

HOLIDAY CITY ASSOCIATION BULLETIN

2170 Yorktowne Blvd. • Toms River, N.J. 08753

Volume 17 Number 10

October 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

Open Board Meeting – Thursday October 22, 2026 @ 11 AM

*Due to ongoing repairs to our clubhouse October's meeting will be held at the
Phase 2 Clubhouse, 1846 Yorktowne Blvd.*

All communications should now be directed to:

Towne & Country Management at 732-212-8200

Pre-Sorted Standard
US Postage
PAID
Permit #12
Toms River, N.J. 08753

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 October Open Meeting

Thursday, October
22, 2026, 11:00 AM

*Due to the ongoing
repairs to our clubhouse
October's meeting
will be held at the
Phase 2 Clubhouse,
1846 Yorktowne Blvd.*

We value your input and look
forward to seeing you there

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>

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 handled individually, on a case by case basis.

All calls will be kept confidential.

Greetings everyone,

Wishing everyone a wonderful autumn season.

We have some great news to share with you regarding the Clubhouse repairs. After carefully reviewing three bids the Board has chosen to move forward in the process utilizing Hale Built as our official contractor. Hale's proposal was forwarded to our insurance provider, who has authorized Hale's work and confirmed that the project is covered! There is no projected cost to the association as of this time but that is always subject to change.

The next step is for the Board, T&C Management and Hale Built to conduct a pre-construction meeting and walk through to discuss the project schedule and start date. The meeting date has not been determined as of this writing, hopefully by the time you are reading this the work will have already begun.

We held our September General Meeting on Saturday, September 12, 2026, at the Phase 2 Clubhouse. Thanks to Phase 2 for providing us with the space and opportunity to conduct our semi-annual meeting!

Overall, it was a productive meeting with a lot of interaction and some very good exchanges of information and ideas. We continue to try and be open and transparent by providing you with as much information as possible to keep you informed and up to date on all Association matters. When possible, we try to include information on local resources, invite special guest presenters and various representatives from our association professionals i.e., Towne & Country Management and Becker Law. Most importantly we are trying to establish clear consistent communications with all. Unfortunately, some of that gets lost when a few continue to challenge, refuse to listen and constantly interrupt. We as a community need to do a little better, this is not productive, nor is it a good look!

Our sincere thanks and apologies to those of you who attended with interest and concern for our community, we truly appreciate your support.

Keeping with communications. If you should have any questions or concerns regarding our community, social media is not the place to get it! The Association does not use any form of social media, nor do we contribute to any of the sites claiming to represent Holiday City Association. As well intended as it may be, nothing out there is authorized by the Board. The only place we post information is on your personal portals.

If you have not yet registered for the portal or have any questions we ask you to reach out to our management team at Towne & Country Management, 732 212-8200, speak with them, or ask to speak with a board member regarding your concerns. Someone will get back to you!

Thank you for your continued support and patience as we move into what is hopefully the final stages of the clubhouse repairs.

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
Scan Here with your smartphone to download the app or
sign into the registration link at <https://tcmgt.cincwebaxis.com>

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

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
front of 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





PINE BELT AT HOME



Simplify your purchasing experience remotely and buy your vehicle in as little as

**ONE HOUR
RIGHT FROM YOUR HOME.**



- 1. SHOP OUR INVENTORY**
- 2. CHAT WITH OUR TEAM**
- 3. WE DELIVER YOUR NEW VEHICLE TO YOUR HOME!**

PINE BELT PROMISE



PINE BELT POINTS

THOUSANDS IN ADDITIONAL SAVINGS

PBX
PROGRAM

72 HOUR EXCHANGE PROGRAM



FREE LIFETIME ENGINE WARRANTY

PINE BELT AT HOME

SIMPLE REMOTE SHOPPING

**\$500
OFF ANY
IN-STOCK
VEHICLE!**

Disclaimer: must bring in offer to qualify, offer valid on any in stock vehicle, new or pre-owned. see dealer for complete details. offer expires 10/31/26.

ads-7155

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.**

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





HEATING • AIR CONDITIONING

891 Route 37 West, Toms River, NJ 08755

732-349-1448

1-800-688-TEMP

www.caretemp.com

732-657-8367

✓ **FREE ESTIMATES ON REPLACEMENTS & NEW INSTALLATIONS**

✓ **CERTIFIED & TECHNICALLY TRAINED PROFESSIONALS**

✓ **SAME DAY SERVICE / REPLACEMENTS**

✓ **CERTIFIED, LICENSED, BONDED, & INSURED**

✓ **SERVICE & INSTALL ALL MAKES & MODELS**

Central Air Conditioning • Boilers • Furnaces

Heat Pumps • Hot Water Heaters

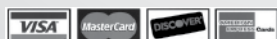
Tankless Water Heaters • Attic Fans

Oil/Gas/Propane Conversions

Air Cleaners • Dryer Vents • Humidifiers

Tune-Ups • Service Plans

FREE 2nd Opinion



FINANCING AVAILABLE



Mention "SPC" & Receive Additional Savings!

