

SILVER RIDGE
WESTERLY

Sign Post

Vol. 5, No. 10

Published By And For The Residents Of Silver Ridge Park Westerly

October 2025



Silver Ridge Park Westerly

Homeowners Association

39 MILLBROOK DRIVE, TOMS RIVER, NJ 08757

732-341-6153 ** FAX 732-914-9852

SWAN 848-223-7588

www.srpwesterlyhoa.org

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

SILVER RIDGE PARK WESTERLY

HOMEOWNERS ASSOC. CONTACT INFORMATION

CLUBHOUSE:
732-341-6153

CLUBHOUSE FAX:
732-914-9852

WEBSITE:
www.srpwesterlyhoa.org

E-MAIL:
srpwesterlyhoa@gmail.com

CONTACT US:
info@srpwesterlyhoa.org

Sign Post Creative Staff

Editor: Diana Dillon 732-818-9072

Creative Staff: Judy Anderson
Barbara Bischoff
Eileen Heider
Tina Spade

Cover Photo: A.I. Generated

Coalition HOA Clubhouses

S.R.P. Westerly....(732) 341-6153	H/C Carefree(732) 349-1050
S.R.P. East(732) 505-1081	H/C West(732) 240-4422
S.R.P. West(732) 244-1484	H/C South(732) 341-8900
S.R.P. North.....(732) 286-4868	H/C Heights.(732) 244-8686
H/C Berkeley.....(732) 341-5707	Sonata Bay(732) 269-8278

Important Telephone Numbers

First Aid, Fire or Any Emergency	911	Motor Vehicles	609-292-7500
Police	732-341-6600	NJ Auto (DMV)	609-292-6500
Sheriff	732-349-2010	NJ Bureau of Veteran's Service	800-624-0508
Alzheimer's Disease Hotline	800-272-3900	NJ Dept Consumer Affairs	732-929-2105
Animal Control	732-797-1413	NJ Saver- Homestead/Fair	877-658-2972
Berkeley Outreach*	732-244-9600	NJ Transit	800-772-2222
Berkeley Township Townhall	732-244-7400	Nursing Home Complaint Hotline	800-792-9770
Berkeley Public Works	732-349-4616	Ocean Ride	732-736-8989
Berkeley Recreation Dept	732-269-4456	PAAD/Senior Gold	800-792-9745
Cable TV - Comcast*	877-973-1379	Poison Control	800-222-1222
Caregivers of Central Ocean County	732-505-2273	Post Office - Toms River	732-349-0710
Coastal Caregivers	732-701-1088	Main Post Office 130 West Water St., Toms River or	
Consumer Affairs	727-929-2105	Holiday City Branch Plaza 1 Mini-mall	
County Clerk	732-929-2018	Phone Verizon Business Office*	800-837-4966
County Library	732-269-2144	Repair	800-837-4966
County Senior Services	800-668-4899	Project D.E.P.A.R.T	732-506-9090
County Surrogate	732-929-2011	Reassurance Program	732-240-6106
Do Not Call Stop Telemarketing	888-382-1222	Senior Citizen Pass (Parks, Forests, Historic)	800-843-6420
Electric - JCP&L	800-662-3115	Senior Information Referral Service	800-792-8820
Power Out	800-545-7738	Senior Tax Reimbursement Hotline	800-882-6597
Garbage - Berkeley Sanitation*	732-349-4616	Sewer - Berkeley Township Sewer*	732-269-3500
Gas - N.J. Natural Gas Co*	800-221-0051	Social Security Branch Office	800-772-1213
Leaks	800-427-5325	190 St. Catherine Blvd. Off Rt. 37 West	
Hearing Aid Assistance to the Aged	800-792-9745	Social Security Hotline (Federal)	800-772-1213
Hospital - Community Medical Ctr	732-557-8000	Tax Information	800-323-4400
Lifeline Programs	800-792-9745	Suez - Toms River*	877-565-1456
Lifeline Utility Bill Support	800-792-9745	Veteran's Service Bureau of OC	732-929-2096
Meals on Wheels	732-367-1400	Veteran's Transport	732-929-2096
Medicaid Hotline	800-633-4227		

Westerly Club and Committees

BOARD OF TRUSTEES 2024-2025

President - Bobbi Duckers	732-267-3815
Vice President - Joe Librizzi	908-938-6772
Treasurer- Betty O'Brien	732-286-3913
Financial Secretary – Karen Odronec.....	732-666-1795
Secretary - Kathy Hopkins.....	908-930-5004
Communication Admin Rules / Policies - Jeanine Feaman.....	732-735-9340
Trustee - Henny Warmenhoven.....	732-547-4159
Trustee - Bill Joseph	848-210-6400
Trustee - Diana Dillon	732-818-9072

EXECUTIVE COMMITTEES

Architectural.....	Bill Joseph, Henny Warmenhoven
Bids.....	Betty O'Brien, Mark Hopkins
Budget	TBD
By-Laws Trustee.....	Jim Seager, Michele Hamilton, Ernie Ramos, Mike Zarro, Dave Kirsch, Tony Rossi, Jeanine Feaman
Calendar	Joe Librizzi, Diana Dillon
Clubhouse Grounds.....	Dave Donnelly
Clubs/Organization	Karen Odronec Liason
Clubhouse Manager	Diana Dillon Joe Librizzi
Clubhouse Rentals	Diana Dillon 732-818-9072
Common Grounds	Henny Warmenhoven Bill Joseph
Dues	Rose Gallo, Karen Odronec Cookie Argenzia, Janice Purpura
Elections	Lori Collucci, Michele Hamilton, Mike Zarro
Fire Code Enforcement	Joe Librizzi
Government Liason	Bobbi Duckers
Nomination Committee.....	Cookie Argenzia, Ruth Happ
Pool Coordinator	Steve Duckers, Mike Wasky, Wayne Whitman
Pool Monitor	TBD
Purchasing	Betty O'Brien, Joe Librizzi
Real Estate	Jeanine Feaman
Real Estate Coordinator	Jeanine Feaman
Sergeant At Arms	Lori Collucci
Senior Coalition	BOT
Sign Post Editor	Diana Dillon
Violation/Complaints	BOT

CLUBS & COMMITTEES

Arts & Crafts	Bea Humphris	732-244-3946
Bocce (Mon.)	Ann Heck	201-256-7032

Bocce (Tues)	Lori Collucci	973-868-9869
Book Club	Madeline Peyko	201-741-4184
Clubhouse Decorations ..	Diana Dillon	732-818-9072
.....	Bobbi Starkey	856-237-3904
Computer Club	Marilyn Mecchia	732-267-4065
.....	John Mecchia	
Cornhole	Joe Lameiras	732-300-5845
.....	Fred Gallo.....	973-427-1033
Entertainment Team	Ruth Happ	732-608-7084
.....	Cookie Argenzia	201-394-3583
Garden Committee	Sandy Cannistraro	973-476-7825
.....	David Donnelly	908-415-3321
Guys & Dolls	Michele Hamilton	561-315-5929
.....	Debi Zarro	973-632-4924
Instructional Crafters	Sandy Cannistraro	973-476-7825
.....	Ruth Happ	732-608-7084
Library Coordinator	Madeline Peyko	201-741-4184
Mah Jongg.....	Fran Durino	973-216-4850
Men's Club	Mike O'Connell	732-504-7183
.....	Jim Seager	732-859-9871
Military Donations	Diana Dillon	732-818-9072
Social Night	Barbara Bischoff	732-244-7455
.....	Eileen Heider	732-557-0886
Swan	Bobbi Starkey	848-223-7588
.....	Barbara Blake	848-223-7588
Sign Post Editor	Diana Dillon	732-818-9072
Sign Post Creative Team.....	Judy Anderson	
.....	Barbara Bischoff	
.....	Eileen Heider	
.....	Tina Spade	
Sunshine Club	Sheila Kipper	609-276-1725
TREX Project.....	Mike Zarro	201-618-8432
.....	Kathy Hopkins	908-930-5004
.....	George Cannistrano	201-370-8940
Walk to the Beat	Marijane Robbins	732-600-0186
.....	Rosemary Mikitish	609-605-1727
Wanderlust	John & Nina DiLorenzo.....	973-452-6280
Website	Joyce Hendricks	
Welcome Committee	Diana Dillon	732-818-9072
.....	Judy Anderson	732-505-6337
Women's Club	Peggy Witzig	732-573-0120
.....	Christine Oksuz	908-705-3210

SENIOR PUBLISHING COMPANY accepts advertisements and advertisements are based upon information provided by the advertiser. SENIOR PUBLISHING COMPANY does not independently investigate the accuracy of advertisement content and does not warrant or represent the accuracy of the content of any advertisement.

PRESIDENT'S LETTER

Happy Fall Everyone!!!

Well that went really fast, hard to believe that summer is over already. As we move into the fall season there are a lot of activities coming up in our community, be sure to check the website and the *Sign Post* often to make sure you don't miss anything.

I want to thank everyone who came out to the HOA End of Summer Pool Party, it was a rousing success. A great time was had by all who attended. The music was on point! Thanks to Joe Lameris for that. We had our first shuffleboard tournament with over 20 teams signed up! The shuffleboard table has already proven to be a great addition to our clubhouse with people playing and having a great time everyday.

Just a reminder, we are always looking for volunteers for committees, the next one to form will be a budget committee. This committee will meet about once a month until January then more often when we get closer to April. If you would like to participate please let a trustee know and someone will be in touch to let you know when the next meeting will take place.

With fall approaching, please be extra careful driving the deer will running around like crazy for the next month or two.

As always stay safe, be kind to one another!

Happy Fall!
Bobbi Duckers

SILVER RIDGE PARK WESTERLY 2025-2026 TRUSTEE & HOA MEETING SCHEDULE	
Tuesday	Thursday
October 14, 2025	October 16, 2025
November 11, 2025	November 20, 2025
December, 9, 2025	December 18, 2025
January 13, 2026	January 15, 2026
February 10, 2026	February 19, 2026
March 10, 2026	March 19, 2026
April 14, 2026	April 16, 2026
May 12, 2026	May 21, 2026
June 9, 2026	June 18, 2026
July 14, 2026	-----
Aug. 11, 2026	-----

**Selling your home doesn't
have to be a SPOOKY time!
Call me today for help!**



TRUST. LOYALTY. AWARD-WINNING EXPERIENCE.
I AM YOUR SILVER RIDGE PARK WESTERLY
NEIGHBOR AND ALWAYS HERE TO HELP!
JUST A PHONE CALL AWAY...FOR SHORE!



**REMAX
REVOLUTION**
Each office is independently owned and operated.

**SHERYL "SHERRY"
PAGLIONE**
Realtor Associate

Cell: 973-713-4381
Office: 732-724-9018

SherrySellsNJ@gmail.com
SherrySellsForShore.com

ads-8012

Editor's Note

Hi Everyone,

You know it's October when the days are shorter and the nights are cooler. New programs on TV and the return of some favorites. No more reruns. Football season is here and the Mets are gone for just awhile.

If you want a real change of pace, join us at the HOA meeting and see what is happening in real time. You may be surprised.

If you haven't been to the clubhouse recently, we have a shuffleboard. It is a great addition to the clubhouse. There isn't a day that goes by that someone

comes to play. Another addition is the ping pong table that is out with the exception of meetings/rentals. So how about coming in and playing a game or two. Bring a friend. It's more fun.

What's happening in Oct.:

- 4th Craft & Vendor Fair
- 8th Garden Club Fun Project
- 12th Trip to the Winery
- 18th Trivia Night
- 31st Halloween Dance

We have so much that we do in our "lil" Community and everything is in the *Sign Post*. So in your spare time give it a glance.

On a more personal note, I want to apologize to the Board and to the people that were at the HOA meeting in September for my breakdown of my emotions when speaking of the Veterans. You can tell I'm very passionate about the military for personal reasons. I try to do whatever I can when I can. Remember "We can never repay them for what they do for us"

Happy October
Diana Dillon



SRPWLY ENTERTAINMENT TEAM

New Year's Eve Gala

TICKET RAFFLE

OCTOBER 1ST - DECEMBER 18TH

**Win 2 Tickets to the
New Year's Eve Gala**

VALUED AT \$118.00

Winner need not be present.

If you already purchased tickets and you win, tickets WILL be refunded.



