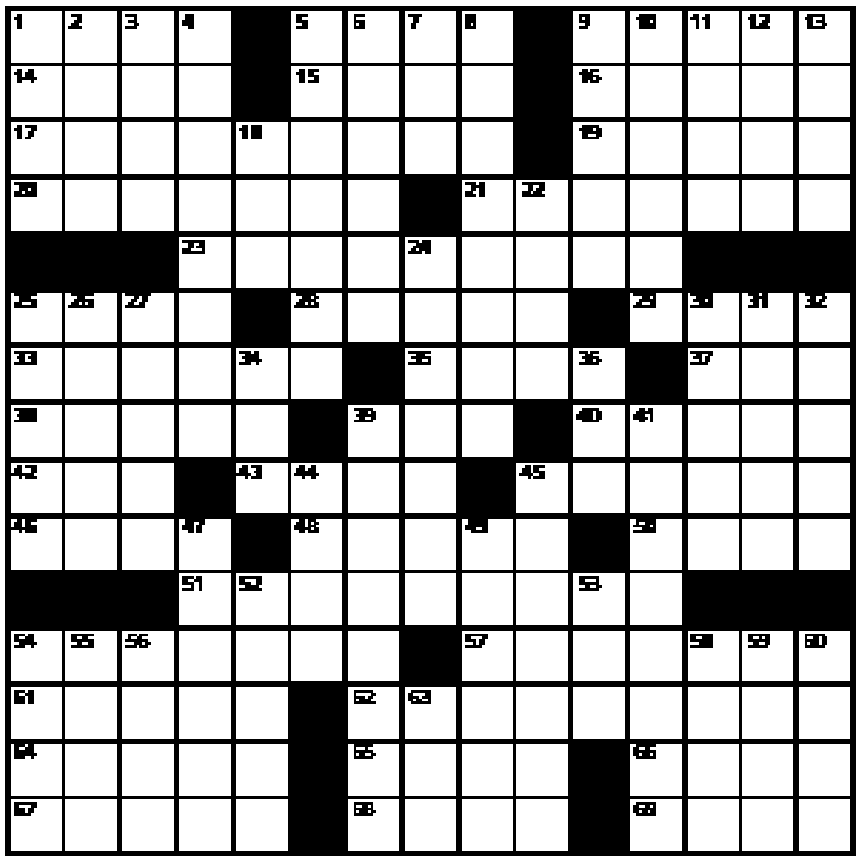


**Must be paid by November 13, 2023**

**Please contact**
**Loretta 732-207-3696 • Angie at 201-988-1863**
**to reserve your seat!**

**Open to the public, bring your friends!**

**Visit us on @ Women's Club Organization Silverton**



**Across**

**1.** Triathlon need

**5.** Up to snuff

**9.** Amorous archer

**14.** Altar word of old

**15.** World Cup cry

**16.** Battery cell

**17.** Applicability

**19.** Type of sentence

**20.** Make intelligible

**21.** One way to listen or follow

**23.** River ride

**25.** Meter need

**28.** Hard to rattle

**29.** Kid's claim

**33.** Agree to, as terms

**35.** Coupler

**37.** Bumped into

**38.** Bake, as eggs

**39.** Go for the gold?

**40.** Old saying

**42.** Till bill

**43.** Like some vaccines

**45.** Seaplane's anchor

**46.** As a result

**48.** Prefix for section or state

**50.** Tape, say

**51.** Track event

**54.** Place for plates

**57.** Last Supper attendee

**61.** In progress

**62.** Most important

**64.** Big dipper

**65.** Unwelcome look

**66.** Pigmented eye part

**67.** Young chicken, for cooking

**68.** Not straight

**69.** Throw in the towel

**Down**

**1.** Drill

**2.** Alpine goat

**3.** Food for sea urchins

**4.** Makeup bag item

**5.** 2004 Meg Ryan film, "_____ the Ropes"

**6.** Hood worn on "The Handmaid's Tale"

**7.** Resinous deposit

**8.** End of a race

**9.** Chocolate substitute

**10.** Still wrapped

**11.** Southern dish

**12.** Adored one

**13.** Withhold from

**18.** Airport shuttle, often

**22.** Vegas "lady"

**24.** Payment to a writer

**25.** Social division

**26.** Reddish yellow

**27.** Cupcake topper

**30.** Photoshop item

**31.** Kicked off

**32.** Knight's ride

**34.** Debate position

**36.** Bud holder?

**39.** Long cigar

**41.** Like many wines

**44.** Disturb

**45.** Window cover

**47.** Cal Ripken Jr. was one

**49.** Pencil end

**52.** Computer command

**53.** Hoodwink

**54.** Young yak

**55.** Miles away

**56.** Wine attribute

**58.** Lose steam

**59.** ____ to rest

**60.** Word ending a threat

**63.** Mend a hem

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# Application for No Knock Registry

I am requesting registration of the following address upon Toms River Township's **"Do Not Knock"** Registry

I am the (check appropriate) : Owner _____ Occupant of the premises._____

I understand that my address shall be placed upon a list to be kept by the Township Clerk which will be updated twice per year. I understand that registration upon the **"Do Not Knock Registry"** restricts all forms of door-to-door Canvassing and Solicitaion of those residents that have applied, obtained and posted the **"Do Not Knock"** sticker.