**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.

NOT THE BIGGEST, JUST THE BEST

We handle all kinds of jobs ranging from smaller repairs to constructing entirely new roofs. No matter the size of your project, Toms

**Toms River
Roofing & Siding**

River Roofing & Siding guarantees quality on all of our services.



- Each work site completely cleaned
- Premium materials on all jobs
- **FREE ESTIMATES**

24 HOUR ROOF & SIDING REPAIR

- Roof restoration, replacement & repairs
- Siding installation & repair
- 24/7 EMERGENCY PATCHING
- LOW COST SOLAR



ASPHALT - ROOFING - GUTTERS

Toms River Roofing & Siding contractors offer great customer service, and want to impress you with our close attention to detail!

— ALL MAJOR CREDIT CARDS ACCEPTED —

732-797-8053

LIC # 13VH09899700

ad-8239

WWW.TOMSRIVERROOFINGNJ.COM



In the entire circle of the year there are no days so delightful as those of a fine October - no days so calm, so tenderly solemn, and with such a reverent meekness in the air

Alexander Smith

OurMindfulLife.com

Healing and support for your journey.

Licensed Professional Counselors



Retirement Counseling.

Grief Counseling.



Individual Therapy for
Anxiety & Depression.

Relationship Counseling.



CMFT Therapy | Toms River, NJ | Empathetic Care

LOCAL, RELIABLE, COMPASSIONATE CARE

Medicare Accepted

ad-9069

Call (732) 264-8878 x301 to Schedule or Visit www.cmftherapy.com

MEDICARE INSURANCE

CELEBRATING OVER 17 YEARS

Medicare Insurance
Consultation and Enrollment Service

Robert G Haggan II
Insurance Agency



Robert G Haggan II

2850 Yorktowne Blvd., Unit 24,
Brick, NJ 08723

Independent Agent,
serving New Jersey's
Medicare eligible
population since 2007!

Why call a 1-800 number and deal
with the operator of the day
when you can get personalized
service with a local
Medicare Insurance Agent.

732-890-8261

rhaggan2@njmedicareplans.net

www.njmedicareplans.net

ads-5621



TERMITE
& PEST
CONTROL



**ALL INSECTS
ALL ANIMALS
ALL RODENTS**

*PRICES DO NOT INCLUDE TAX

1-732-489-9513

**FREE
ESTIMATES**

100% PEST ELIMINATION, NO IFS, ANTS, OR BUGS ABOUT IT!

QUARTERLY PEST CONTROL
\$285.00 + TAX

Rodent Special - \$115 + Tax
Bee's Special - \$115 + Tax
Bald Face Hornets - \$145 + Tax
Bed Bugs - Call for est.
Birds - Call for est.

Mosquito + Tick Spraying - Call for Price
Termite Contracts - \$115.00 per year
With No Termite Problems

ONE TIME SERVICE
\$125.00 + TAX

**3 TIME SERVICE
FROM MARCH TO NOV**
\$245.00 + TAX
3 in - 3 Out

SENIOR DISCOUNT
\$725 Termite Job

ads-2704B

Business Lic. #97622A - Lic. # 25801A

www.rzpest.com

FLOOR ACTION

GO WITH THE GRAIN

FLOORING
PAINTING
& CABINETRY

— FOR EVERY SPACE —



FREE
ESTIMATES!



732-644-0872



RESIDENTIAL &
COMMERCIAL



LICENSED &
INSURED

— NJ HIC LICENSE 13VH11771700 —

FLOORACTIONLLC.COM

ad#8973



MR. MONTES
LANDSCAPING, LLC
#13VH13628100

**LIMITED TIME
SPECIAL**

For September / October

**TOP SOIL
& SEED**



- ♦ Weed Beds
- ♦ Mulch
- ♦ Decorative Stone
- ♦ Pavers
- ♦ Planting
- ♦ Shrubs/Trimming
- ♦ Top Soil/Seed
- ♦ Sod
- ♦ Powerwashing
- ♦ Spring Clean Up
- ♦ Retaining Wall for the Edge
- ♦ New Contract for Grass Cutting

Call Now For a Free Estimate

732-600-9086

ad-8208

Toms River Dermatology & Skin Cancer Center

**We address and attend to all aspects
of your skin, hair, and nail health needs
with professionalism and expertise.**



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 Gelnow, 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

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 renovation 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

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!