**Ticket Sales - \$10.00 [NO REFUNDS] at SRP Westerly Clubhouse (39 Millbrook Dr.)
Every Mon., Wed., Fri. 10am to 12 Noon from Oct. 1st thru Dec. 18th**



Cookie 201-394-3583 or Ruth 973-650-0340

NJLGCC#107-12-32881

SILVER RIDGE PARK WESTERLY

Balance Sheet

As of August 31, 2025

	Aug 31, 25
ASSETS	
Current Assets	
Checking/Savings	
1604 · TD Oper (1159)	260,978.64
1605 · TD CAPITAL RESERVE ACCT (2196)	
1605A · RESERVE FOR CAP REPL ASSETS	157,994.37
1605B · RESERVE FOR CAPITAL IMPR	181,284.39
Total 1605 · TD CAPITAL RESERVE ACCT (2196)	339,278.76
1607 · M&T Bank CD 1391	80,000.00
1603 · Petty Cash	140.42
Total Checking/Savings	680,397.82
Accounts Receivable	
2000 · Accounts Receivable	-196.00
Total Accounts Receivable	-196.00
Other Current Assets	
2101 · Allowance for Doubtful Accounts	-11,702.00
2200 · Prepaid Insurance	1,768.14
Total Other Current Assets	-9,933.86
Total Current Assets	670,267.96
Other Assets	
2210 · Prepaid Expenses	1,000.00
Total Other Assets	1,000.00
TOTAL ASSETS	671,267.96
LIABILITIES & EQUITY	
Liabilities	
Current Liabilities	
Credit Cards	
3010 · TD Visa (2905)	-862.96
Total Credit Cards	-862.96
Other Current Liabilities	
3110 · DUE TO OPERATING FROM CAP RES	4,896.01
3105 · Accrued Payroll Expense	862.50
3100 · Accrued Expenses	13,444.66
3200 · Deferred Dues (Advance Dues)	103,960.20
Total Other Current Liabilities	123,163.37
Total Current Liabilities	122,300.41
Total Liabilities	122,300.41
Equity	
4100 · Operating Fund	60,620.37
4200 · Replacement Fund	385,259.81
4210 · Replacement Fund Assessments	78,065.34
4220 · Membership Fees Allocated to RF	50,917.00
4300 · Unrestricted Net Assets (RE)	-32,216.95
Net Income	6,321.98
Total Equity	548,967.55
TOTAL LIABILITIES & EQUITY	671,267.96

SILVER RIDGE PARK WESTERLY
Income & Expenses
August 2025

	Aug 25
Income	
RECEIPTS/INCOME	
5121 · DUES INCOME	25,371.50
5122 · MEMBERSHIP FEES (SALE OF HOMES)	1,250.00
5123 · INTEREST	14.35
5125 · SIGN POST	550.00
5126 · LATE FEES	15.00
5134 · HALL RENTAL	350.00
5141 · POOL/GUEST BADGES	60.00
Total RECEIPTS/INCOME	27,610.85
Total Income	27,610.85
Gross Profit	27,610.85
Expense	
OPERATING EXPENSES	
POOL & RECREATION EXPENSES	
6401 · POOL REPAIRS/SUPPLIES	1,488.93
6420 · POOL MAINTENANCE-CHEMICALS	344.00
6422 · RECREATION EQUIP/REPAIRS/REPLCM	4,400.00
Total POOL & RECREATION EXPENSES	6,232.93
CLUBHOUSE EXPENSES	
6305 · GAS	386.16
6306 · ELECTRIC	1,255.70
6307 · TELEPHONE/FAX/COMPUTER	234.38
6308 · WATER	339.92
6312 · PAYROLL TAX	516.80
6314 · WORKER'S COMP INSURANCE	177.00
6315 · PAYROLL SERVICE	256.26
6323 · SALARIES/BONUSES	3,577.60
6325 · SERVICE CONTRACTS	107.27
Total CLUBHOUSE EXPENSES	6,851.09
ADMINISTRATIVE EXPENSES	
6214 · LIABILITY INSURANCE	2,582.00
6221 · MISCELLANEOUS FEES	10.72
Total ADMINISTRATIVE EXPENSES	2,592.72
COMMON GROUNDS	
6322 · COMMON GRNDS SERVICE CONTRACT	837.43
Total COMMON GROUNDS	837.43
Total OPERATING EXPENSES	16,514.17
OTHER EXPENSES	
6535 · REPL FUND CONTRIBUTION	4,166.67
Total OTHER EXPENSES	4,166.67
Total Expense	20,680.84
Net Income	6,930.01

2:40 PM

09/10/25

Accrual Basis

SILVER RIDGE PARK WESTERLY

Reserve Accounts Detail

As of August 31, 2025

Type	Date	Num	Name	Memo	Split	Debit	Credit	Balance
1605 · TD CAPITAL RESERVE ACCT (2196)								
1605A · RESERVE FOR CAP REPL ASSETS								
Check	08/15/2025	10940	SILVER RIDGE PA...		1604 · TD Op...	4,166.67		153,820.53
Deposit	08/31/2025			Deposit	5123 · INTER...	7.17		157,987.20
								157,994.37
Total 1605A · RESERVE FOR CAP REPL ASSETS						4,173.84	0.00	157,994.37
1605B · RESERVE FOR CAPITAL IMPR								
Deposit	08/23/2025			Deposit	5122 · MEMB...	1,250.00		180,027.21
Deposit	08/31/2025			Deposit	5123 · INTER...	7.18		181,277.21
								181,284.39
Total 1605B · RESERVE FOR CAPITAL IMPR						1,257.18	0.00	181,284.39
Total 1605 · TD CAPITAL RESERVE ACCT (2196)						5,431.02	0.00	339,278.76
TOTAL						5,431.02	0.00	339,278.76

2:52 PM

09/10/25

Accrual Basis

SILVER RIDGE PARK WESTERLY

25/26 Budget vs. Actual

July through August 2025

	Jul - Aug 25	Budget	\$ Over Budget	% of Budget
Income				
RECEIPTS/INCOME				
5121 · DUES INCOME	50,743.00	304,458.00	-253,715.00	16.7%
5122 · MEMBERSHIP FEES (SALE OF HOMES)	2,500.00			
5123 · INTEREST	28.65			
5125 · SIGN POST	1,100.00	6,000.00	-4,900.00	18.3%
5126 · LATE FEES	60.00			
5134 · HALL RENTAL	350.00			
5141 · POOL/GUEST BADGES	339.00			
Total RECEIPTS/INCOME	55,120.65	310,458.00	-255,337.35	17.8%
Total Income	55,120.65	310,458.00	-255,337.35	17.8%
Gross Profit	55,120.65	310,458.00	-255,337.35	17.8%
Expense				
OPERATING EXPENSES				
POOL & RECREATION EXPENSES				
6401 · POOL REPAIRS/SUPPLIES	1,761.38	4,500.00	-2,738.62	39.1%
6420 · POOL MAINTENANCE-CHEMICALS	1,164.92	8,000.00	-6,835.08	14.6%
6422 · RECREATION EQUIP/REPAIRS/REPLCM	1,340.05	2,000.00	-659.95	67.0%
Total POOL & RECREATION EXPENSES	4,266.35	14,500.00	-10,233.65	29.4%
CLUBHOUSE EXPENSES				
6305 · GAS	922.94	10,000.00	-9,077.06	9.2%
6306 · ELECTRIC	2,713.80	8,000.00	-5,286.20	33.9%
6307 · TELEPHONE/FAX/COMPUTER	468.76	2,500.00	-2,031.24	18.8%
6308 · WATER	580.08	2,000.00	-1,419.92	29.0%
6309 · SEWER	86.00	360.00	-274.00	23.9%
6310 · CLUBHOUSE SUPPLIES	208.28	4,500.00	-4,291.72	4.6%
6311 · GARDEN CLUB	141.73	2,000.00	-1,858.27	7.1%
6312 · PAYROLL TAX	883.05	3,200.00	-2,316.95	27.6%
6314 · WORKER'S COMP INSURANCE	354.00	3,200.00	-2,846.00	11.1%
6318 · MAINTENANCE AND REPAIRS	27.71	7,500.00	-7,472.29	0.4%
6019 · FLOOR MAINTENANCE	0.00	4,000.00	-4,000.00	0.0%
6315 · PAYROLL SERVICE	512.52	3,000.00	-2,487.48	17.1%
6323 · SALARIES/BONUSES	6,078.92	32,000.00	-25,921.08	19.0%
6325 · SERVICE CONTRACTS	367.74	3,698.00	-3,330.26	9.9%
Total CLUBHOUSE EXPENSES	13,345.53	85,958.00	-72,612.47	15.5%
ADMINISTRATIVE EXPENSES				
6211 · LEGAL EXPENSE	5,426.36	10,000.00	-4,573.64	54.3%
6212 · Election Ballot Mailing	0.00	4,000.00	-4,000.00	0.0%
6213 · HOMEOWNERS BADGES	0.00	2,000.00	-2,000.00	0.0%
6214 · LIABILITY INSURANCE	5,164.00	26,000.00	-20,836.00	19.9%
6216 · OFFICE SUPPLIES & SERVICES	756.62	3,500.00	-2,743.38	21.6%
6217 · HOSPITALITY	0.00	1,500.00	-1,500.00	0.0%
6218 · Clubhouse Decorations	0.00	500.00	-500.00	0.0%
6219 · BUS SERVICE	0.00	300.00	-300.00	0.0%
6220 · AUDIT FEES	0.00	6,000.00	-6,000.00	0.0%
6221 · MISCELLANEOUS FEES	10.72	1,000.00	-989.28	1.1%
6222 · BOOKKEEPING SERVICES	160.00	2,000.00	-1,840.00	8.0%
6223 · Special Events - Costs	0.00	3,200.00	-3,200.00	0.0%
6224 · Other Administrative Expenses	842.67	0.00	842.67	100.0%
Total ADMINISTRATIVE EXPENSES	12,360.37	60,000.00	-47,639.63	20.6%
COMMON GROUNDS				
6320 · COMMON GRDS CLEAN UP/TREE REMVL	4,398.27	50,000.00	-45,601.73	8.8%
6322 · COMMON GRNDS SERVICE CONTRACT	1,674.86	18,000.00	-16,325.14	9.3%
6324 · OUTSIDE MAINT(Snow Rem/CleanUp)	0.00	10,000.00	-10,000.00	0.0%
6328 · CLUBHOUSE GROUNDS	0.00	3,000.00	-3,000.00	0.0%
Total COMMON GROUNDS	6,073.13	81,000.00	-74,926.87	7.5%
Total OPERATING EXPENSES	36,045.38	241,458.00	-205,412.62	14.9%
OTHER EXPENSES				
6510 · Bad Debts	0.00	3,000.00	-3,000.00	0.0%
6535 · REPL FUND CONTRIBUTION	8,333.34	50,000.00	-41,666.66	16.7%
6540 · MBRSHF FEES ALLOC TO IMPRV FUND	1,250.00	16,000.00	-14,750.00	7.8%
6550 · REPLACEMENT EXPENDITURES	3,169.95			
Total OTHER EXPENSES	12,753.29	69,000.00	-56,246.71	18.5%
Total Expense	48,798.67	310,458.00	-261,659.33	15.7%
Net Income	6,321.98	0.00	6,321.98	100.0%

Vendor & Craft Fair

**SATURDAY
OCTOBER 4th • 9AM to 4PM**

**SILVER RIDGE WESTERLY
39 MILLBROOK DRIVE**

50-50 RAFFLE

**FOR MORE INFORMATION
CALL 201-394-3583**

ID# 107-12-32881 RL24-87B

SRP WESTERLY MINUTES

HOMEOWNER (HOA) MEETING MINUTES

DATE June 19, 2025

TIME 7:05 PM

MEETING CALLED TO ORDER BY Craig Cumming, President

FLAG SALUTE

Invocation- led by Craig Cumming

ROLL CALL - PRESENT: CRAIG CUMMING, KAREN ODRONIEC, JOE LIBRIZZI, BETTY O'BRIEN, KATHY HOPKINS, HENNY WARMENHOVEN, BOBBI DUCKERS, JEANINE FEAMAN, BILL JOSEPH

HOUSEKEEPING RULES

The Board will begin the business part of the meeting. At this time, any members on Zoom will be muted & any questions they have will be held to the end. All homeowners in attendance are also asked to hold any questions/comments until the Board finishes the business part & closes that part of the meeting.

****Article 3 Section 5**

No Trustee shall be subject to abusive, offensive, harassing language or conduct when communicating with an Owner, Associate Member or Trustee at a Homeowner Meeting (See Article 3 Section 5 for all behavior considered harassing or abusive.

“Board Resolutions” The Board discussed and approved 3 resolutions. One to amend the May 16, 2024 meeting minutes. One to amend the resolution increasing the annual assessments for each lot to \$462.00 effective July 1, 2024. Lastly, one to approve the 2025-2026 budget which, in effect, maintained the annual assessment for each lot to be \$462.00. Since the 2025-2026 budget resulted in keeping the annual assessment for each lot the same as it has been since July 1, 2024, and amending the May 16, 2024 meeting minutes is reflected in the written resolution to increase the annual assessment for each Lot to \$462.00, only that resolution has been reduced to writing which shall be filed with the Ocean County Clerk's Office.”

All 3 Resolutions were voted YES by the Trustees unanimously.

PRESIDENT MESSAGE

President Cumming stated to the community that Trimlights will be installing lights on the front of the clubhouse to be displayed for all holidays and

occasions. The HOA, Entertainment Team, Guys & Dolls, and the Men's Club have graciously donated toward the lights.

President Cumming read a complimentary statement from Mike Zarro regarding the great teamwork of all who participated in helping with the 2025 Election.

President Cumming spoke on the Board unanimously voted on renewing the Clubhouse insurance with the same company.

President Cumming stated as of July 1, 2025 we will be turning over the utility billing for the space we are renting to Police and First Aid.

SECRETARY REPORT - APPROVAL OF MINUTES

Kathy Hopkins stated that all board members were asked if they had read the minutes and if any corrections needed to be made. Motion was made to accept - by. 2nd All in favor.

TREASURER'S REPORT

Betty O'Brien read the report. (Please see report in Signpost) Motion to accept report- Karen Odronec 2nd Joe Librizzi Accepted by all.

TRUSTEE REPORTS

COMMON GROUNDS – Henny stated on the issue of the land behind Whitmore Drive being State land. A land preservation sign was found/ Sen. Amato also said it is state land and we will be reimbursed for any maintenance we have done thus far. Henny stated we have cut close to 22,000 trees.

ELECTION COMMITTEE – no report. Mike Zarro co chair of committee sent a compliment thanking the whole team who worked so diligently on the Election.

REAL ESTATE – Jeanine Feaman reported that this year 34 homes have closed in the last fiscal year. Eleven are on the market and we have a projected total of \$31,000 to be collected through the end of June.

CLUBS/COMMITTEES – Karen Odronec sent good wishes to all who had June birthdays, anniversaries and a big welcome to new community members. She also presented

Bea Humphries with a certificate for her valuable contributions to our community throughout the years.

GUYS & DOLLS – Summer Progressive Raffle will go from June 28th till Sept. 1st. Tickets are \$5.00. Winners are as follows: 1st Prize- 25% of proceeds, 2nd prize 15%, 3rd prize 10%.

Guys and Dolls will provide music for the community on Labor Day. Dirty Dog Races will provide fun for all. River Lady cruise for members will be Aug. 21. A fun night is expected.