## Information to be included on "Do Not Knock" Registry:

Street Number: _____ Street Name: _____

Bldg /Apt #: _____

City: _____ State: NJ Zip _____

.....

**For Township Clerk's Purposes Only:**

Resident Name: _____

Phone: (OPTIONAL) _____

Owner's Name: _____
(If different than resident)

Phone: (OPTIONAL) :_____

Owner's Street: _____

Owner's City: _____ State: _____ Zip: _____

_____ _____
Signature Date

**Return form to**: Toms River Township Clerk, P.O. Box 728, Toms River, New Jersey 08763

# IMPORTANT PHONE NUMBERS

**Towne & Country Customer Service • 732-212-8200 • Property Manager**

| | | |
|---|---|---|
| **Emergency** | **911** | |
| **Police** | **732-349-0150** | **non emergency** |
| Post Office | 732-349-0710 | |
| Animal Control | 732-341-1000 | Ext. 7300 |
| Municipal Building | 732-341-1000 | |
| Board of Health | 732-341-1000 | Ext. 8400 |
| Code Enforcement | 732-341-1000 | Ext. 8400 |
| Building Department | 732-341-1000 | Ext. 8320 |
| Department of Public Works | 732-255-1000 | #1, #2, or #3 **extra pick- up** |
| Road Department | 732-341-1000 | Ext.8103 |
| Tax Office | 732-341-1000 | |
| Senior Center • Garfield Ave. | 732-341-1000 | Ext. 8461 |
| Trees Public Land | 732-341-1000 | Ext. 8414 |
| Zoning | 732-341-1000 | Ext. 8449 |
| **OCEAN COUNTY** | | |
| Office of Tourism | 732-244-2121 | |
| Clerk | 732-929-2018 | |
| Election Board | 732-929-2167 | |
| Senior Services • Hooper Ave. | 732-929-2091 | |
| Meals on Wheels | 732-367-1400 | Ext. 170 |
| Adult Protective Services | 732-349-1500 | Dial 0 ask for Department |
| Consumer Complaints | 732-929-2105 | |
| Ocean Ride | 732-736-8989 | |
| Prosecutor Senior Scams | 732-929-2027 | |
| Veterans Services | 732-929-2096 | |
| Veterans Adminstration | 800-827-1000 | |
| **UTILITES** | | |
| Toms River M.U.A. | 732-240-3500 | |
| Sewer Problems | 732-240-3333 | |
| JCP&L | 800-662-3115 | |
| Street Light Outage | 800-544-4877 | |
| NJNG | 800-221-0051 | |
| Verizon | 800-VERIZON | |
| Comcast | 800-COMCAST | |
| Lifeline Utility Bill Support | 800-792-9745 | |
| **HOSPITALS** | | |
| Ocean Medical Center | 732-840-2200 | |
| Community Medical | 732-557-8000 | |
| Jersey Shore Medical | 732-775-5500 | |
| **Miscelleneous** | | |
| Do Not Call List | 888-382-1222 | |
| Motor Vehicle | 609-292-6500 | |




# HAPPY THANKSGIVING WORD SEARCH

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

See how many of these words you can find in the puzzle. The words can be forward, backward or diagonal.

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| 1. | THANKSGIVING | 5. | THANKFUL | 9. | STUFFING | 13. | PUMPKIN |
| 2. | HOLIDAY | 6. | FOOD | 10. | SALAD | 14. | PIE |
| 3. | FAMILY | 7. | TURKEY | 11. | BREAD | 15. | VEGETABLES |
| 4. | FRIENDS | 8. | POTATOES | 12. | YAM | 16. | HAM |


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**John McCrone**

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13VH12697400

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*Landscaping • Attic and Basement Cleanout •*
*Painting • Small Home Projects*

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PRMI NMLS #3094. PRMI is an Equal Housing Lender. This is not a commitment to lend. Terms and conditions apply.