Holiday City Association, Phase I Fishing & Lake Access Resident ID Owner/Tenant Name Property Address BADGE MUST BE WORN AT ALL TIMES <i>Fishing Catch & Release Only!</i>	The bearer of the Pass understands that fishing and lake access is a privilege granted by Holiday City Association. The bearer further understands they are required to obey all association rules & regulations, codes of conduct and comply with Association Officials if/when approached. Failure to do so may result in suspension and/or forfeiture of this pass. Holiday City Association Official issuing pass Date	Holiday City Association, Phase I Fishing & Lake Access Guest Pass Owner/Tenant Name Property Address BADGE MUST BE WORN AT ALL TIMES <i>Fishing Catch & Release Only!</i>
---	---	--

All previous fishing permits/passes issued by Holiday City Phase I are no longer valid. We ask that you obtain your new ID Cards and Guest Passes as soon as possible!

To Obtain Lake Access & Fishing Permits please call 732 212-8200 and submit your request. A Board Member will get back to you to make arrangements to provide you with your permits.

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: mconlon@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.

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

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.

Usually is the day after your regular trash day.

Grass Mowing!

Please **DO NOT** leave grass clippings, leaves, garbage in the gutter. That trash gets washed into the Storm Drains. Then when we get a rain storm, those Storm Drains overflow and the streets then flood.

If your house is on the bubble,

Remember you are responsible for your part of the bubble. This is our community . . let's make it look good!

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



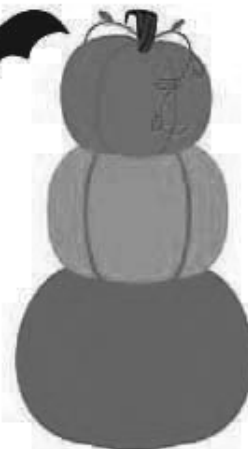
HALLOWEEN WORD SEARCH

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



Bat
Pumpkin
Halloween
Mummy
Vampire
Witch
Spooky
Trick or Treat

Fun
Ghost
Costume
Skeleton
Candy
Scary
Monster
Haunted House





Open to all Phase 1 & 2 residents

Women's Club Organization Silverton

Hope everyone had a great time at our September meeting. We had a pretty good turnout, and tons of good food. We hope to see more people at our next meeting.

Our meeting in **October** will be "The Ancient Art of Tea Reading". Our speaker will teach us how to read tea leaves and we will be enjoying tea and dessert. This should be a very interesting event. So mark your calendars for **October 12** and join us for a fun day.

We have Line Dancing • Music to entertain us • Astronomy • A woman veteran who just left the services. This is just some of our events for the year and we are looking towards an exciting year! All the meetings are listed in the new booklet.

Your executive board worked hard during the summer to come up with different things to do for the year 2026/2027. We hope you appreciate all our work and the activities we came up with.

SAVE THE DATES:

October 12, 2026, We are having Tea Readings. November is our Veterans, Annie a veteran that recently retired. Lunch will be served, cost is **\$10.00** **MUST BE PAID BY OCTOBER 26, 2026**. If you are not paid by then we are sorry to say you can not go. We have to order the food, so **NO** payment at the door.

If you know of any member that is ill, suffering a loss, or is celebrating a special occasion, please call Angie at: 201-988-1863

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



Open to all Phase 1 & 2 residents

Women's Club Organization Silverton

October 12, 2026, We are having Tea Readings. November is our Veterans, Annie a veteran that recently retired will be our speaker. Lunch will be served, cost is **\$10.00** **MUST BE PAID BY OCTOBER 26, 2026.** If you are not paid by then, you are not able to go. No late payments or payments at the door.

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.

Visit us on  @ Women's Club Organization Silverton



HOW TO MANAGE BLOOD SUGAR



UNDERSTAND BLOOD GLUCOSE (Blood Sugar)

Health screenings with your doctor often include measuring how much glucose is in your blood. Healthy blood glucose is one sign that your brain, kidneys, and heart are healthy. If blood glucose is too low, you may feel tired or dizzy but feel better after you eat. High blood glucose may be related to things like dehydration or infection. But if blood glucose is too high over time, it may mean you have pre-diabetes or diabetes.

GLUCOSE

When we eat food, our body makes glucose, a type of sugar. It travels in the blood to places in the body where energy is needed. Other parts of the body need insulin to carry glucose into cells to be used as energy. Healthy people can maintain healthy blood glucose by eating smart, being physically active, managing stress, and getting healthy sleep.