ENTERTAINMENT TEAM – The Memorial Day Picnic was held. Subs, salads, watermelon, soft drinks, Phony Pony Races, & live music was enjoyed by all. Family Pool Day will be held in July with times 10 am-8 pm. Snacks and ice cream will be provided for children with hot dogs sold for all. New unused items for the 3 BBB's are asked. See all of Entertainment's future events in the Signpost.

MENS CLUB – President Jim Saeger reported that another Blue Claws game will be on August 22. See Jim for tickets. Men's Club meets 2nd Wednesday each month. Included is a hotdog & ice cream, with fireworks in the evening. Residents must find their own transportation.

WOMEN'S CLUB – Peggy & Christine invited all women to join the club. The club meets the 3rd. Wednesday of each month. Dues are \$10.00 for the year and will be collected in September. Each month different activities are planned.

They had their last meeting of the year with a pizza party.

SWAN – Bobbi stated we still need volunteers for our community. See the phone number in Signpost under Swan if you can volunteer in any way.

INSTRUCTIONAL CRAFTERS – Sandy thanked Bea for making Memorial Day such a memorable experience for all who attended. She stated no crafts planned for summer but have a craft in the works for September.

GARDEN CLUB – Dave Presented a slideshow of pictures from The Garden Tour that took place. Four yards shared their love of gardening and blooming yards.

POOL MANAGEMENT – Bill Joseph stated that our automated chlorinator for the pool will be installed on Friday June 27th. Once installed, monitors were asked to please still take the 1st and last reading of a monitor's shift and log numbers. Bill also mentioned the radio by the pool is broken and cannot be repaired. A resident has graciously donated it and Bill has installed it.

POOL MONITORS – We still need a pool monitor coordinator. Thank you to all the volunteers who have taken a shift. You are appreciated!

WANDERLUST – Open Gala wine tasting tickets are available. This event will be on 10/12 at Tomasello Winery. Noah Sight & Sound will take place on 11/15, tickets are available but a deposit is required to hold your seat. In July there will be a meeting for the 2026 Italy trip.

Please see the Wanderlust Bulletin board for more details and updates on trips located in the clubhouse. Any questions, call John DiLonardo.

NEW BUSINESS/ANNOUNCEMENTS

Trim Lights have been installed to the front of the clubhouse. Colors will correspond with themes of club events and holidays.

July 1st the 1st Aid space will be turned over to the town for billing. They have a 1 year lease.

50/50 was distributed in 2 prizes. 1st prize Michael Zarro \$50.00 2nd prize Bill Joseph \$25.00

A motion to end the meeting @ 8:08 pm by Kathy Hopkins 2nd by Karen Odronic All present in favor.

In attendance were 43 residents with 5 on zoom.

Letter of Appreciation

To the Residents of Silver Ridge Park Westerly,

I would like to take this opportunity to publicly recognize and thank my neighbor, Bruce & Jackie Wells, for their care and assistance during my recent health emergency. Their prompt response, calm presence, and genuine concern brought comfort at a crucial moment to myself, Barbara that created an immediate communication for the EMT's that ultimately assisted the surgeon.

Bruce & Jackie Wells' actions are a true reflection of the values that make Silver Ridge Park Westerly such a special community — neighbors looking out for one another, with kindness and compassion at the heart of it all.

Please join me in extending heartfelt appreciation to Bruce & Jackie Wells for their quick thinking and thoughtfulness.



*With gratitude,
Silky
732-773-4321*

SRP Westerly presents

TRIVIA

Night

10.18.25

doors open promptly at
6:30pm (event 7 till 9:30pm)

**Prizes
for
1st & 2nd
place**

Teams of 8

**Please bring a pair
of socks any size to
donate to the local
shelter.**

**Each pair you donate
you will be given a
ticket for a special
raffle.**

**50/50 Ticket
Sales**

trivia
provided by
Modern DJ

\$15

per person/non-refundable

**Dessert • coffee
tea • water • fun**

**Feel free to bring
your own snacks,
wine/beer**

Get your tickets

October 2nd, Thursday - 10:00 - 11:30 AM
October 9th, Thursday - 6:00 - 7:00 PM
October 11th, Saturday - 10:00 - 11:00 AM



Dawn 917-699-6667

Debi 973-632-4924

Michele 561-315-5929



presents...

Horror: *A Retrospect*



EXPLORE THE HISTORY OF HORROR FILMS

MONDAY
OCTOBER 27TH
7PM

SILVER RIDGE PARK WESTERLY CLUBHOUSE

SAVE THE ~~DATE~~ & JOIN WESTERLY
month



for
SOCKTOBER

A Community Fundraiser

WHAT? Socks for all ages in all sizes

WHERE? Collection bin in the clubhouse lobby

WHEN?
dURING THE ENTIRE MONTH OF OCTOBER!

JC GREEN PARADISE, LLC

Landscaping Design & Lawn Maintenance

Lawn Care Program:

- * Weekly & Bi - Weekly Lawn Mowing
- * Fertilization
- * Crabgrass Control
- * Weed Control
- * Fungus, Insect & Grub Control



Landscaping Services:

- * Edging
- * Decorative Stones
- * Mulching
- * Shrub & Bush Trimming
- * Dethatching
- * Aerating
- * Seeding
- * Planting
- * Top Soil

Leaves Clean - Ups

- * Spring Clean Up
- * Fall Clean Up



Family Owned & Operated

CALL NOW
FOR A

FREE ESTIMATE!!!

(732) 237-5444

(732) 477-2274

ads-2262

Create Your Dream Home!

HOME IMPROVEMENTS SHOULD NOT BE A NIGHTMARE!



**NO \$
DOWN
FINANCING
AVAILABLE!**

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

PROUDLY OFFERING

- ROOFING
- SIDING
- WINDOWS
- GUTTERS
- HANDYMAN SERVICES

CHOOSING THE WRONG CONTRACTOR CAN LEAD TO A NIGHTMARE EXPERIENCE.

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

Don't take our word for it, check out our reviews and ratings on Google, BBB, Yelp, Angi and Facebook!

**PROVEN
CONTRACTING**

732.800.4616

www.ProvenRoofing.com

1057 Atlantic City Blvd., Bayville, NJ 08721
1358 Hooper Ave. Suite 217 Toms River, NJ 08753

CALL OR SCAN TO SCHEDULE YOUR
FREE QUOTE!



ads-7211

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
Installations¹



Virtually
Maintenance Free



Seamless Wall For
a Watertight Fit



Lifetime
Warranty¹

**SAVE
10%***

on a complete Bath Fitter system.



SCAN TO GET
DEAL DETAILS

— & —
**NO INTEREST
FOR 18 MONTHS****

Book your **FREE** design
CONSULTATION today!

855-560-8710

50 STATE ROUTE 35, KEYPORT, NJ 07735

4C BATH FITTER 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 10-31-25 †Most Bath fitter tub installations are completed in one day. Some exceptions apply. See location for full details. Casey O'Gorman Plumbing license #13549/ HIC #13VH030115500

ads-468

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

NOT THE BIGGEST — JUST THE BEST

Toms River Roofing & Siding

We handle all kinds of jobs ranging from smaller repairs to constructing entirely new roofs. No matter the size of your project, Toms River Roofing & Siding guarantees quality on all of our services.

- ✓ Each Work Site Completely Cleaned
- ✓ Premium Materials on All Jobs
- ✓ Roof Restoration, Replacement & Repairs
- ✓ Siding Installation & Repair
- ✓ Professional Pressure Washing
- ✓ 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!

**FREE
ESTIMATES**

-732-797-8053-

VISA — ALL MAJOR CREDIT CARDS ACCEPTED —

LIC # 13VH09899700

ad-8239

WWW.TOMSRIVERROOFINGNJ.COM



* BETTER LOOKING HOMES AND GARDENS *

If you have stone or grass on your property it is up to you to keep it maintained. Lawns require mowing and stones require weeding. We wish to keep our neighborhood beautiful. So please be diligent and your home will look like it belongs in "Better Homes and Garden" Magazine.

Now that the weather will be getting cooler, why not join us at the Clubhouse

Up to 2 miles of walking
at your own pace to music.

Walk to the Beat!

Walk to the
Beat classes:

Tuesdays & Thursdays
10am - 10:45am

Loose as a Goose!

Loose as a Goose Tuesdays & Thursdays
CHAIR AEROBICS: 10:45am - 11:15am

● Hope to see you there! ●





LABOR DAY



End of Year Pool Party



Computer Club

We invite everyone to come and check us out at the clubhouse. We meet on the second and fourth Friday from 9:30-11am. See the meeting schedule below

October 10th and 24th, November 14th only & December 12th only.

Game Day

It is with great sadness that I find it necessary to cancel Hand and Food cards on Tuesday afternoon due to lack of interest and participation. Should there be any interest in the future we can think about starting up again. Thank you to all who did come to play for the good times.

Signed
Connie Orsano
Chairperson

Guys & Dolls

Summer's over. Where did the time go?

We would like to say thank you again to those old faces (no pun intended) and new faces who helped us celebrate summer's last hurrah, at our Labor Day Party.

Your generosity in supporting the 2024 Summer Progressive Raffle was put to good use for this summer's music by the pool.

2025 Progressive Raffle was our largest grossing year. The three prize winners were, Diana Dillon taking home \$475 for 1st place, Kevin Paglione with \$285 for second place and our very own Michele Hamilton with 3rd place and \$190. Next summer we have earmarked the profit of \$900 towards summer music by the pool. Thank you for your support.

Moving ahead please look for the bins in the lobby to drop off your sock donations throughout this month. Remember black and white socks will be sent to the US Troops. All other sizes and colors will be donated to local homeless shelters.

On October 18th, bring your knowledge, even useless information that you have stored in those lovely brains and play Trivia! Come alone, come with a friend or come with a team. Tables will hold 8 players and we will happily pair you up. See the flyer within this edition for detailed information.

Come jam at "Rock the Compound" Saturday,

November 22nd with music from the 60's, 70's and 80's and more by the band 3 Chord Symphony (Don't let the name fool you!). Rock those old band t-shirts you have hidden in the back of your closet. Yes! He is allowed to wear it! You are encouraged to wear clothing from those eras. Flyer and information in this edition.

We have 25 tickets for the play "Elf the musical" at Surf Light theater on LBI on November 30th at 2pm. Tickets are \$35.00 each, transportation not provided. Contact Janice Purpura for details at 201-207-0536

Reminder to save the date for the annual Santa Breakfast. December 7th, 2025. All are welcome!

Curious about us, come and check us out at our meetings on the 2nd Thursday of the month at 7:00 PM. October's next meeting will be on the 9th. New members are always welcomed.

Michele and Debi
Guys & Dolls of Westerly

Instructional Crafters

Future crafters come and join us on Oct. 21st or Nov. 18th & Dec. 16th at 7pm.

We have some future plans for our crafters and we will also make some beautiful greeting cards

If you have a craft that you are working on, bring it along and spend time with friends and neighbors.

Sandy Cannistraro
732-476-7825

Swan

Silver Ridge Westerly
Assisting Neighbors

Graceful. Strong. Community at its best.



Why Volunteer?

- ♥ Feel happier & less stressed
- 🤝 Build friendships & connections
- 🌍 Make a real impact right here at home

Just 1-2 hours a month can change lives!

Be part of something special—your time and kindness matter more than you know.

📞 Call the SWAN desk: **848-223-7588**

Leave a message – we're looking forward to talking to you!

Sponsored by Ocean County Board of Social Services, RSVP & AmeriCorps.

Social Night

Remember Social Night is on the 3rd Wednesday of the month. We begin at 6pm. Come and enjoy the evening playing cards or a game of your choice. Or just come and socialize with friends and neighbors. Coffee and dessert are always served. Hope to see you there.

*Barbara Bischoff
Eileen Heider*

Sunshine

With autumn coming, some welcome our local summer, enjoying cooler days, uncrowded beaches, and restaurants. Others like our snowbirds are prepping for their departures and yet others are decorating for fall and early holiday bazaars and shopping.

Occasionally left out of the mix are some of our shut-in homeowners. Rest assured that this Sunshine Gal is here to offer up cards and well wishes that can brighten your spirits.

Yes, we do acknowledge any loss that you may suffer, but we are here to let you know that sometimes it's just nice to be remembered.

If you know of a neighbor who is celebrating a special birthday, anniversary, or any other milestone please let us know and we will send a congratulatory wish.

It is nearly impossible for us to know every homeowner that resides within our community, with that said, we depend on you to help your Sunshine Gal stay informed. Please send me a text, email, or call if you would like us to send a card to anyone, one of our homeowners.

Your Sunshine Gal, Sheila Kipper
609-276-1725
sjkipper@gmail.com

The Entertainment Team Report

Well summer is over, and Fall is slowly moving in, it's a great time of year with cooler weather and lot & lots of events brought to you by the Team.

September was kicked off with our Autumn Harvest Dance, thanks so much for all who supported us!

The Vendor/Craft Fair is October 4th in the clubhouse from 9-4, there will be lots of great shopping!

October 31st is our Haunted Halloween Dance Party, Costumes Optional but oh so appreciated! Prizes awarded! It's a fabulous fun event! Not to be missed, you never know who might appear! See flyer in this issue.

Our very popular 3B's event (Bingo, Bagels, & Baskets) is on November 16th. This is a VERY popular event that is open to other communities. Advance tickets are being sold to Westerly residents ONLY from September 15th to October 15th, and then open to non-residents.

We will not be having a Veterans Celebration Dance this year due to scheduling conflicts; however the Team will be making a substantial monetary Donation and we would ask all residents to contribute items for mailing to the vets, we have a donation box in the main room of the clubhouse near the handicap door and a list of items to donate is in the *Sign Post*.

WIN 2 TICKETS TO OUR FABULOUS NEW YEAR'S EVE GALA!! Raffle tickets are \$10 and will be on sale ever Monday, Wednesday, and Friday in the clubhouse from 10 am till noon. Winner will be chosen at the Holiday HOA Party, winner need not be present. See flyer in this issue.

