

SILVER RIDGE
WESTERLY

Sign Post

Vol. 5, No. 1

Published By And For The Residents Of Silver Ridge Park Westerly

January 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

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Toms River, N.J.

**SILVER RIDGE
PARK WESTERLY**

**HOMEOWNERS ASSOC.
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732-341-6153**

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732-914-9852**

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Creative Staff: Judy Anderson
Barbara Bischoff
Marge Damato
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Cover Photo: Stock Photo

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 - Craig Cumming	973-932-9287
Vice President - Joe Librizzi	908-938-6772
Treasurer- Betty O'Brien.....	732-286-3913
Financial Secretary – Bobbi Duckers	732-267-3815
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 - Karen Odronec	732-6661795

EXECUTIVE COMMITTEES

Architectural.....	Bill Joseph, Henny Warmenhoven
Bids.....	Betty O'Brien, Craig Cumming
Budget.....	TBD
By-Laws Trustee.....	Jim Seager, Michele Hamilton, Ernie Ramos, Mike Zarro, Dave Kirsch, Tony Rossi, Liaison Craig Cumming
Calendar.....	Joe Librizzi, Debbie Bracco Ramos
Clubhouse Grounds.....	Dave Donnelly
Clubs/Organization	Karen Odronec Liaison
Clubhouse Manager	Joe Librizzi Diana Dillon
Clubhouse Rentals	Kathy Hopkins Debbie Bracco Ramos
Common Grounds	Henny Warmenhoven Bill Joseph
Dues	Bobbi Duckers, Rose Gallo Cookie Argenzia, Janice Purpura
Elections	Lori Collucci, Michele Hamilton, Mike Zarro
Fire Code Enforcement	Joe Librizzi
Government Liason	Craig Cumming
Nomination Committee.....	Cookie Argenzia, Ruth Happ
Pool Facility Coordinator	
Pool Monitor	
Purchasing	Betty O'Brien, Bobbi Duckers
Real Estate	Jeanine Feaman, Bobbi Duckers
Real Estate Coordinator	Jeanine Feaman
Sergeant At Arms	Lori Collucci
Senior Coalition	BOT
Sign Post Editor	Diana Dillon
Trustee Liaison	Bobbi Duckers
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
Community Watch	Wayne Whitman	609-709-8966
Computer Club	Marilyn Mecchia	732-267-4065
.....	John Mecchia	
Cornhole	Joe Librizzi	908-938-6772
Entertainment Team	Ruth Happ	732-608-7084
.....	Cookie Argenzia	201-394-3583
Games - Day	Connie Orsano	732-341-0616
Garden Committee	Sandy Cannistraro	973-476-7825
.....	David Donnelly	908-415-3321
Guys & Dolls	Debra Kraweic	908-727-3143
.....	Michele Hamilton	561-315-5929
Instructional Crafters	Sandy Cannistraro	973-476-7825
.....	Ruth Happ	732-608-7084
Library Coordinator	Madeline Peyko	201-741-4184
Mah Jongg		
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	
.....	Marge Damato	
.....	Eileen Heider	
Sunshine Club	Sheila Kipper	609-276-1725
TREX Project.....	Craig Cumming	973-932-9287
.....	Mike Zarro	201-618-8432
.....	Kathy Hopkins	908-930-5004
Walk to the Beat	Marijane Robbins	732-600-0186
.....	Rosemary Mikitish	609-605-1727
Wanderlust	John & Nina DiLorenzo.....	973-452-6280
Welcome Committee	Diana Dillon	732-818-9072
.....	Judy Anderson	732-505-6337
Women's Club	Marge Damato.....	732-341-7215

Memo From The President

The Board of Trustees would like to wish all of our residents the happiest of New Years. We look forward to the future as we all continue our efforts to make SRPW a better place to live. As you make those New Year resolutions, we would ask that each homeowner continue to help make your community a better place to live. There are many ways you can get involved such as attending meetings, running for office, or get on one of numerous committees, picking up trash when you see some lying around or simply being kind to a neighbor. We appreciate the support of so many of you and do try our best to do what is in the best interest of all homeowners. Best of luck for the coming year!

Craig Cumming - President

As we approach the new year, preparations are underway for the upcoming Board of Trustees elections. Serving on the Board offers a valuable opportunity to contribute to the community, shape key decisions, and uphold the quality and value of our neighborhood. According to the by-laws, the Westerly Nomination Committee will be seeking nominations for candidates to fill open positions on next year's Board. The February Sign Post will detail this year's Call for Nominations campaign.

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OUR SERVICES INCLUDE:

- Lawn Cutting
- Weed Beds
- Mulch
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- 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
New 2025 Contracts for Lawn Mowing starting at \$25
100% Satisfaction Guaranteed!**

ads-4493

Editor's Note

Hi Everyone,

We would like to wish everyone and their families a very Happy, Healthy and Prosperous 2025

Diana, Judy, Barbara, Marge and Eileen

ANNOUNCEMENT FROM THE BOARD OF TRUSTEES

We are pleased to announce the installation of electronic front door access at the Westerly Clubhouse. Homeowners can now enjoy convenient entry from 8 AM to 8 PM, Monday through Saturday, and until 6 PM on Sundays. More info in the next Sign Post

We would like to extend our gratitude to the following clubs and their members for their generous contributions toward the installation costs:

- Entertainment Team
- Men's Club
- Guys and Dolls

Thank you for your continued support and dedication to enhancing our community facilities.