In Type 2 diabetes, glucose builds up in the blood instead of going into cells because:

- ↓ The body develops "insulin resistance" and can't use its insulin efficiently.
- ↓ The pancreas slowly loses its ability to produce insulin.

The result can be a high blood sugar level.



TRACK LEVELS

Health care professionals can take blood sugar readings. If you are living with Type 2 diabetes, you may need to monitor your blood sugar level more often.

If you have diabetes visit [American Heart Association | Diabetes](https://www.heart.org/diabetes).

Fasting Blood Glucose	Diagnosis	What It Means
Lower than 100 mg/dL	Normal	Healthy range
100 to 125 mg/dL	Prediabetes (impaired fasting glucose)	At increased risk of developing diabetes.
126 mg/dL or higher	Diabetes Mellitus (Type 2 diabetes)	At increased risk of heart disease or stroke.

Learn more at [heart.org/lifes8](https://www.heart.org/lifes8)

© Copyright 2026 American Heart Association, Inc., a 501(c)(3) not-for-profit. All rights reserved. Unauthorized use prohibited. Citations available upon request. WF-1380104 2/26



TIPS FOR SUCCESS



EAT SMART

Eat meals with lots of vegetables, fruits, whole grains, beans, nuts, and lean proteins like fish and seafood. Drink plenty of water. Water can help maintain healthy blood sugar levels. Limit sugary foods and drinks, red meats, processed meats, salty snacks, and foods that are highly processed.



MOVE MORE

Exercise can help lower your risk of developing Type 2 diabetes. It can also help you manage diabetes if you are living with it. Exercise also improves your energy, mood, and clears your mind.



MANAGE WEIGHT

Stay at a healthy weight to help prevent, delay or manage diabetes. Speak to a health care professional to understand what is a healthy weight for you.



NO NICOTINE

Avoid smoking, vaping, nicotine pouches or using tobacco. It makes it harder to manage prediabetes and diabetes. Even being around secondhand smoke can cause problems.

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

1	2	3	4		5	6	7	8		9	10	11	12	13
14					15					16				
17				18						19				
20								21	22					
			23				24							
25	26	27			28					29	30	31	32	
33				34			35			36		37		
38						39				40	41			
42				43	44				45					
46			47		48			49			50			
			51	52						53				
54	55	56						57				58	59	60
61							62	63						
64							65				66			
67							68				69			

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

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 place or on any of the public sidewalks 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.

White Bean Soup

A hearty and flavorful white bean soup recipe that makes a great fall meal. Tastes even better the next day!



Ingredients

- 1 tablespoon olive oil
- 2 cloves garlic, crushed
- 1 yellow onion, chopped
- 1 large carrot, chopped
- 1 (10 ounce) can golden corn, drained
- salt and pepper to taste
- 5 cups chicken broth
- 1 (15.5 ounce) can white beans
- 1 cup diced fresh tomatoes
- 1 teaspoon dried thyme
- 1 teaspoon dried summer savory
- 1 teaspoon dried parsley

Directions

1. Heat oil in a large stockpot over medium-high heat. Sauté garlic and onion until tender, approximately 5 minutes. Stir in carrot and corn. Season with salt and pepper; cook for another 2 to 3 minutes.
2. Pour in chicken broth, beans, tomatoes, thyme, savory, and parsley. Bring to a low boil, reduce heat, cover and simmer for approximately one hour.
3. Separate soup into 2 equal portions; allow to cool to room temperature. Once cooled, puree 1 portion in a blender or food processor until smooth.
4. Return both batches to the stockpot; heat until warmed through. Adjust seasoning with salt and pepper as needed.

Cook with love,
and your kitchen
will always be the
heart of your
home

Recipe Tip

You can use vegetable stock for a vegetarian soup.

LINE DANCING



Being held at Clubhouse II

Monday October 19, 2026

Monday October 26, 2026

• 11:00 am to 12:00 pm •

Open to Both Clubhouse!!!

BINSKY
Home Service

Heating, Cooling, Plumbing, Sewer, & Electric

Don't Let Your Home's Comfort Fall Behind!

Plan Now, Relax Later. Maintaining Your Home is Easy With Our ProCare Maintenance Plan.

ProCare Maintenance Plan

ProCare is a customizable preventative maintenance plan that we tailor to your home's needs — keeping your systems running efficiently to avoid costly emergency repairs.

Exclusively for our Friends at Holiday City Silverton Phase I

Sign up for Six Months of a ProCare Plan
+ **Receive Six Months on Us**

Need a New System?

Get \$2,100 off installation of a new system
+ we'll cover **10 years** of your ProCare Plan

Save Time,
Schedule Online!