The Team is doing so many more things in the next few months, Hats, Scarves Collection for the children, Toy Drive, Volunteers needed for exterior holiday decorating of the clubhouse, and a Fabulous New Year's Eve celebration. Be sure to look thru the *Sign Post* for all the flyers. For the most accurate Entertainment information check our Bulletin Board in the lobby of the clubhouse.

We are a very, very busy group, but in order to continue presenting all these great events we need more volunteers. We meet the first Monday of the month in the conference room, why not come join us. As Helen Keller once said: ALONE WE CAN DO SO LITTLE; TOGETHER WE CAN DO SO MUCH.

*Cookie Argenzia
Team Leader
201-394-3583*



Need a Notary?

We have them in our community!

Call:

Betty O'Brien.....732-286-3913
Debi Zarro.....973-632-4924

V.F.W. Post 10185 News

The next meeting of Silver/Holiday V.F.W. Post 10185 will be held on Thursday, October 2nd at 1:00 PM at the Silver Ridge Park West Clubhouse, 145 Westbrook Drive. We hold our meetings on the first. We meet in the daytime, so you do not have to drive at night.

To join our post, just bring a copy of your Discharge (DD-214) to our meeting and you will be signed up right away. You'll receive a hardy welcome and refreshments before the meeting. You will also have a chance to talk with fellow Veterans and make new friends.

Anyone needing transportation to our meetings can call Commander James Egan at 732-644-2119 or one of the other Officers, and we will gladly pick you up and take you back home after the meeting.

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

- Wednesday, October 1st, Yon Kippur Begins at Sunset.
- Thursday October 2nd, Yon Kippur ends at nightfall.
- Monday, October 13th, is Columbus Day, and the U.S. Navy Birthday (1775)
- Friday, October 31st, is Halloween.

The VFW would like you to drop your old and faded Flags off at either H. C. S. Clubhouse (Main Building), S. R. P. W., S. R. P. N., S. R. P. E., S. R. P. Westerly, and Holiday City Berkeley Clubhouse 1, **Holiday Heights Clubhouse.**

**GOD BLESS AMERICA
AND GOD BLESS OUR TROOPS
FLY THE FLAG EVERYDAY,
WEATHER PERMITTING**

Men's Club

We're Looking For A Few Good Men

Our regular meeting will be held on October 8th at 12:30 pm at the Clubhouse. Existing members and prospective members are encouraged to sign up in the Men's Club Cabinet in the lobby. Unfortunately we are cancelling our Italian Night event, planned for October 11th, due to lack of interest.

*Jim Saeger
President*

Veterans Corner

In the coming months I will be collecting for the Veterans mailing at the HOA meeting. Any donation is gratefully appreciated and is also TAX DEDUCTIBLE. The holidays are coming, if you would pick just ONE item from now until December from the list in the *Sign Post* and drop it off at the clubhouse, it would make a great holiday for some of our men and women in uniform.

*Thank you,
Diana Dillon
732 818 9072*

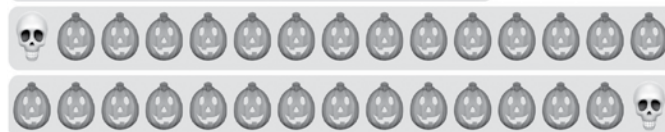
Women's Club

Our September's meeting went very well, everyone enjoyed the pot luck and games. Things are starting to get spooky around here and our October meeting will have a Halloween theme, with popcorn, a movie, coffee, tea and desserts.

Come and join us, we look forward to seeing our current members and meeting new members. Our meetings are on the 3rd Wednesday of every month at 12:30 and dues are still only \$10.00 for the year.

*See you on October 15th,
Peggy Witzig
President*

WOMEN'S CLUB

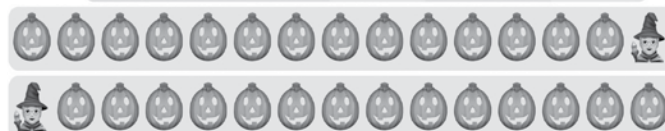


Meeting - OCTOBER 15th

12:30



Popcorn & a Movie



New Members Welcome, Dues \$10 a year

**Peggy Witzig 732-573-0120
Christine Oksuz 908-705-3210**



KO's KORNER *a place to talk schtick!*

Hello to all the Ghouls of Westerly,

Well, no new shoes for me! I didn't win the progressive raffle at the Labor Day gathering.

What a fun time at the 1st annual end of the summer pool party (well inside) but I think it worked out even better! Please, no one bring up the word "screwball" ☺!

Part of the highlight was the camaraderie between all the teams playing in the "just for bragging rights" shuffleboard tournament! A huge & fun hit. Thank you to Janice Purpura for getting the teams and play organized.

Now we get into one of my favorite months.... BOOOOOOOO! A lot of fun stuff to look forward too,

a Trip to the Winery, Trivia Night and the Halloween Dance, to name a few! Check out all that is happening in this month's signpost and/or on the website.

October 1st, 1908, the model T automobile revolutionized transportation. If you're lucky you can still see Diana Dillon still riding hers around!

Beware of a few new parking signs in the clubhouse lot - "Witch parking. All others will be toad."

Happy Halloween,

KO

*Autumn colors remind us we are
all one dancing with the wind"*
— Lorin Morgan-Richards

ARE YOU OVER 65? You Will NOT Automatically Get Your Anchor Payment



Homeowners and Renters
Over 65
MUST FILE
2024 Form PAS-1 To Receive
Property Tax Rebates



The new 2024 Form PAS-1 is a consolidated application for anyone who is 65 or older as of 12/31/24 to file for Senior Freeze, Anchor, and Stay NJ. This form is for property tax relief for homeowners and renters.

The PAS-1 does not tell you how much you will receive in property tax relief. Nor does it go into specific details about the eligibility requirements for each program. But the income limits for receiving property tax relief have increased over the years.

2024 Form PAS-1 Application for Property Tax Relief For Seniors and Social Security Disability Recipients

- Application for the Property Tax Reimbursement (Senior Freeze), ANCHOR, and Stay NJ programs
- File your application by — October 31, 2025
- This form replaces the PTR-1, PTR-2, ANCHOR-H, and ANCHOR-T for seniors and Social Security Disability recipients
- You can file online at — propertytaxrelief.nj.gov
- For more information call — 1 (888) 238-1233

IMPORTANT
Benefits for all of the programs included in this Property Tax Relief application are subject to State Budget appropriation.

To receive tax rebates for any or all of these three programs:

Senior Freeze
(income under \$168,268)

Anchor
(income under \$250,000)

Stay NJ
(income under \$500,000)

In March 2025 the State of NJ Division of Taxation mailed "Blue Booklets" to 1.2 million households where at least one filer was over 65. As of the end of July 2025 only about 350,000 applications have been returned.

The PAS-1 application merely collects your data. Based on your submission, the State will determine what you will get. You will receive a notice from the State explaining your benefit amounts later in the year.

Payments for Senior Freeze have already started going out in July 2025. Anchor rebates to those over 65 will begin going out in September 2025. Stay NJ payments will not be made until 2026. They will go out in four quarterly

installments starting with February 2026 and May 2026. Stay NJ payments will be reduced by what you have already received in 2025 for Senior Freeze and Anchor.

If you did not receive a Blue Booklet in the mail, or inadvertently tossed it out, the application can be downloaded from the State website at propertytaxrelief.nj.gov. If you are unsure as to whether you already mailed it in, you can access "Check Your Status" on the State site. You may also file the application online. However, in order to file online, you must first sign up for ID.me, a secure online identity access application. For inquiries call the NJ State Hotline number at 888-238-1233.

Filing Deadline for 2024 Form PAS-1:
October 31, 2025



Senior Citizens Council is a non-profit
501 (c) 3 organization founded in 1971.
908-964-7555 • njseiniorcouncil.com • Printed August 2025



*Let's
Dance!*



HAUNTED HALLOWEEN DANCE PARTY



**OCTOBER 31ST
7-10 PM**



For more information:
COOKIE ARGENZIA
201-394-3583

*All
Communities
Welcome!*

*Dance the
Monster Mash
with your
favorite DJ!*

*Ghosts
lurking in
every corner!!!*

**BRING YOUR OWN WINE, BEER, SNACKS.
COFFEE, CAKE & WATER SERVED.**





SRP Westerly residents attend an August Blue Claws Game

WE'LL BUY YOUR CAR FAST!

WE BUY ANY MAKE & MODEL ANY CONDITION

Powered by KBB, the MOST TRUSTED name in used car values.

Kelley Blue Book KBB.COM
The Trusted Resource

WE'LL COME TO YOU!

20 MINUTE PROMISE

WE'LL WRITE YOU A CHECK ON THE SPOT!

SET UP YOUR APPOINTMENT NOW!

866-855-5555
PINEBELTCARS.COM/
Pine-Belt-Buying-Center

Celebrating 88 Years on Route 88

LOCATED AT PINE BELT CHEVROLET 1088 ROUTE 88/OCEAN AVE. • LAKEWOOD

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

ads-7155



Silver Ridge Park Westerly Holiday Ornament is here!

\$10 each

- perfect gift idea!
- 4" diameter, shatterproof
- comes in a box
- Made in USA
- features our custom-designed logo
- 100% of profits to SRPWesterly HOA
- only while supplies last



Contact:

John or Nina Di Lonardo

@ 973 452-6280 or @ 201 657-3930

Ocean County Health Department's

HOMEBOUND Flu Vaccination Program

AVAILABLE TO OCEAN COUNTY RESIDENTS WHO ARE RESTRICTED TO THEIR HOME ENVIRONMENT DUE TO A PHYSICAL OR MEDICAL CONDITION



PREPARING FOR YOUR APPOINTMENT

- Allow space for the nurse to perform vaccinations
- Wear clothing appropriate for vaccination
- Secure any animals
- Hydrate if possible, before and after
- Have Medicare/insurance cards ready
- If you are feeling sick, please call and reschedule!



2025-2026 INFLUENZA VACCINE SEASON

- 25-26 Flu vaccine is a trivalent.
- Flu is a contagious respiratory illness caused by the influenza viruses.
- The flu vaccine protects against several different flu viruses (strains)
- Protect you and your loved ones by receiving the annual flu vaccine.



NON-HOMEBOUND HEALTH SERVICES

- New Jersey Cancer Education & Early Detection
- Diabetes, Heart Disease & Stroke Screening
- Adult Immunizations (Shingles, Pneumonia, Tdap, and others)
- HIV, STD and Hepatitis C Counseling and Testing Services
- Eye Clinic Screenings

CALL TO SCHEDULE AN APPOINTMENT!

732-341-9700 EXTENSION 7290



**Ocean County
Health Department**

732-341-9700 • oceancountyhealth.gov

Scan the QR
code to
download our
mobile app!





Ocean County Health Department

2025-2026 Seasonal Influenza Vaccination Sites

The Flu Ends with U!

The Ocean County Health Department's Chronic Disease and Immunization Department offers seasonal influenza vaccinations at various locations across the county. Getting your annual flu shot is one of the best ways to protect yourself, your loved ones, and your community from the spread of influenza.

Flu vaccine clinics are available at senior centers, libraries, community centers, and more, with daytime and evening hours to accommodate your schedule. In addition, pneumonia vaccines are available at select sites by appointment.

oceancountyhealth.gov

IMPORTANT FLU FACTS

All people 6 months of age and older should get vaccinated against seasonal flu every year.

Children younger than 6 months are at high risk of serious flu illness but are too young to be vaccinated. People who care for them should be vaccinated instead.

Vaccination is especially important for pregnant women and people with chronic diseases.

The flu vaccine protects against several different flu viruses (strains). Flu vaccines are updated every year to better match the viruses circulating in the public.

Getting the flu vaccine cannot give you the flu! The vaccine is made with inactive (killed) virus strains, which are not infectious.

For more info, visit oceancountyhealth.gov or download the CDC statement on vaccinations at: cdc.gov/vaccines/hcp/current-vis

Stay informed with notices, upcoming Flu vaccination clinics, and more!

Download the Ocean County Health Department App!

Scan this QR code on your phone to download the app now!



The Homebound Flu Vaccine program is available to residents who are restricted to their home.

Call to schedule:

732-341-9700 Ext. 7290

PROTECT YOURSELF FROM RESPIRATORY ILLNESS

- Cover your mouth and nose with a tissue when you cough or sneeze. Throw the tissue in the trash after you use it.
- Consider wearing a facial covering when necessary.
- Wash your hands often with soap and water or use an alcohol-based hand rub.
- Avoid close contact with people who are sick.
- Stay home when you are sick.
- Avoid touching your eyes, nose, or mouth.

Ocean County Board of Commissioners

Robert S. Arace
Jennifer Bacchione
Virginia E. Haines
John P. Kelly
Frank Sadeghi

Board of Health Members

John J. Mallon, *Chairman*
Senator Robert Singer, *Vice Chairman*
Veronica A. Laureigh, *Secretary/Treasurer*
Ray Gormley
Dr. Avinash Gupta, M.D.
Dr. Maurice "Mo" B. Hill, Jr., D.M.D.
Dr. Theresa Kubiel, DNP
Henry J. Mancini
Ruthanne Scaturro

Jennifer Bacchione, *Commissioner Liaison*



Ocean County Health Department

FLU & PNEUMONIA

DRIVE THRU

Ocean County College

Drive-Thru in Parking Lot #3
Every Monday 11 a.m. - 5 p.m.
October 6 - December 15, 2025

Flu and Pneumonia vaccinations are provided at **NO** out-of-pocket expense for Ocean County Residents with provided insurance.

Individuals who do not have insurance can still receive a vaccine through our uninsured cost program.

Residents requesting a Pneumonia vaccination can schedule an appointment at our vaccine clinics.