## Water Heater Replaced

**(732) 941-4534**

Licensed
Fully
Insured

N.J. Electric, Plumbing & HVAC
Peter Wagemann
**Water Heater Replaced.com**
**All Work Done With Permits**
**License Numbers 10165 & 13749 & 13VH06634900**

**Over 105**
5 Star Reviews
★★★★★
**Free In Person Estimates!**

**TOP 5 REVERSE MORTGAGE MISCONCEPTIONS**

1. The Bank Owns Your Home — **FALSE!**
2. You Can Be Forced Out of Your House — **FALSE!**
3. Heirs Will Owe More Than the Home is Worth — **FALSE!**
4. It Ruins Social Security and Medicare — **FALSE!**
5. It is Only a Last Resort for People in Financial Distress — **FALSE!**

**Robert Dietlmeier** | Loan Officer | NMLS #199437
Call: 732-232-8696
PRMI NMLS #3094. PRMI is an Equal Housing Lender. This is not a commitment to lend. Terms and conditions apply.

## MJF Plumbing, Heating, AC

*For all your plumbing, heating,*
*AC & water heater problems*
**Time to schedule your Heating checkup!**
**732-477-1605**
**Plb. Lic. 10983**
**Owner on Every Job • Senior Discounts**

## Fortified Garage Doors, LLC

**609-618-8707**
Sales, Service, & Installs
Family Owned and Operated
Fully Insured
Free Estimate for New Door
HIC#13VH10068500


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

# Friday Night Bingo

## Clubhouse Two

• Doors open at 4pm •

Games start at 6:00 pm.

$1000.00 Jackpot

### SOLUTIONS TO CROSSWORD

| | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 1 B | 2 I | 3 K | 4 E | 5 A | 6 B | 7 L | 8 E | 9 C | 10 U | 11 P | 12 I | 13 D | | |
| 14 O | B | E | Y | 15 G | O | A | L | 16 A | N | O | D | E | | |
| 17 R | E | L | E | A | N | C | E | 19 R | U | N | O | N | | |
| 20 E | X | P | L | A | I | N | 21 C | 22 L | O | S | L | Y | | |
| | | | 23 I | N | N | E | 24 R | T | U | B | E | | | |
| 25 C | 26 O | 27 I | N | 28 S | T | O | I | C | 29 D | 30 I | 31 B | 32 S | | |
| 33 A | C | C | E | 34 P | T | 35 Y | O | K | 36 E | 37 M | E | T | | |
| 38 S | H | I | R | R | 39 P | A | N | 40 A | 41 D | A | G | E | | |
| 42 T | E | N | 43 O | 44 R | A | L | 45 D | R | O | G | U | E | | |
| 46 E | R | G | 47 O | 48 I | N | T | 49 E | R | 50 M | E | N | D | | |
| | | | 51 R | 52 E | L | A | Y | R | 53 C | E | | | | |
| 54 C | 55 A | 56 B | I | N | E | T | 57 A | P | O | S | 58 T | 59 L | 60 E | |
| 61 A | F | O | O | T | 62 E | 63 S | S | E | N | T | I | A | L | |
| 64 L | A | D | L | E | 65 L | E | E | R | 66 I | R | I | S | | |
| 67 F | R | Y | E | R | 68 A | W | R | Y | 69 C | E | D | E | | |




# BEWARE

Scams are happening more and more.

Medicare and Social Security

**DO NOT CALL YOU,**

they send letters.

If someone calls you requesting personal information do not give it out. Instead, ask for their phone number and say you will call them back. Do not call back on the phone number they gave you. Instead call back on the companies phone number.

Do NOT open doors to strangers.

**Never** give out personal information

**If you are not sure it is a scam, hang up and call a family member to find out.**

**Please report a Scam to 877-382-4357**



# RECOGNIZING A STROKE

Thank God for the sense to remember the '3' steps, STR. Read and Learn!
Sometimes symptoms of a stroke are difficult to identify. Unfortunately, the lack of awareness spells disaster. The stroke victim may suffer severe brain damage when people nearby fail to recognize the symptoms of a stroke.
Now doctors say a bystander can recognize a stroke by asking three simple questions:

**Ask the individual to SMILE.**

**Ask the person to TALK and SPEAK A SIMPLE SENTENCE**
(Coherently) (i.e. Chicken Soup)

**Ask him or her to RAISE BOTH ARMS.**

If he or she has trouble with ANY ONE of these tasks, call emergency number immediately and describe the symptoms to the dispatcher.

**New Sign of a Stroke** -------- Stick out Your Tongue

**NOTE**: Another 'sign' of a stroke is this: Ask the person to 'stick' out his tongue. If the tongue is 'crooked', if it goes to one side or the other that is also an indication of a stroke.