With Binsky, You Always Get:

- Free Estimates on HVAC Installations & Replacements
- Heating, Cooling, Plumbing, Sewer, & Electric Services
- Licensed & Experienced Technicians
- 24/7 Emergency Service

732.201.3303

Binsky's Your Guy!

BinskyHome.com

HIC LIC# 13VHO2B0890 HVAC LIC# 19HC00153400 PLUMBING LIC# 28BND084050 ELECTRIC LIC# 34ER01H2590

ads-8985

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 Solicitation 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

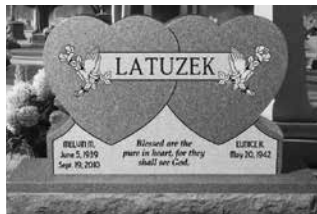
NEW JERSEY MONUMENT COMPANY

CEMETERY MONUMENTS & MEMORIALS

SERVING ALL FAITHS & CEMETERIES IN NY AND NJ



IN-HOME COMPLIMENTARY APPOINTMENTS



- GRANITE MONUMENTS
- BRONZE MEMORIALS
- INSCRIPTIONS
- MONUMENT CLEANING

MONDAY - FRIDAY 10AM - 3PM | SATURDAY 10 AM - 2PM
CLOSED SUNDAY

228 BRICK BLVD, BRICK | 732-202-7581

www.NJMonumentCompany.com

ads-6127

Savings & service with a smile

Call me for a quote today



Jody Huss
Agent

474 Brick Blvd
Brick, NJ 08723

Bus: 732-262-5000
Fax: 732-262-4321
www.hussagency.com



State Farm
Bloomington, IL

ads-5635

**BATH
FITTER®**



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

Bath Fitter offers a wide selection of beautiful and functional showers, in all shapes and sizes. We can even convert your bath into a shower! With our seamless one-piece walls and hundreds of design options, you'll get a beautiful new shower to fit your needs, guaranteed for life.

OUR ADVANTAGES



One-Day
Installations!



Virtually
Maintenance Free



Seamless Wall For
a Watertight Fit



Lifetime
Warranty!

**SAVE
UP TO
10%***

on a complete Bath Fitter system.



SCAN TO GET
DEAL DETAILS

**NO INTEREST, NO PAYMENTS,
NO MONEY DOWN
FOR 18 MONTHS****

Book your **FREE** design
CONSULTATION today!

855-560-8710

50 STATE ROUTE 35, KEYPORT, NJ 07735



BATHFITTER.COM It Just Fits™

©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 10-31-26 †Most Bath fitter tub installations are completed in one day. Some exceptions apply. See location for full details. Casey O'Gorman Plumbing license #13549/ HIC #13VH030115500

ads-468

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 Two •
- 1846 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