Appointments are preferred for all locations. To schedule, go to oceancountyhealth.gov

Chronic Disease & Immunization Department
732-341-9700 ext. 7290

OCTOBER

10/3/25 - Friday - 11:00 AM-1:00 PM
Lacey Community Center, 15 Lacey Rd, Forked River

10/4/25 - Saturday - 10:00 AM-1:00 PM
YMCA, 1088 Whitty Road, Toms River

10/10/25 - Friday - 10:00 AM-1:00 PM
Engle Sprague Senior Center
239 11th Street, Waretown

10/14/25 - Tuesday - 10:00 AM-1:00 PM
Jackson Mills Fire House
465 N. Countyline Rd, Jackson

10/14/25 - Tuesday - 4:00 PM-7:00 PM
Berkeley Branch of the Ocean County Library
30 Station Rd, Bayville

10/15/25 - Wednesday - 10:00 AM-2:00 PM
Silver Ridge Park East Clubhouse
979 Edgebrook Drive North, Berkeley

10/16/25 - Thursday - 11:00 AM-1:00 PM
Ocean County Connection (O.C. Mall)
1201 Hooper Ave, Toms River

10/16/25 - Thursday - 1:00 PM-7:00 PM
Thornton Community Center
319 W Calabrese Way, Little Egg Harbor

10/17/25 - Friday - 10:00 AM-2:00 PM
Plumsted Health Fair
131 Evergreen Road, New Egypt

10/18/25 - Saturday - 10:00 AM-2:00 PM
Ocean County Fire and EMS Academy
200 Volunteer Way, Waretown

10/18/25 - Saturday - 10:00 AM-3:00 PM
Toms River Branch of the Ocean County Library
101 Washington St, Toms River

10/21/25 - Tuesday - 10:00 AM-1:00 PM
Toms River Branch of the Ocean County Library
101 Washington St, Toms River

10/22/25 - Wednesday - 10:00 AM-2:00 PM
Lacey Community Center
15 Lacey Road, Forked River

10/23/25 - Thursday - 10:00 AM-1:00 PM
Lions Head South Community Center
250 Lions Head Blvd S, Brick

10/24/25 - Friday - 10:00 AM-1:00 PM
Toms River Senior Center
652 Garfield Ave, Toms River

10/25/25 - Saturday - 10:00 AM-1:00 PM
Thornton Community Center
319 W. Calabrese Way, Little Egg Harbor

10/28/25 - Tuesday - 10:00 AM-1:00 PM
Bay Avenue Recreation Center
775 East Bay Ave, Manahawkin

10/28/25 - Tuesday - 10:00 AM-12:00 PM
Island Heights Municipal Building
One Wanamaker, Island Heights

10/29/25 - Wednesday - 11:00 AM-2:00 PM
Point Beach Health Fair
13 St. Louis Ave, Point Pleasant Beach

10/30/25 - Thursday - 10:00 AM-12:00 PM
Heritage Bay Club House
100 Sandpiper Road, Barnegat

NOVEMBER

11/1/25 - Saturday - 11:00 AM-12:00 PM
South Toms River Recreation Center
1 Drake Lane, South Toms River

11/5/25 - Wednesday - 10:00 AM-2:00 PM
Manchester Senior Center
82 Lacey Road, Whiting

11/6/25 - Thursday - 4:00 PM-7:00 PM
Brick Branch of the Ocean County Library
301 Chambers Bridge Road, Brick

11/7/25 - Friday - 5:00 PM-8:00 PM
Seaside Heights Community Center
1000 Bay Blvd, Seaside Heights

11/12/25 - Wednesday - 10:00 AM-2:00 PM
Plumsted Branch of the Ocean County Library 119
New Egypt-Allentown Rd, Plumsted

11/13/25 - Thursday - 3:00 PM-6:00 PM
Ocean County Health Department
175 Sunset Avenue, Toms River

11/14/25 - Friday - 10:00 AM-1:00 PM
Brick Senior Center, 500 Aurora Place, Brick

11/15/25 - Saturday - 10:00 AM-2:00 PM
Ocean County Fire and EMS Academy
200 Volunteer Way, Waretown

11/18/25 - Tuesday - 1:00 PM-4:00 PM
Jackson Mills Fire House
465 N. Countyline Rd, Jackson

11/19/25 - Wednesday - 3:00 PM-6:00 PM
Thornton Community Center
319 W. Calabrese Way, Little Egg Harbor

11/21/25 - Friday - 12:00 PM-4:00 PM
Bay Ave Rec Center, 775 East Bay Ave, Manahawkin

11/25/25 - Thursday - 10:00 AM-12:00 PM
Ocean County Health Department
175 Sunset Avenue, Toms River

DECEMBER

12/2/25 - Tuesday - 1:00 PM-4:00 PM
Jackson Branch of the Ocean County Library
2 Jackson Drive, Jackson

12/3/25 - Wednesday - 2:00 PM-5:00 PM
Lacey Branch of the Ocean County Library
10 East Lacey Rd, Forked River

12/4/25 - Thursday - 3:00 PM-6:00 PM
St. Mary's by the Sea Episcopal Church
804 Bay Avenue, Point Pleasant Beach

12/11/25 - Thursday - 3:00 PM-6:00 PM
Ocean County Health Department
175 Sunset Avenue, Toms River

12/12/25 - Friday - 3:00 PM-7:00 PM
Ocean Acres Community Center
489 Nautilus Drive, Manahawkin

12/18/25 - Thursday - 11:00 AM-1:00 PM
Ocean County Connection (O.C. Mall)
1201 Hooper Ave, Toms River

Silver Ridge Park

Let's be proud of our
wonderful community!

WESTERLY

Wear



NAVY SHIRT

\$18

Long Sleeve
T-shirt

S - XL
2XL (\$20), 3XL (\$21),
4XL (\$22)



NAVY HOODIE

\$30

Zip Up Hoodie

S - XL
2XL (\$32), 3XL (\$33),
4XL (\$34)



NAVY ZIP UP HOODIE

\$35

Zip Up Hoodie

S - XL
2XL (\$37), 3XL (\$38),
4XL (\$39)

Silver Ridge Park
WESTERLY

39° 57' 24.768" N 74° 17' 7.008" W

Orders must be received
& paid for by 10/29/25.

Orders will be filled @ week
of 11/17/25.

All profits will be donated
to: SRPWesterly H.O.A..

To order, please
contact: Nina (201) 657-3930

In person Clubhouse
order dates:

Oct 9 6-7pm	Oct 18 5:30-6:30pm
Oct 11 5-6pm	
Oct 16 6-7pm	Oct 27 6-7pm

Logo design (front) as shown:

All apparel is unisex.

Silver Ridge Park
WESTERLY

39° 57' 24.768" N 74° 17' 7.008" W

Kitchen Refacing or New Kitchen?

You know us as the best Kitchen Cabinet
Refacers in the area...

Now, **Classic Kitchens** also carries
new kitchens designed for your community!

Come visit our showroom today!

- Family Owned and Operated •
- Quality Work with that Personal Touch! •



CLASSIC KITCHENS
BY 4MICA WORKS INC.

3315 Route 37 East, Toms River
732-831-1999

ad-7548

Let Our Family Take Care of Your Family!

WE BUY HOUSES CASH



- ✓ As-Is
- ✓ Fast Closing
- ✓ No CO Required
- ✓ No Clean-Out Needed

732-558-9083

AD 8689



**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
Termite Inspection \$80*

One Time Service	\$95 - \$105*
Yearly Quarterly Service	\$250 - \$270*

4 Times Inside - 3 Times Outside

**Termite Contracts \$100* per year with
no current termite problems.**

Neighbor Discount - \$70* Each
Get 5 neighbors for a one time spray only
(inside/outside) - MUST BE APPLIED SAME DAY

**ALL INSECTS
COVERED**

**GROUND BEETLES • CENTIPEDES
• MILLIPEDES EARWIGS • SPIDERS
• ANTS • SILVERFISH • CRICKETS**

BED BUGS NOT INCLUDED

WOOD DESTROYING INSECTS NOT INCLUDED

SENIOR DISCOUNT
\$725* ANY Termite Job

ads-2704B

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

www.rzpest.com



SUNDAY	MONDAY	TUESDAY	WEDNESDAY
	LABOR DAY		1 Swan Meeting 10am Book Club 2pm
5 Yoga 9am – 10am	6 Entertainment Meeting - 10am Arts & Crafts 1pm – 4pm Poker 6pm – 9pm	7 Walk to the Beat 10am – 10:45am Chair Aerobics 10:45am – 11:15am Game Night 6pm – 9pm	8 Garden Club FUN P Men's Club 12:30pm
12 Tomasello Winery 11am – 5pm	13 COLUMBUS DAY Arts & Crafts 1pm – 4pm Poker 6pm – 9pm	14 Walk to the Beat 10am – 10:45am Chair Aerobics 10:45am – 11:15am Games Night 6pm – 9pm Trustee Meeting - 7pm – 8pm	15 Women's Club – 12 Social Night 6pm – 9pm
19	20 Arts & Crafts 1pm – 4pm Poker 6pm – 9pm	21 Walk to the Beat 10am – 10:45am Chair Aerobics 10:45am – 11:15am Game Night 6pm – 9pm Instructional Crafters 7pm – 9pm	22 Women's Club Exec
26	27 Arts & Crafts 1pm – 4pm Poker 6pm – 9pm Wanderlust Scary Night 7pm – 9pm	28 Walk to the Beat 10am – 10:45am Chair Aerobics 10:45am – 11:15am Game Night 6pm – 9pm	29 Garden Club Meeting



WEDNESDAY		THURSDAY		FRIDAY		SATURDAY	
BAGE IPPUR m		2 Walk to the Beat 10am – 10:45am Chair Aerobics 10:45am – 11:15am Game Night 6pm – 9pm		3		4 Vendor Fair 9am – 4pm Yoga 9am – 10am (Cancelled)	
BAGE Project 10am – 12pm m – 3pm		9 RECYCLING Walk to the Beat 10am – 10:45am Chair Aerobics 10:45am – 11:15am Game Night 6pm – 9pm Guys and Dolls Meeting - 7pm – 9pm		10 Computer Club 9:30pm – 11am		11 Yoga 9am – 10am Italian Night (Mens Club) 6pm (Cancelled)	
BAGE 3:30pm – 2:30pm 9pm		16 Walk to the Beat 10am – 10:45am Chair Aerobics 10:45am – 11:15am Game Night 6pm – 9pm Homeowners Meeting 7pm		17		18 Yoga 9am – 10am Trivia (Guys & Dolls) 6:30pm – 9:30am	
BAGE c. Meeting - 10am		23 RECYCLING Walk to the Beat 10am – 10:45am Chair Aerobics 10:45am – 11:15am Game Night 6pm – 9pm		24 Computer Club 9:30pm – 11am		25 Yoga 9am – 10am	
BAGE g - 7pm – 9pm		30 Walk to the Beat 10am – 10:45am Chair Aerobics 10:45am – 11:15am Game Night 6pm – 9pm		31 Halloween Dance 7pm – 10pm			



SILVER RIDGE PARK WESTERLY
HOMEOWNERS ASSOCIATION
CLUBHOUSE RENTAL POLICY

CLUBHOUSE MANAGEMENT
732-341-6153

HALL RENTAL AVAILABLE TO
HOMEOWNERS/ASSOCIATION
MEMBERS IN GOOD STANDING AND CLUBS ONLY

HALL RENTAL FEES
PRIVATE PARTIES/EVENTS

- RENTAL \$ 175.00
- SECURITY \$ 175.00
- CUSTODIAN \$ 100.00 CASH
- RENT ON SATURDAY AND SUNDAY
- CLUBHOUSE OCCUPANCY LIMIT 175
- FOUR HOUR MAXIMUM
- MUST BE OVER BY 11: 00 PM
- PRIVATE EVENTS ARE NON-TRANSFERABLE
- PAID ENTERTAINMENT VENDORS MUST PROVIDE PROOF OF CERTIFICATE OF LIABILITY INSURANCE, AND HOMEOWNERS MUST HAVE EVENT RIDER
- SALE OF ALCOHOL STRICTLY PROHIBITED
- NO ANIMALS ALLOWED IN CLUBHOUSE
- CLUBHOUSE FACILITY DAMAGES OR ABUSE WILL FORFEIT DEPOSIT

ASSOCIATION MEMBER OR HOMEOWNER HALL
RENTALS FOR RE-PASS IS GRATUITOUS NO HALL
CHARGE SEE A BOARD OF TRUSTEE MEMBER FOR
DETAILS

STREETLIGHT OUTAGES

Several ways to report outages:

- Report online: www.firstenergycorp.com/outages
- JCP&L Emergency: 1-888-544-4877
- Call phone number on your statement, include Pole Number & address of the house nearest to the streetlight.

Attention All Homeowners

Please do not call the Trustees after 7pm or on the weekends unless there is an emergency. If you need to speak to a Trustee, call and leave a message and they will return your call ASAP.

We appreciate your cooperation in this matter.

*Thank you
Board of Trustees*

ad-2587

**JERSEY SHORE
LAWN & SPRINKLER**

"QUALITY YOU CAN TRUST" SINCE 1985

**Wells • Drainage • Irrigation
Landscape Lighting**

732-270-0072

**FALL
SPECIAL
10% OFF**
All Irrigation
& Well Work

Specializing In Customer Service & Satisfaction

WE SERVICE ANY SYSTEM

- Installing Water Conservation Systems
- Expert Pump & Well Repair
- Discount Annual Service Contracts
- Renovations & Alterations
- Repairs & Maintenance

- Fall Shut Downs
- SUMMER Start Ups
- Line Repairs Due to Roots
- References Available
- Drip Irrigation • Drainage

Honesty • Integrity • Commitment • Prompt & Dependable

Your Satisfaction is Our #1 Priority

www.JerseyShoreLawnSprinkler.com

NJ Master Well Drilling Lic# 545435 • NJ Well Drilling Lic# JD1015
NJ Well Pump Lic# 15029 • NJ Irrigation Lic# 15043
NJ Pesticide Lic # 9024B • NJ Home Improvement Lic #13VH01923600

Family Owned & Operated
since 1985, 40 years in business





Help Others With Your Unwanted Clothing & Shoes

CLOTHING BINS are
located in the back
parking lot at **Silver
Ridge North Clubhouse**
101 Westport Drive



When cleaning out closets, drawers and attics, please remember to deposit your unwanted clothing, footwear, purses & bedding in the bins at **Silver Ridge Park North Clubhouse**. Your donations benefit organizations such as the Ronald McDonald House, which helps sick children and their families. Local charities such as firehouses, churches and food pantries also benefit from your clothing donations.