# AEROBIC ANGELS • Gerry Cutrone

Mondays, Wednesdays and Fridays • 9:30 am to 10:15 am

***at Phase II Clubhouse.*** *Open to all residents of Phase 1 and Phase II*

Why aerobics? It helps you get back in shape. It can enhance your current workout routine. It is not "high impact" aerobics. Push yourself now and you will reap the benefits later. Sometimes working out with a friend or family member can be a great way to further your enthusiasm. You can encourage each other.

Remember we are heading into our extra yummy holidays.

Please join us Mondays, Wednesdays and Fridays from 9:30 to 10:15-10:30. You can come for one, two, or all three days. Please join us at Phase II clubhouse. On Mondays and Fridays we do chair aerobics and on Wednesdays we do regular aerobic exercises. Remember our service men and women and our veterans. Have a happy and safe Thanksgiving.

# Directory

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Running, not running, junk cars,
no title, no keys, no problem!
**CALL 732-804-5084**
We buy homes as is also!
We paint houses too!

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**REPAIR & REPLACEMENT**
**Cable, Spring Roller, Opener**
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**No Job Too Small**
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Lic. 9452 **PROUD TO SERVE UNITED STATES MARINE CORPS**

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Air Conditioning ● Plumbing ● Heating
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- Prevent Fire Hazards!
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*Senior Discount* $25 OFF $150 or more
Cannot be combined, call for details
EXPIRES NOVEMBER 30, 2025
Water & Sewer Lines, HVAC, Drains, Water Heaters
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NJ Master Plumbers # 1289700

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**REPAIRS-SERVICE-SALES-INSTALLATION**
**SAME DAY SERVICE**
**FREE ESTIMATE ON DOORS ONLY**
**10% OFF SENIORS AND MILITARY**
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WINDOW DECOR
***Up to 70% Off***
***Free Installation!!***
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Serving Ocean County
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All Your Plumbing Needs
Water Heater Install or Repairs — Affordable Repairs
Garbage Disposal Repairs or Replacements
Faucet Repairs or Replacement — NJ Plumbing License #11243
Toilets Repairs or Replacement — Bonded & Insured
Stoppage & Leaks — Owner Operated

# Directory


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**SAME DAY SERVICE**
**NO SERVICE CALL CHARGE WITH REPAIR**
**✶ $25.00 OFF ANY REPAIR ✶**
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**FAMILY OWNED & OPERATED OVER 65 YEARS**

Garage Door & Opener Installation and Repair Specialists
We service Central and South Jersey
Free New Door Estimate • Same Day Repairs
**Call Us And Book Your Appointment Today!**
**Garage Door Masters LLC**
garagedoormastersllc.com
garagedoormastersllc@gmail.com
**NJ License #13VH07144300**
**Call or Text: 732-870-7313**

**Rest Easy Mold Removal**
**Termite & Pest Control**
**732-762-1887**
***Call Today To Get Your FREE Crawlspace Inspection***
**Fall Special – We are offering free home termite inspections plus free mold inspection for crawlspace and 10% OFF for New Customers**
**LIC#90339B • Fully Insured**

**HOME REPAIR EXPERTS**
Tub To Shower Conversion, Grout repair, Shower Doors, Safety Grab Bars, Interior & Exterior Door Replacements, Storm Doors, Closet repairs, Under Sink Repairs, Vanity replacements, Tile Repairs, Shower Basins replaced
*"If We Can't Fix It? It Can't Be Fixed !"*
***Just Call Frank***
***848-238-7049***

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**EMERGENCY SERVICES**
**1 CALL SOLVES IT ALL**
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Sewer & Drain Cleaning • Water & Sewer Repairs/Replacements
Camera Sewer Lines • Boiler & Water Heater Repairs & Insulation
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**$10 OFF ANY SERVICE**
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## Crossword Answers



# NOVEMBER 2026

| Sunday | Monday | Tuesday | Wednesday | Thursday | Friday | Saturday |
|---|---|---|---|---|---|---|
| 1 | 2<br>Week of Nov. 2nd Tree and Brush Pick -up | 3<br>Election Day at Clubhouse 2 | 4<br>Recycle | 5 | 6<br>AC Bus Trip Meet at *Clubhouse One* | 7 |
| 8 | 9<br>Woman's Club Meeting @ Clubhouse 2 at 1 pm | 10 | 11<br>Garbage | 12 | 13 | 14 |
| 15<br>Wine and Cheese Party Clubhouse Two Time -3: pm | 16 | 17 | 18<br>Recycle | 19 | 20 | 21 |
| 22 | 23<br>Line Dancing 11: am Clubhouse 2 | 24 | 25<br>Garbage | 26<br><br>Happy Thanksgiving | 27 | 28 |
| 29 | 30<br>Line Dancing 11: am Clubhouse 2 | | | | | |

**Office is Closed for Repairs**

**Please direct all communications to Towne & Country Mgmt @ 732-212-8200**