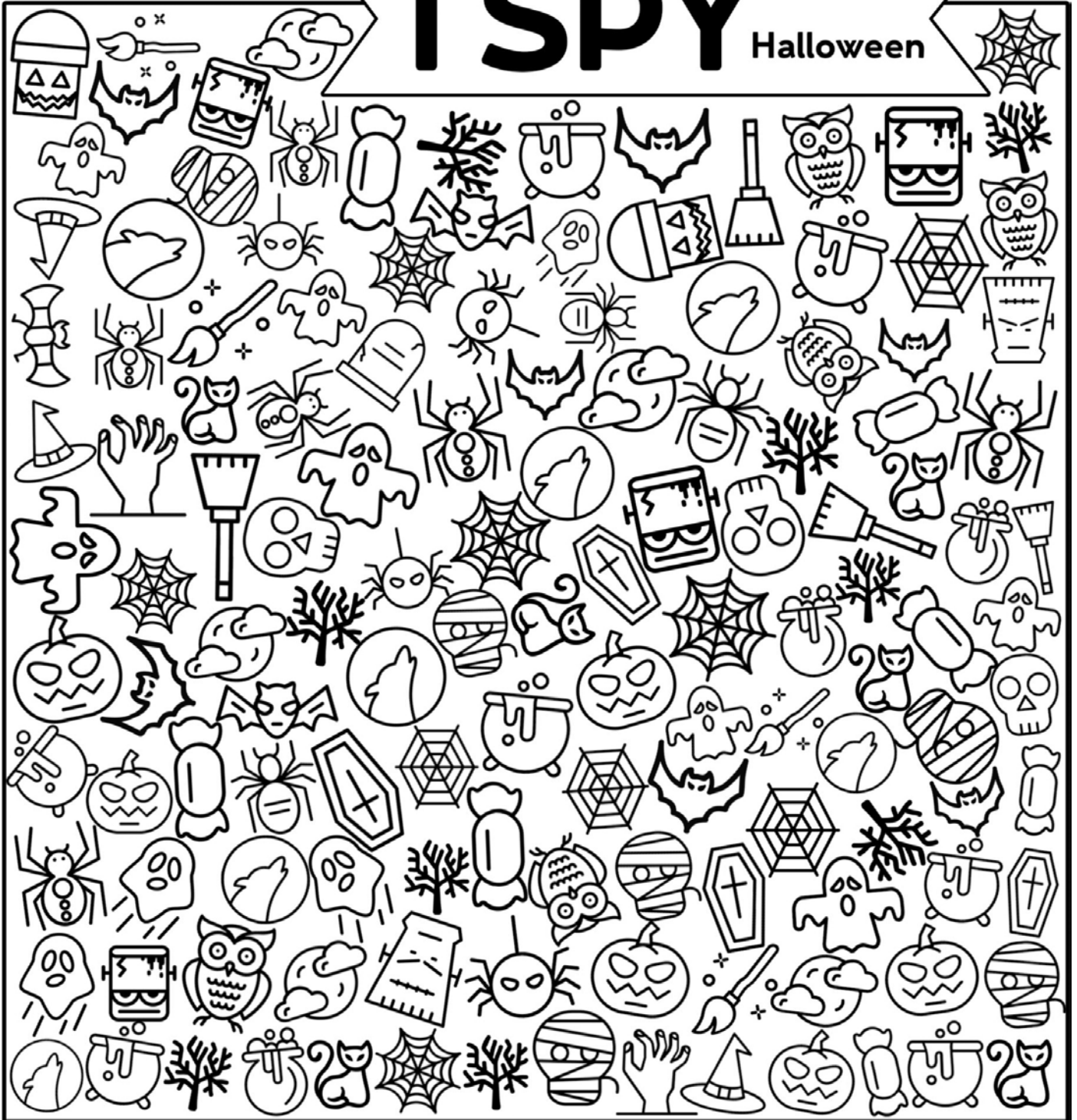
Open to
the
public

Get
your
seats
early!



I SPY

Halloween



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

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, October 5, 2026

Welcome to the Fall , one of my favorite seasons, pretty changes of the trees , beautiful weather and of course our Pot Luck dinner, October 3, 2026 at 5 pm. No admission but a dish would be nice appetizers, main dish or a desert . You don't wanna miss it .

Our annual fishing at the lake was another keeper. A couple of new fishing students . It is so nice to see new people fishing.

Our annual Flea Market and Craft fair is October 24 , 2026 , 9 am to 2 pm , tables are sold out , thanks Lorrie.

Our Christmas Party, Saturday, December 12, 2026 @ 6 pm. Tickets will be available starting at our October meeting . \$25 members, \$30 non-members or call Rose 732-597-3975.

As always, if you know any member that is ill, mourning a loss or needs a nice '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!

"Happy Fall " •••Rose



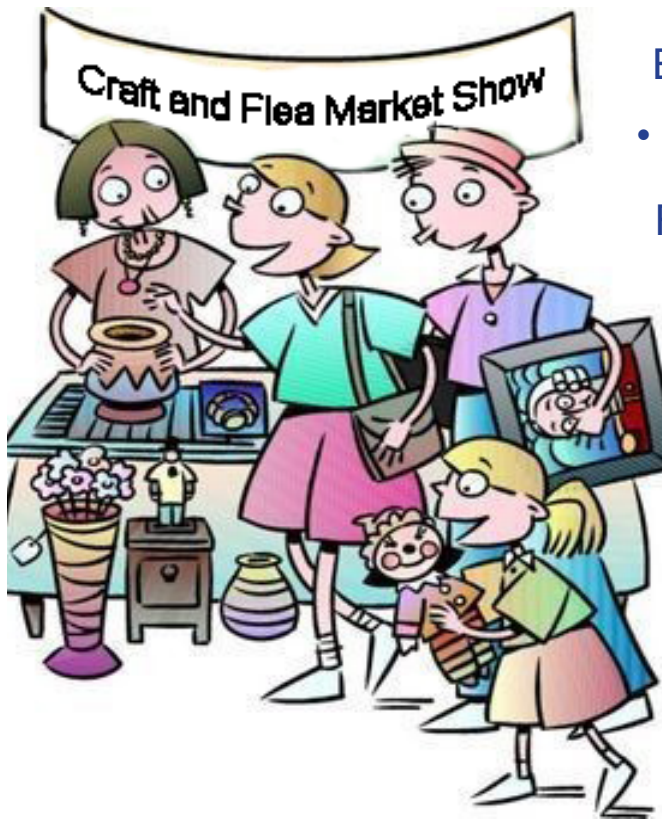
Holiday City Silverton's Fishing Club's Annual Craft Fair and Flea Market



October 24, 2026

9 am to 2 pm

• **Tables are \$15.00 for one • \$25.00 for two •**



Each additional table is \$10.00

• Stage tables are \$10.00 extra •

Refreshments will be available
for purchase!