Help us help others – Thank You!

Jokes of the Month: October

We have small apartments, but we eat at a central cafeteria. One morning, one man didn't show up for breakfast, so my wife went upstairs and knocked on his door to see if he was OK. She could hear him through the door, and he said that he was running late and would be down shortly so she went back to the dining room.

An hour later he still hadn't arrived so she went back up toward his room and found him on the stairs but he was having a difficult time. He had a death grip on the hand rail and seemed to be having trouble getting his legs to work right. She told him she was going to call for an ambulance but he told her no, he wasn't in any pain and just wanted to have his breakfast. So she helped him the rest of the way down the stairs to the cafeteria and he had his breakfast

When he tried to go back to his apartment, he was unable to even get up the first step, so she called for the ambulance to take him to the hospital. A couple of hours later, my wife called the hospital to see how he was doing.

The receptionist there said he was fine, he just had both of his legs in one leg of his boxer shorts.

Don't laugh, your turn may be coming

S/P 9/17



An elderly couple had just learned how to send text messages on their new mobile phones.

The wife was a romantic type and a retired English teacher of the classics.

The husband, a retired Navy Chief, was more of the no-nonsense guy.

One afternoon the wife went out to meet a friend for coffee. She decided to send a text and see wrote:

"If you are sleeping, send me your dreams. If you are laughing, send me your smile. If you're eating, send me a bite. If you are drinking, send me a sip. If you are crying, send me your tears. I love you."

The husband texted back to her, "On the toilet, Please advise"

S/P 9/17



Anyone who has "funny" jokes and would like to see them in the S/P

Please send them to me @
smallworld81963@gmail.com.

Also state where they came from, i.e. Internet, etc.

*Thank you,
Diana Dillon
Editor*



Welcome to the Neighborhood!



Meet Your New Neighbors

Patrick & Patricia Demarco
72 Millbrook Dr

Alan and Susan Wain
7 Beaverbrook Dr

Anthony and Rosemary Deluca
2 Sheepshead Dr

Ellen Keating-Brown
24 Bugle Ct

Michael & Donna McCann
11 Sheepshead Dr

Dolores Ramos & James Grasso
11 Cortlandt Dr

Thomas & Kim Nuckel
30 Nostrand Dr

Louisa Gonzola & Kristen Goodrich
13 Millbrook Ct

Robert Bott & Darlene Sanchez
4 Zeeland Dr

William Chambeau III
48 Nostrand Dr

New Jersey Division of Taxation - Scam Alert

The New Jersey Division of Taxation is aware that residents have recently been receiving phishing text messages that falsely appear to be from our office. These messages may reference tax matters and often include links or urgent prompts to respond.

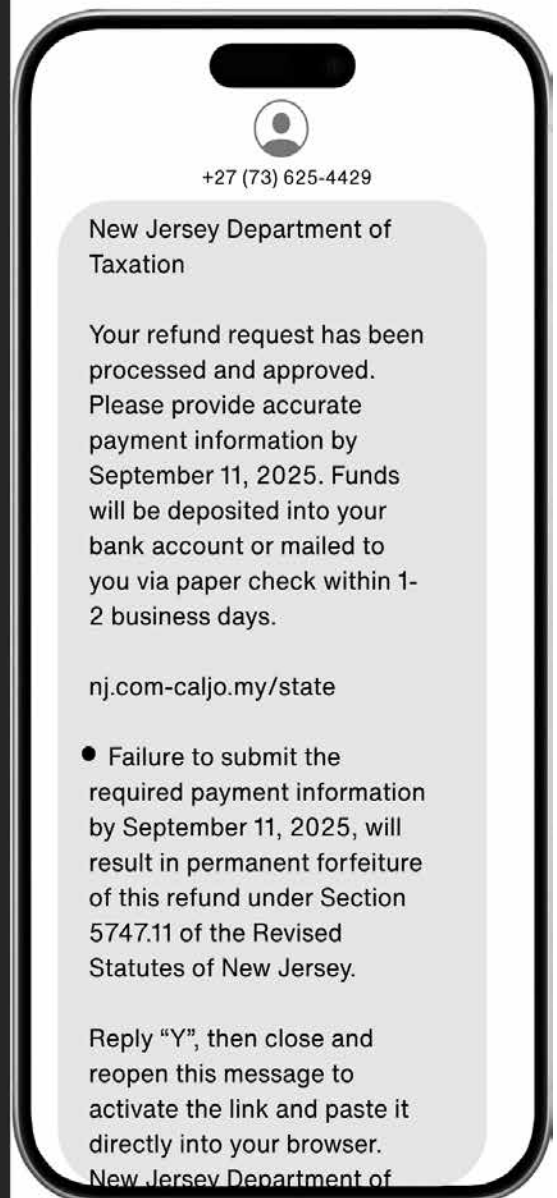
Please be advised that these messages are not from the Division of Taxation. We do not contact taxpayers via text message regarding their tax accounts, refunds, or any other official matter.

We ask that you help us inform your constituents and community members—especially seniors and vulnerable populations—that if they receive such a message:

- Do not respond
- Do not click any links
- Delete the message immediately

Cybersecurity and the protection of taxpayer information are top priorities for the Division. Thank you for your continued support in helping to protect New Jersey taxpayers.

Christina Quinones
Stakeholder Liaison and Community Relations Unit
Tax Practitioner/Small Business/Senior Taxpayers
NJ Division of Taxation
Outreach.tax@treas.nj.gov



SILVER RIDGE PARK WESTERLY ENTERTAINMENT TEAM

3 B's are back!

Bingo Bagels AND Baskets

DATE
November 16th
12pm



BAGELS
COFFEE
TEA
WATER

Fantastic
PRIZES

50/50
Raffle

Basket Raffle Tickets sold separately.

\$12
per ticket

No tickets will be
sold at the door.



For more info contact:
Cookie
201-394-3583



**TICKET
SALE DATES:**
EVERY

Monday, Wednesday & Friday
in October
10am - 12pm

NJLGCCID# 107-12-32881 RL24-87 B

SAVE the DATE

Silver Ridge Park
WESTERLY
Clubhouse

7-10pm

BYOB \$20

ROCK

THE

COMPOUND



LIVE MUSIC

Questions?? Call Peggy @ 732-754-1485



FROM
THE

60's/70's/80's

AND
MORE

TICKETS TICKETS TICKETS TICKETS:

10 / 16 • 6-8pm (HOA Meeting)

10 / 28 • 6-8pm

11 / 6 • 10am-12pm

11 / 15 • 10am-12pm



11.22.25

MUSIC BY 3 CHORD SYMPHONY
• LOTS OF SURPRISES •

UKE CAN DO IT!

Ukulele Program for Seniors

Oct. 29
6:30 PM

Lacey Branch
609-693-8566

Nov. 12
6:00 PM

Toms River Branch
732-349-6200

Nov. 19
6:00 PM

Berkeley Branch
732-269-2144

Learn to play the ukulele with music teacher Joe Brausam! This fun and friendly program is perfect for beginners— no experience needed. Just bring your curiosity and love for music.

Please
Register



Dignity[®]
MEMORIAL



**Beautiful memories.
Exceptional service.
Trusted by families.**

Anderson & Campbell Funeral Home
Toms River, N.J., 732-349-5700

Mark D. Polhemus, Manager, N.J. Lic. No. 3882

Plan ahead and save!

Pre-planning lets you pay today's prices for future services.

OS19-PB

Save the Date – December 18, 2025



The 2025 HOA Holiday Party



More information to follow!



The Company That Cares
are Temp U.L.L.C.

HEATING • AIR CONDITIONING

891 Route 37 West, Toms River, NJ 08755

732-349-1448 **1-800-688-TEMP** **732-657-8367**
www.caretemp.com

- ✓ **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
HEAT
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.

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

Tree Replenishment Pilot Program Form

Follow the steps below to submit your application to plant a tree in the Common Grounds area.

1- List your reason(s) you want to install a tree on Common Grounds.

2- Review the 'Approved Replenishment Trees' sheet and list your requested tree(s).

3- Attach a rough sketch of your property noting the proximity of the Common Ground area you are requesting to have a tree planted. Be aware to keep open all access areas for emergency services into the Common Grounds and of the necessity to avoid underground utilities while digging.

4- Check which method of installation you are planning to use to install your tree?

() purchase and install the tree myself.

() hire a contractor to purchase and install the tree.

(Contractor Name: _____)

() make a donation to the Garden Committee to purchase and install the tree.

5- Homeowner Name: _____

Address: _____

Phone: _____ E-Mail _____

The **financial cost to you**, the homeowner, could range from \$200- \$500 to cover the price of the tree, soil amendments, mulch, tree stakes, wire-enclosure & support poles to protect against deer browse / antler rubbing.

The **time cost to you**, the homeowner, would be the requirements to water the tree and maintain the enclosure for 12-months after the installation. Once installed, your tree becomes the property of the SRP Westerly HOA.

Sign, date & return this form with your sketch to the Trustee mailbox in the Clubhouse. **Do not plant your tree until you have the final written approval from the HOA.** It is recommended you speak with any neighbors about the plan installation of your tree. The turn-around time to review and approve or deny your request could take up to 30 days from the date of your submission so your patience is appreciated.

Homeowner Signature _____

Date _____

Approved Replenishment Trees

The tree species listed below have been chosen for their ability to grow in our sandy, high acidic soils. They are a mix of native and non-native to the area species. No 'invasive' tree species are listed as they could cause environmental harm by spreading unchecked through our Pinelands environment.

With our Pine Barrens sandy soils, anytime when there is no snow on the ground is considered 'planting season'.

DECIDUOUS (trees that shed their leaves annually)

<i>common name</i>	<i>species name</i>
Birch, Gray	Betula populifolia
Birch, Paper	Betula papyrifera
Birch, River	Betula nigra
Cottonwood, Eastern	Populus deltoides
Dogwood, Flowering	Cornus florida
Hornbeam, American	Carbinus caroliniana
Magnolia, Sweet bay	Magnolia Virginiana
Maple, Red	Acer rubrum
Maple, Silver	Acer saccharinum
Maple, Sugar	Acer saccharum
Oak, Red or White	Quercus Species
Persimon, Common	Diospyros virginiana
Redbud, Eastern	Cercis canadensis
Sassafras	Sassafras album
Serviceberry	Amelanchier canadensis
Sycamore, American	Platanus occidentalis
Tuliptree	Liriodendron tulipifera
Tupelo	Nyssa sylvatica

EVERGREEN

(trees that maintain green leaves throughout the year)

<i>common name</i>	<i>species name</i>
Arborvitae 'green giant'	Thuja standishii X plicata
Cedar, Eastern Red	Juniperus virginiana
Cypress, Leyland	Cupressocyparissylvestris
Holly, American	Ilex opaca
Spruce, Norway	Picea abies
Spruce, Blue	Picea pungens



**SATURDAY
11/15/25**

NOAH

presented by Sight & Sound Millenium Theatre

SOLD OUT!

Depart 7:45am (Westerly Clubhouse) Return 6:45pm



May 11-21, 2026

**ITALY: Rome/Florence/Venice +
11 days/9 nights**



**Air from NYC area, private motor coach, private motor boat,
9 nights, breakfast daily, 6 dinners (w/wine),
all entrances to specified events, 24/7 tour leader,
English guides, basic travel insurance,
wine tasting, cooking class + lots more!**



**REGISTRATION
& DEPOSIT
due by 9/30/25**

**FINAL
PAYMENT/BALANCE
due by 3/1/26**

Must meet minimum traveler total to offer this private group trip.



**Bahamas
April 12-19, 2026**

\$1,280.52
per person based
on double
Gratuities & insurance
additional

MSC Cruises/MS Meraviglia
departs Brooklyn NY
includes all meals, all shows & casino +
beverage package and wifi

More to come for 2026!



for further info contact: **John or Nina Di Lonardo @ 973 452-6280**

**See Clubhouse showcase,
Sign Post & SRPW
website for
specific details
prior to all trip dates.**

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

MR. G'S

LANDSCAPING LLC

LIC. #13VH08187600

732-504-9810

OUR SERVICES INCLUDE:

- Lawn Cutting
- Weed Beds
- Mulch
- Block Wall
- Decorative Stone
- Pavers
- Planting
- Shrubs/Trim/Removal
- Tree Removal/Trim
- Top Soil/Seed
- Aerate/Seed
- Thatch/Seed
- Sod
- Property Drainage
- Fall/Spring Clean Up
- AND MORE!

**For a limited time only, we are offering our expert services
for topsoil, seeding and thatching your lawn for this fall.
100% Satisfaction Guarantee!! • Call for a FREE Estimate**

ads-4493



2025/26 Semi-Annual Dues

SRP Westerly HOA 2025/2026 annual dues are \$462.00

SRP Westerly Clubhouse
39 Millbrook Drive
Toms River, NJ 08757

- Payment can be made in full prior to January 1, 2026, or as (2) semi-annual payments of \$231.00 each
- \$15.00 monthly late fees remain applicable.
- Checks should be payable to SRP Westerly Homeowners Association.
- Be sure to cut along the dotted line & attach these forms with payments either by mail OR dropped off at the clubhouse payment box.

JULY 2025 / JAN 2026	SRP Westerly HOA		\$231
	2025/2026 Annual Dues		<u>Due JULY 1, 2025</u>
	Owner Name(s): _____		\$231
	Property Address: _____		<u>Due JAN 1, 2026</u>
	Telephone Number: ____ (____) _____		\$462
I am enclosing Dues Payment for ☐ Jul 1, 2025 ☐ Jan 2026 ☐ Both Jul 2025/Jan 2026		Full Year	
			Check # _____
			Date: _____
			Amount Paid: _____

JULY 2025	SRP Westerly HOA		\$231.00
	2025 Semi-Annual Dues		<u>Semi-Annual</u>
	Owners Name: _____		<u>July 1, 2025</u>
	Property Address: _____		<u>Only</u>
	Telephone Number: (____) _____		
I am enclosing ☐ Dues Payment for			
		JULY 2025 Only	
			Check # _____
			Date: _____
			Amount Paid: _____

JAN 2026	SRP Westerly HOA		\$231.00
	2026 Semi-Annual Dues		<u>Semi-Annual</u>
	Owners Name: _____		<u>January 1, 2026</u>
	Property Address: _____		<u>Only</u>
	Telephone Number: (____) _____		
I am enclosing ☐ Dues Payment for			
		JANUARY 2026 Only	
			Check # _____
			Date: _____
			Amount Paid: _____

have a
Compliment/Complaint
 got a
 We'd like to hear about it!



SRP Westerly Clubhouse
 39 Millbrook Drive
 Toms River, NJ 08757
 phone (732) 341-6153
 fax (732) 914-9852

- All compliments and complaints must be signed.
- All information will be kept confidential.
- Please note the Covenant & Restrictions so your complaint can be addressed properly.

Complaint

Submitted by: _____

written description of complaint here. use another sheet of paper if needed.

Property Address: _____

Telephone Number: __ (____) _____

Signature: _____

Article of Complaint: _____

Section of Complaint: _____

Compliment

Someone do something nice in our community?

Please include the name of the person, club, activity or committee.

written description of compliment here. use another sheet of paper if needed.

Submitted by: _____

Property Address: _____

Telephone Number: __ (____) _____

Signature: _____

NOTICE

Attention All Homeowners

If you find a dead animal on your property, common grounds, or the street please call Animal Control at 732-797-1413.

It is not the responsibility of SRP Westerly to remove any dead animals within the community.

*Thank you,
 The Board of Trustees*

**IMPORTANT INFORMATION
 ABOUT 911**



**WHEN 911 IS CALLED, THE
 PHONE COMPANY DATA
 MIGHT TELL THE DISPATCHER THAT
 THE ADDRESS IS IN TOMS RIVER
 WHEN WE ARE REALLY BERKELEY,
 WHICH COULD DELAY HELP.**

**WHEN CALLING FOR EMERGENCY
 SERVICES, PLEASE TELL THE
 DISPATCHER YOU LIVE IN BERKELEY.**

Dear Friends & Supporters,

Mailing articles of support to our troops around the world is never without its challenges. Currently we are sending to 22 locations, in 10 countries, and two ships at sea. The needs vary at each location, depending on their mission, weather, and degree of support provided to their location by the military and support groups like the American Red Cross and USO.

The two attached letters are from a Red Cross and a USO location in Poland, which actively support our deployed troops. As you can see they are very appreciative of our support. One location expresses the value of the telephone calling cards we send, and the other does not require them because they have morale phones available at their location. Because of this we try hard to ship only items uniquely needed at each location. Other items needed or not needed include books, DVD movies and CD music.

To keep this all straight, we keep a detailed written record on each site. We want to provide them with the best support we can. Thanks to all that help us meet these goals.

Lloyd

Rec'd 6-20-2025

Mr. Mullikin,

Please accept this card in appreciation of you + all you've done for us through Cell Phones for Soldiers. We so appreciate the calling cards + your continued support.

U.S. Military Members
+
The American Red Cross
in Poznan, Poland

HI NANCY & LLOYD,

THANK YOU SO MUCH FOR THINKING ABOUT THE MEN & WOMEN DEPLOYED IN EASTERN EUROPE. THESE CARE PACKAGES GO A LONG WAY IN BOOSTING MORALE & GETTING CERTAIN NECESSITIES INTO THE HANDS THAT NEED IT MOST. AS THE USO REP THAT RECIEVES, SORTS, & DISTRIBUTES THESE ITEMS, I JUST WANTED TO REACH OUT & EXPRESS GRATITUDE ON BEHALF OF THE SERVICE MEMBERS. 'I' THANK YOU!

I ALSO WANTED TO LET YOU KNOW THAT OUR BASE IS FOURTUNATE ENOUGH TO HAVE SPECIFIC MORALE PHONES THAT DONT REQUIRE PHONE CARDS. IF YOU HAVE OTHER LOCATIONS THAT COULD BENEFIT FROM THESE MORE, PLEASE FEEL FREE TO REDISTRIBUTE.

THANK YOU AGAIN FOR EVERYTHING!

- HEATHER HUGGINS
USO POLAND

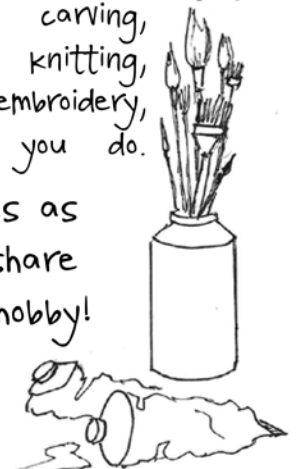
Arts + Crafts

WE MEET ON MONDAYS
FROM 1:00 - 4:00PM

We are MORE
THAN PAINTING!

We welcome all crafters, so bring your supplies; wood carving, beading, crocheting, knitting, scrapbooking, coloring, embroidery, or whatever it is you do.

Socialize with us as
you enjoy and share
your hobby!



Dear friends & supporters,

The following is a thank you card from our troops at an American Red Cross location at Camp Reedo, Estonia. The calling cards and many other items sent are greatly appreciated. Thanks for making this effort possible.

Lloyd

Sponsored by SRPW Entertainment Team

HATS, SCARVES AND MITTENS COLLECTION DRIVE FOR UNDERPRIVILEGED LOCAL CHILDREN



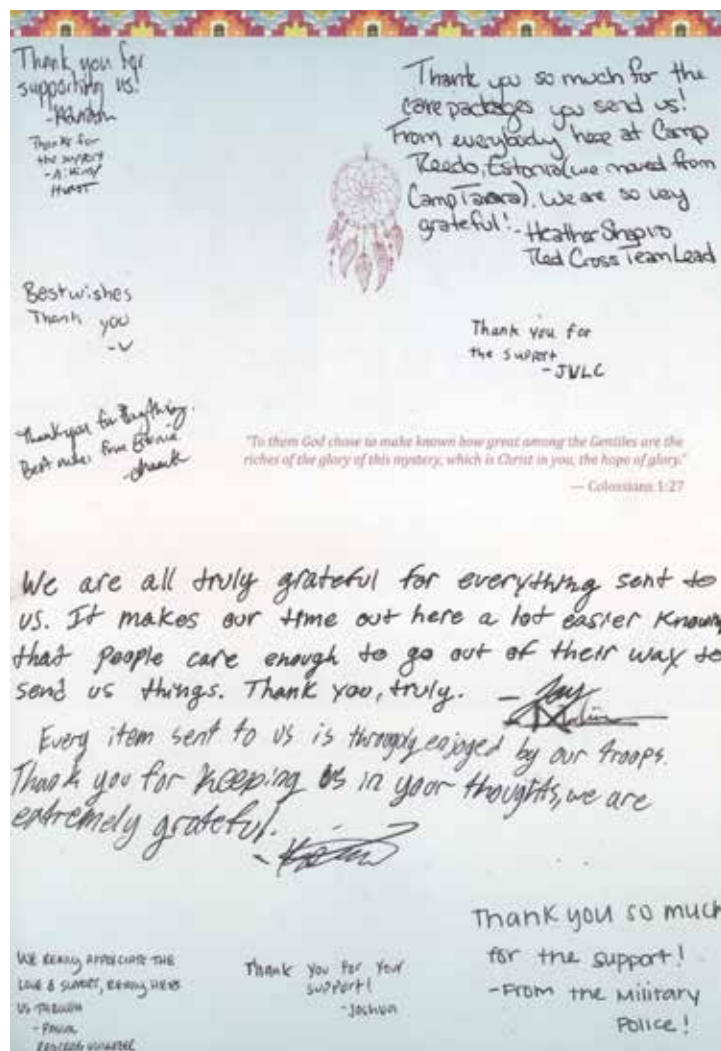
November 1st – November 22, 2025



Silver Ridge Park Westerly
Clubhouse
39 Millbrook Drive
Toms River, NJ 08757



PLACE YOUR DONATION FOR CHILDREN
AND/OR TEENS BY THE TREE
IN THE CLUBHOUSE VESTIBULE
9AM – 5PM
MONDAY THROUGH SUNDAY



Help Wanted

The Silver Ridge Westerly Entertainment Team is requesting New & UNUSED donations for our 3's, Bagels, Baskets & Bingo Event in November. It is the only time we ask for your help. This event enables us to keep our events all year long at a cost-effective price for all. An example of that was our recently held Memorial Day Picnic. All donations must be in by November 8th. For a pick up please call 201-394-3583.



BE ALERT ... BE INFORMED... BE NOTIFIED

Sign up for the Ocean County Clerk's Office **PROPERTY ALERT SERVICE** and Obtain **FREE** Notification when Documents are filed related to your name

The Ocean County Clerk's Office Property Alert Service is the first step in protecting your property. Unfortunately, property and mortgage fraud is a fast growing crime in the United States. Scammers record fraudulent documents - like fake deeds - or record fake liens - against property owners.

To address these concerns and protect one of your most important assets our office offers this **FREE** service to notify you whenever a property document with your name is recorded in the County Clerk's Office.

Sign up now and protect your property from fraud today! It's quick, easy and free. Simply register your name/business name and email address and you will be automatically notified electronically if a document is recorded with your name.

Ocean County Clerk's Office Property Alert Service

- Protect Your Property Records
- Receive Email Alerts When Documents are Filed Related to Your Property
- Register Online for FREE! www.oceancountyclerk.com



OFFICE OF THE COUNTY CLERK

Scott M. Colabella, Ocean County Clerk
Gary Quinn, Commissioner Liason

OCEAN COUNTY BOARD OF COMMISSIONERS

Barbara Jo Crea • Virginia E. Haines
John P. Kelly • Gary Quinn • Joseph H. Vicari



facebook.com/oceancountyclerk
(732) 929 - 2053

SILVER RIDGE PARK WESTERLY ARCHITECTURAL FORM



Before you do work to the outside of your home

**Please complete this form and place it in the
Trustee's mailbox by the clubhouse office door**

DATE: _____

NAME: _____

PHONE NUMBER: _____

PROPERTY ADDRESS AND BLOCK AND LOT #

BLOCK # _____ LOT # _____

TYPE OF WORK TO BE DONE: Please give a brief description of what you would like to do and when you would like to start. If more room is needed, please attach a piece of paper to this application and if possible, a drawing.

**DO NOT START YOUR PROJECT UNTIL YOU RECEIVE APPROVAL FROM
THE BOARD OF TRUSTEES. BERKELEY TOWNSHIP BUILDING
DEPARTMENT WILL NOT ISSUE A BUILDING PERMIT WITHOUT AN
APPROVAL LETTER FROM THE ARCHITECTURAL COMMITTEE.**

THANK YOU

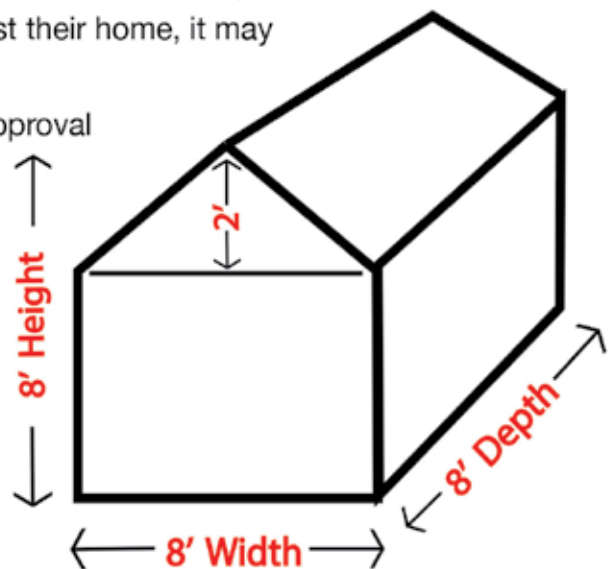
SILVER RIDGE PARK WESTERLY ARCHITECTURAL FORM



In keeping with Berkeley Township shed ordinance, homeowners are permitted, effective immediately, to install one (1) shed on their property, up to and including 64 square feet.
(8' x 8' x 8')

Modification of existing shed policy 11th in the architectural Rules and Regulations was voted for, approved and has changed to:

1. Sheds may not be placed anywhere other than the rear of the home.
2. All sheds must remain within the sidelines of the home.
3. Sheds may NOT be installed on common ground property.
4. Said shed shall be of any structure material the homeowner desires.
5. Sheds that are required to be fastened must be on a firm ground structure. DO NOT place any shed on a cement slab. Cement slabs add square feet to your taxable living space and will be taxed by Berkeley Township.
6. In accordance with Berkeley Township ordinance, sheds must be placed at least three feet from the back of the property line.
7. Although Berkeley Township requires only a 3 foot side setback, SRP Westerly requires all shed placement to remain within the sidelines of the home.
8. In accordance with Berkeley Township ordinance, electrical wiring of sheds is not permitted.
9. If a homeowner chooses to install a shed against their home, it may not block any windows or doors.
10. Homeowners MUST submit an architectural approval request form along with a drawing showing the location of the proposed shed to the SR Westerly Architectural Committee. *(Architectural forms are available in your monthly copy of the Sign Post).*
11. The homeowner must submit a zoning permit application, required fees and forms to the Berkeley Township Town Hall /Zoning Office. *(Zoning Permit Application forms can be obtained from the Berkeley Township website or the Zoning Office.)*



save the date



Guys & Dolls
and
Men's Club host

Breakfast
with Santa

Sunday
12.7.25

Westerly Elves are hard at work!
Community members & their
families are welcome.