50/50 Raffles available

Open to the Public

Holiday City Phase II Cluhouse

• 1846 Yorktowne Blvd. •
• Toms River, NJ •

Call Lorrie @ 702-403-0342 for information or to purchase tables

Friday Night Bingo

Clubhouse Two

• Doors open at 4pm •

Games start at 6:00 pm.

\$1000.00 Jackpot

SOLUTIONS TO CROSSWORD

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



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



Directory

HANDYMAN

Kitchens & Baths – Renovated/Remodeled/Refreshed

All Home Repair – **Waterproof Flooring!**

Install Sinks & Toilets – Ceramic Tile – All Flooring

Hang Pictures – Ceiling Fans – Painting

HIC # 13VH12757700

Don Bosco **609-276-2377** don.bosco@npiinspect.com

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

A-Z APPLIANCE REPAIR SVC. SAME DAY SERVICE

NO SERVICE CALL CHARGE WITH REPAIR

★ **\$25.00 OFF ANY REPAIR** ★

848-346-9455

FAMILY OWNED & OPERATED OVER 65 YEARS

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

MESSER PLUMBING & HEATING

732-598-0773

EMERGENCY SERVICES

1 CALL SOLVES IT ALL

LIC#9288 Residential & Commercial

Sewer & Drain Cleaning • Water & Sewer Repairs/Replacements
Camera Sewer Lines • Boiler & Water Heater Repairs & Insulation
Gas Lines Insulation • Kitchen & Bathroom Remodeling
Heating & Air Conditioning Replacements & Conversions

Ren's Cuts

Womens and Mens Hair Cutting

Performed at your home

By appointment

732-255-2721

NJ Licensed References Available

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!

STEAMWAY CARPET & UPHOLSTERY CLEANING TILE AND GROUT CLEANING

TRUCK MOUNTED STEAM CLEANING

Owner/Operator Nick

Cell: 732-609-1279 (Call or Text)
Receive \$10.00 off when you mention this ad

McMahon's Powerwashing SENIOR DISCOUNTS & SPECIAL GROUP RATES AVAILABLE!

Soft Wash House Exterior Starting at \$175
Inside Gutter Cleaning & Downspout Special \$125

•Mold Removal: Concrete, Pavers, Decks, SOFT
WASH ROOF CLEANING

#13VH09707800 Fully Licensed & Insured **732-681-1111**

Fortified Garage Doors, LLC

609-618-8707

Sales, Service, & Installs

Family Owned and Operated

Fully Insured

Free Estimate for New Door

HIC#13VH10068500

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

We all know physical activity is good for our health. It helps to control your blood pressure, blood sugar and weight while raising your good cholesterol. Being active can be fun.

Our Aerobic Angels exercises helps you help yourself. It makes your bones, muscles, and joints stronger. We meet at Phase II clubhouse, on Mondays, Wednesdays, and Fridays 9:30 -10:15 - 10:30. You can come 1, 2, or all 3 days and stay as long as you like.

Men (devils) are also welcome to join us.

On Mondays & Fridays we do chair aerobics and on Wednesdays we do regular aerobic exercises. Hope to see you at our next get together.

Thank our Veterans for their service and pray for our active service men and women.

Directory

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

COMPUTER SERVICE & REPAIR

We Come to You! - Senior Discounts

- Desktop, Laptop, iPad, iPhone, Tablet, Windows & Mac
- Memory, Hard Drive & Software Upgrades
- Virus & Spyware Cleanup
- Internet & Wi-Fi Setup & Tutoring
- Installation & Sales of New PCs

Same-day Service!

EZ Tech Computers LLC
225 Atlantic City Blvd
Beachwood, NJ 08722

732-505-9100 or 732-914-8247

Fully Insured
Free Estimates

PENYAK ROOFING

Lic.#13VH04261000

Since 1960

908 • 753 • 4222

*www.PenyakRoofing.com
Senior Discounts*

Penyakroofing@ymail.com

35.00 SERVICE CHARGE APPLIANCE REPAIR

732-244-2040

SAME DAY SERVICE

**REFRIGERATORS WASHERS DRYERS OVENS
STOVES DISHWASHERS MICROWAVES**

ASK FOR CARMINE

ELECTRICIAN

732-851-1561

All Electric Services – Lic.# 15848

- Ceiling Fans • Recessed Lights • Bathroom Fans
- EV Chargers • Smoke Detectors • Security Lights

\$10 OFF ANY SERVICE

www.allelectricnj.com

ADEL MIKHAIL & SONS GARAGE DOORS

**Sales • Service • Installation
Automatic Door Openers**

Established Since 1984

NJ REC #13VH12663100

732-363-2122 / 732-905-9975

ELECTRICAL SERVICES TESKI ELECTRIC LLC

732-646-3131

**Electric Panel Upgrades – EV Chargers – Lighting
Fans – Troubleshooting – Generator Connections**

And much more Fully Insured & Bonded

N.J. Lic # 12131 WWW.TESKIELECTRIC.COM

Proven Contracting, LLC

ROOFING • SIDING • WINDOWS • SKYLIGHTS • GUTTERS

- NO \$ DOWN/0% FINANCING AVAILABLE • ON-SITE PROJECT MANAGERS
- GAF MASTER ELITE (PRESIDENT'S CLUB) ROOFING CONTRACTOR
- CERTAINTED 5 STAR/JAMES HARDIE PREFERRED SIDING CONTRACTOR
- ANDERSEN CERTIFIED WINDOW CONTRACTOR
- A+ RATING ON BBB

732-800-4616 • PROVENROOFING.COM

Proudly Serving Ocean & Monmouth Counties HIC #13VH07527200

1057 Atlantic City Blvd, Bayville, NJ 08721

John McCrone

Senior Handyman Services LLC

LOCAL RESIDENT – NO JOB TOO SMALL

Minor Carpentry, Electrical, Plumbing and Chores

973-809-0870

It is the highest honor to REPAIR for those who once CARED for us

13VH12097400

M VIGLIONE & SONS, L.L.C.

Plumbing & Heating

Michael A. Viglione, Master Plumber

Insured, Bonded & Licensed #11738

Service - Installation - Repairs

Residential & Commercial

Phone: 732.279.1944

www.mviglioneandsons@yahoo.com

Directory

WE BUY ALL CARS

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!

DOOR QUEST GARAGE DOOR REPAIR & REPLACEMENT

Cable, Spring Roller, Opener

732-507-9988

Lic# 13VH10883700 • FREE ESTIMATES

Hometowne Plumbing

No Job Too Small

732-270-3232

Lic. 9452 PROUD TO SERVE UNITED STATES MARINE CORPS

Swift Home Service

Air Conditioning • Plumbing • Heating

732-288-5354

www.swifthomeservicenj.com

Licensed & Insured

GOT TRASH? Trash and Junk Removal

Call or Text us at **732-239-6830**

20 Years in Business • Bulk Junk Removal

Full Property Cleanouts

Furniture, Appliances, Construction Debris

We Take Everything

Gottrashnj.com

Receive \$25.00 Off when you mention this ad

AME Plumbing

Senior Discount \$25 OFF \$150 or more

Cannot be combined, call for details

EXPIRES NOVEMBER 30, 2025

Water & Sewer Lines, HVAC, Drains, Water Heaters
& Leak Detection

732-785-4226

www.ameplumbingnj.com

NJ Master Plumbers # 1289700

QUICK SERVE GARAGE DOORS

REPAIRS-SERVICE-SALES-INSTALLATION

SAME DAY SERVICE

FREE NEW DOOR ESTIMATES

10% OFF SENIORS AND MILITARY

DAVE 732-213-8107

Blinds - Shutters - Shades

WINDOW DECOR

Up to 70% Off

Free Installation!!

772-708-5908

25 Years of Experience

Call Joe

CUTTING EDGE

Painting Service, LLC

732-581-3150

All Shore Plumbing

Serving Ocean County

732-657-2904

All Your Plumbing Needs

Water Heater Install or Repairs

Garbage Disposal Repairs or Replacements

Faucet Repairs or Replacement

Toilets Repairs or Replacement

Stoppage & Leaks

Affordable Repairs

NJ Plumbing License #11243

Bonded & Insured

Owner Operated

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 Administration	800-827-1000	

UTILITIES

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	

Miscellaneous

Do Not Call List	888-382-1222	
Motor Vehicle	609-292-6500	

OCTOBER 2026

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
4	5	6	7	8	9	10
			Recycle			
11	12	13	14	15	16	17
			Garbage			
18	19	20	21	22	23	24
	Line Dancing 11: am Clubhouse 2			Open Board Meeting 11:am @ Cubhouse 2		
25	26	27	28	29	30	31
	Line Dancing 11: am Clubhouse 2		Garbage			

Office is Closed for Repairs

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