Silver Ridge Park Westerly Annual

Toy Drive



November 21st thru December 11th

Let's fill the toy barrel
located in the vestibule
of our clubhouse

9:30am - 5pm Monday - Friday
10am - 4pm Saturday



Please donate for the children & remember the teens!

Sponsored by the Entertainment Team

SRP WESTERLY ENTERTAINMENT TEAM PRESENTS

Celebrate & Ring in the New Year in Westerly!

BYOB

DJ
Frankie V

Door
Prizes

50/50
Raffle

-Champagne Toast-
4 Course Dinner:

Appetizer Platter
on each table

Salad, Bread/Rolls

Choice of 5 Entrees

Vegetable

Dessert Tray
on each table

\$59
per person

Ticket Sales:
Every
Mon/Wed/Fri
in November
& December
10am-12pm

Westerly Residents
ONLY

(December open
to all communities)

All Communities Welcome!

NEW YEAR'S EVE

GALA



7:30pm-
12:30am

for
more info:
Cookie
201-394-3583

NJLGCCD# 107-12-32881 RL 24-87B

SILVER RIDGE PARK WESTERLY HOA
39 MILLBROOK DRIVE
TOMS RIVER, NJ 08757
PHONE: 732.341.6153 FAX: 732.941.9852
E-MAIL: SRPWESTERLYHOA@GMAIL.COM
INFO@SRPWESTERLYHOA.ORG



OCCUPANT EMERGENCY CONTACT INFORMATION

OCCUPANT NAME(S): _____

SILVER RIDGE PARK ADDRESS: _____

PRIMARY CONTACT # _____

ACCEPTABLE COMMUNICATION METHODS

TEXT MESSAGE

E-MAILS

ROBO CALLS

EMERGENCY CONTACT INFORMATION:

NAME (RELATIONSHIP) _____

NAME (RELATIONSHIP) _____

ADDRESS _____

ADDRESS _____

CONTACT PHONE _____

CONTACT PHONE _____

*PROPERTY OWNERS NAME: _____

*ADDRESS OFF PREMISE: _____

*CONTACT INFORMATION: _____

Homeowner/Renter Signature

Homeowner/Renter Signature

Date

CERTIFIED BY: SILVER RIDGE PARK WESTERLY HOMEOWNER ASSOCIATION INC

Silver Ridge Park - Westerly 'Garden Committee'
presents

Bird Feeding 101

Wednesday October 29, 2025 7-8:30pm

Backyard 'bird feeding' is a fun and rewarding hobby for everyone in our community. It is good for the birds as it can support local populations and increase species diversity. It is also **good for you** as it can enhance your mental well-being by bringing nature up-close!

We will discuss various types of bird feeders, seeds and suets as well as the **'Top 10 ways'** to provide for birds in your backyard.

Whether you have been feeding birds for years or are new to this hobby, **join our presentation** to learn how to safely attract more chickadees, hummingbirds and woodpeckers (and less squirrels!) into your backyard!



Wednesday October 29 7-8:30pm
at the **Silver Ridge Park- Westerly ClubHouse** 39 Millbrook Drive
(this presentation is open to the public)

Co-Gardeners: Sandy C. (974) 476-7825 & David D. (908) 415-3321

WESTERLY CLUBHOUSE

**WANTED LOCAL MUSCIANS! MEET UP, BRING YOUR INSTRUMENTS
AND LET'S EXCHANGE TALENTS WITH EACH OTHER JUST FOR FUN**

Sunday's Soundstage

**STEP UP TO THE MIC AT
SRPWLY CLUBHOUSE**

**YOUR GO TO SPOT
TO MEET INCREDIBLE
LOCAL TALENT**

WHAT CAN WE DO?

Whether you sing, strum,
drum or tickle the ivories, we
welcome all kinds of
musicians to share their
original work or their
farvorite covers.

STARTING IN JANUARY 2026

**INTERESTED? CONTACT
JEANINE 732-735-9340**

MORE INFORMATION TO FOLLOW



Directory

Mark's Home Maintenance

Attic Stairs • Roof/Siding Repair • Garbage Disposal
Gutter Cleaning/Guards • General Bathroom/Kitchen Maintenance
Microwaves • Wall Mount TV • Bathroom Safety Hand Rails
Bathroom Tile Repaired/Regrouting/Mold Removal
Door Lock Sets • Crown Molding Installed • Smoke Detectors

732-664-7119

Lic# NJHIC-13VH13590500

**Professional
Home Repairs**
*If We Can't Fix It?....It
Can't Be Fixed*

Just Call Frank

Garage Door & Opener Installation and Repair Specialists

We service Ocean & Monmouth Counties
Free New Door Estimate • Same Day Repairs
For Quality Material & Workmanship,

Call Us And Book Your Appointment Today!

Garage Door Masters LLC

garagedoormastersllc.com
garagedoormastersllc@gmail.com

Call or Text: 732-870-7313

Attic Stairs, Grab Bars, Bathroom Repairs, Shower Repairs,
Storm Doors, Tile Work, Cabinet Repairs, Toilets Replaced,
Grout Cleaning, Shower Re Surfacing, Under Sink Repairs,
Shelving, Doors, Locks Changed, Wall Board Repairs, And More

Just Call Frank

RN Retired Home Care Nurse

Eileen Chadwick

- Hourly or Daily
- Reasonably Good Rates
- Light Housekeeping and Cooking

732-606-6781

Eileen3330@gmail.com

**INSTANT
Debris & Trash
Removal**

Just Call Frank

848-238-7049

13VH09418600

Lustre Clean Pro Dry Carpet Cleaning

This month only: **FREE Germicide Treatment**

Normally a \$90 Value • Let's Stay Healthy!

Imagine being able to walk on your carpets immediately!

Voted "Best of the Best" by Asbury Park Press

Includes: Soil Retardant, Deodorizing, Spot Cleaning
3 Areas \$149, 4 Areas \$198, Add'l Areas Only \$49 Each

732-918-8035

BLINDS

40% OFF

*** SHOP AT HOME ***

SHADE SHOPPE, LLC

732-961-6913

**COMPUTER
REPAIR**

We Come to You! - Senior Discounts

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

732-505-9100 or 732-914-8247

**Same-day Service
Available!**

EZ Tech Computers LLC
226 Atlantic City Blvd
Beachwood, NJ 08022

**49.95 SERVICE CHARGE
APPLIANCE REPAIR**

732-244-2040

SAME DAY SERVICE

**REFRIGERATORS WASHERS DRYERS OVENS
STOVES DISHWASHERS MICROWAVES
DRYER VENT CLEANING
ASK FOR CARMINE**

Directory

SMALLS PAINTING COMPANY, LLC

INTERIOR/EXTERIOR/POWER WASHING
DECKS – KITCHEN CABINET REFINISHING
SHEETROCK REPAIR - FLOOR COATINGS
732-998-5723/570-881-1946

YOUR LOCAL CONTRACTOR 35 YEARS EXPERIENCE

MARK'S HOME MAINTENANCE

Reduce the risk of falls

SAFETY HAND RAILS / GRAB BARS

We can securely install grab bars/safety hand rails in the shower and other areas of the home where assistance is needed

732-664-7119

License # NJHIC-13VH13590500

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!

Hanvey Landscape LLC

COMPLETE LANDSCAPE DESIGN SERVICES

- Paver Patios, Retaining Walls, and Masonry
- Tree and Shrub Maintenance, Planting, Trim, and Removal
- Mulch, Top Soil, and Decorative Stone
- Power Washing - \$200

"Reasonable" "Professional" and "Honest"
10% Discount to Seniors

FREE ESTIMATES

JUST CALL CHRIS 848-525-5370

All Shore Plumbing

Serving Ocean County

732-657-2904

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

Blinds - Shutters - Shades

WINDOW DECOR

Up to 70% Off

Free Installation!!

772-708-5908

25 Years of Experience

Call Joe

Proven Contracting, LLC

ROOFING • SIDING • WINDOWS • SKYLIGHTS • GUTTERS
HANDYMAN SERVICES

- 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

CUTTING EDGE

Painting Service, LLC

732-581-3150

THE EXPERT TOUCH LLC

COMPLETE HOME RENOVATION SPECIALIST

CUSTOM KITCHEN & BATHROOMS - TILE & BACKSPLASH
GRANITE/QUARTZ COUNTERTOPS - MOLDINGS
SHEETROCK & SPACKLING - PAINTING - FLOORING
DOORS & WINDOWS - DECKS & ADDITIONS

0%
FINANCING
AVAILABLE

**FREE
ESTIMATES**

ACCEPTS
CREDIT
CARDS

DON GEMMA & ANDREW PAVELEC 732-820-6720 INFO@THEEXPERTTOUCHLLC.COM
www.TheExpertTouchLLC.com Facebook: The Expert Touch
LIC. & INS. #13VH06197100 SHOWROOM AT 1021 ROUTE 37 WEST TOMS RIVER 08755

Fortified Garage Doors, LLC

609-618-8707

Sales, Service, & Installs
Family Owned and Operated
Fully Insured

Free Estimate for New Door

HIC#13VH10068500

Directory

Kelvin F. Smith

Masonry Contractor. Commercial & Residential

All Repairs · Masonry · Concrete · Steps
· Sidewalks · Pavers · Caulking

Business (732) 270-9500

skfs05@aol.com www.kelvinsmithmasonry.com

Lic.#13VH0683900

Dryer Vent Doctor
Dryer Vent and Air Duct

Carpet and Upholstery Cleaning

Dryer Vents need to be cleaned once a year • Improve Air Quality
Decrease Odors & Allergens

Extend life of your upholstered furniture by getting it cleaned
Mold Remediation • Water Loss Repair

30 Years of Local Experience • Plenty of References

Breathincleanair@gmail.com

Insured & Bonded • Accept Major Credit Cards

Sunshine Cleaning

Call for Free Estimate - 609-592-3613

Fully insured

Free Estimates

SIDEWALK REPAIRS

COMPLETE MASONRY & REPAIR, INC.

BRICK • BLOCK • CONCRETE

(732) 928-3264

FAX (732) 928-3555

RICHARD YOUMANS

Einstein Computer Technologies

COMPUTER REPAIR

On-Site Computer REPAIR & VIRUS REMOVAL

WE COME TO YOU!

Desktop, Laptop, Printers, Hardware & Software Upgrades, Smart
Home Devices (Ring, Alexa), Installation and sales of New PCs

10% SENIOR DISCOUNT!

CALL TODAY - (848)210-2129

Don't Call a Geek, Call Einstein!! - 5 Star Rated on YELP!

DOOR QUEST GARAGE DOOR REPAIR & REPLACEMENT

Cable, Spring Roller, Opener

732-507-9988

Lic# 13VH10883700 • FREE ESTIMATES

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

Hometowne Plumbing

No Job Too Small

732-270-3232

Lic. 9452 PROUD TO SERVE UNITED STATES MARINE CORPS

Value Contracting

Remove Bushes, Small Trees & Household Junk,
Expert Roofing & Siding Repairs,
Gutter Cleaning, Attic Fans Replaced,
Chimney Waterproofing

Call Bill: 732-597-3933

FREE ESTIMATES

Peace Be With You

** 30 YEARS EXPERIENCE **

LENNY TUFANO PAINTING

INTERIOR/EXTERIOR

HANDYMAN SERVICES

973.650.8843

TOMS RIVER AREA

LET DEWEY DO IT

TRIM THE SHAPE BACK INTO YOUR SHRUBS

Dewey - Landscaper - Ocean County

Shrub Trimming, Pruning, Clean-Ups,
Mulch, Stone & Landscape Border Walls

Priced by Job:

Call 732-270-1826 for a free estimate

Westerly Upcoming Events

Oct. 2025

Oct 1st-31st	Socktober month	
Oct. 1st	Yom Kippur	
Oct. 1st	Swan Mtg.	10am
Oct. 1st	Book Club	2pm
Oct. 4th	Craft & Vendor Fair	9am
Oct. 6th	Entertainment Mtg.	10am
Oct. 8th	Garden Club Fun Project	10am
Oct. 8th	Men's Club	12:30pm
Oct. 9th	Guys & Dolls Mtg.	7pm
Oct. 10th&24th	Computer Club	9:30am
Oct. 12th	Trip to the Winery (Wanderlust)	2pm
Oct. 13th	Columbus Day	
Oct. 14th	Trustee Mtg.	7pm
Oct. 15th	Women's Club	12:30pm
Oct. 15th	Social Night	6:30pm
Oct. 16th	Homeowners Mtg.	7pm
Oct. 18th	Trivia Night (G&D)	6:30pm
Oct. 21st	Instructional Crafters	7pm
Oct 27th	History of Horror Films	7pm
Oct 29th	Garden Club Mtg. "Bird Feeding 101"	7pm
Oct. 31st	Halloween Dance (ET)	7pm

Nov. 2025

Nov. 2nd	Daylight Savings Ends	
Nov. 3rd	Entertainment Mtg.	10am
Nov. 4th	General Election	6am-8pm
Nov. 5th	Book Club	2pm
Nov. 8th	Pajama Games	6pm
Nov. 11th	VETERANS DAY	FLY THE FLAG
Nov. 11th	Trustee Mtg.	7pm
Nov. 12th	Garden Club Fun Project	10am
Nov. 12th	Men's Club	12:30pm
Nov. 13th	Guys & Dolls Mtg	7pm
Nov. 14th	Computer Club	9:30am
Nov. 15th	Trip to Lancaster	9am
Nov. 16th	3 "B" Bingo, Bagels & Baskets	12pm
Nov. 18th	Instructional Crafters	7pm
Nov. 19th	Women's Club	12:30pm
Nov. 19th	Social Night	6pm
Nov. 20th	HOA Mtg	7pm
Nov. 22nd	Rock the Compound G & D	7pm
Nov. 27th	HAPPY THANKSGIVING TO ALL	
Nov. 30th	Lighting of the clubhouse	6pm