Happy New Years

Joe Librizzi
Vice President

Clubhouse Management

5
WINTER HEALTH & SAFETY TIPS

- Dress Warmly** Wear dry, loose-fitting layers that will hold your body heat and cover exposed skin, like your face and hands.
- Prevent Falls** Watch out for slips on ice and snow by wearing sturdy shoes and walking at a slow pace.
- Winterize Your Home** Install insulation, weather stripping, storm windows, and check your heating systems.
- Watch Your Shoveling** If you have snow to shovel, take breaks often.
- Be a Winter Buddy** Check on family, friends and neighbors, especially older adults, to make sure they have heat and are safe inside.

AdvantageCare PHYSICIANS



SILVER RIDGE PARK WESTERLY
Balance Sheet
As of November 30, 2024

	Nov 30, 24
ASSETS	
Current Assets	
Checking/Savings	
1604 · TD Oper (1159)	153,565.17
1605 · TD CAPITAL RESERVE ACCT (2196)	
1605A · RESERVE FOR CAP REPL ASSETS	133,808.96
1605B · RESERVE FOR CAPITAL IMPR	171,996.51
Total 1605 · TD CAPITAL RESERVE ACCT (2196)	305,805.47
1607 · M&T Bank CD 1391	80,000.00
1603 · Petty Cash	243.11
Total Checking/Savings	539,613.75
Accounts Receivable	
2000 · Accounts Receivable	981.00
Total Accounts Receivable	981.00
Other Current Assets	
2101 · Allowance for Doubtful Accounts	-11,702.00
2200 · Prepaid Insurance	1,768.14
12000 · Undeposited Funds	-693.00
Total Other Current Assets	-10,626.86
Total Current Assets	529,967.89
Other Assets	
2210 · Prepaid Expenses	1,000.00
Total Other Assets	1,000.00
TOTAL ASSETS	530,967.89
LIABILITIES & EQUITY	
Liabilities	
Current Liabilities	
Other Current Liabilities	
3105 · Accrued Payroll Expense	862.50
3100 · Accrued Expenses	13,444.66
3200 · Deferred Dues (Advance Dues)	27,458.70
Total Other Current Liabilities	41,765.86
Total Current Liabilities	41,765.86
Total Liabilities	41,765.86
Equity	
4100 · Operating Fund	60,620.37
4200 · Replacement Fund	385,259.81
4210 · Replacement Fund Assessments	40,565.31
4220 · Membership Fees Allocated to RF	24,686.00
4300 · Unrestricted Net Assets (RE)	-28,109.27
Net Income	6,179.81
Total Equity	489,202.03
TOTAL LIABILITIES & EQUITY	530,967.89

SILVER RIDGE PARK WESTERLY
Income & Expenses
November 2024

	Nov 24
Income	
RECEIPTS/INCOME	
5121 · DUES INCOME	25,371.50
5122 · MEMBERSHIP FEES (SALE OF HOMES)	2,250.00
5123 · INTEREST	12.39
5125 · SIGN POST	550.00
5126 · LATE FEES	30.00
Total RECEIPTS/INCOME	28,213.89
Total Income	28,213.89
Gross Profit	28,213.89
Expense	
OPERATING EXPENSES	
CLUBHOUSE EXPENSES	
6305 · GAS	696.86
6306 · ELECTRIC	346.92
6307 · TELEPHONE/FAX/COMPUTER	230.03
6308 · WATER	134.13
6310 · CLUBHOUSE SUPPLIES	339.67
6312 · PAYROLL TAX	350.42
6314 · WORKER'S COMP INSURANCE	130.00
6318 · MAINTENANCE AND REPAIRS	19.17
6315 · PAYROLL SERVICE	342.36
6323 · SALARIES/BONUSES	2,450.40
6325 · SERVICE CONTRACTS	90.66
Total CLUBHOUSE EXPENSES	5,130.62
ADMINISTRATIVE EXPENSES	
6211 · LEGAL EXPENSE	1,000.00
6214 · LIABILITY INSURANCE	2,189.00
6221 · MISCELLANEOUS FEES	520.30
6223 · Special Events - Costs	45.56
Total ADMINISTRATIVE EXPENSES	3,754.86
COMMON GROUNDS	
6328 · CLUBHOUSE GROUNDS	1,180.78
Total COMMON GROUNDS	1,180.78
Total OPERATING EXPENSES	10,066.26
OTHER EXPENSES	
6535 · REPL FUND CONTRIBUTION	4,166.67
Total OTHER EXPENSES	4,166.67
Total Expense	14,232.93
Net Income	13,980.96

SILVER RIDGE PARK WESTERLY
Reserve Accounts Detail
As of November 30, 2024

Basis

Type	Date	Num	Name	Memo	Split	Debit	Credit	Balance
1605 · TD CAPITAL RESERVE ACCT (2196)								299,376.41
1605A · RESERVE FOR CAP REPL ASSETS								129,636.10
Check	11/15/2024	10777	SILVER RIDGE PA...		1604 · TD Op...	4,166.67		133,802.77
Deposit	11/30/2024			Deposit	5123 · INTER...	6.19		133,808.96
Total 1605A · RESERVE FOR CAP REPL ASSETS						4,172.86	0.00	133,808.96
1605B · RESERVE FOR CAPITAL IMPR								169,740.31
Deposit	11/18/2024			Deposit	-SPLIT-	1,500.00		171,240.31
Deposit	11/27/2024			Deposit	5122 · MEMB...	750.00		171,990.31
Deposit	11/30/2024			Deposit	5123 · INTER...	6.20		171,996.51
Total 1605B · RESERVE FOR CAPITAL IMPR						2,256.20	0.00	171,996.51
Total 1605 · TD CAPITAL RESERVE ACCT (2196)						6,429.06	0.00	305,805.47
TOTAL						6,429.06	0.00	305,805.47

12:59 PM

12/08/24

Accrual Basis

SILVER RIDGE PARK WESTERLY
24/25 Budget vs. Actual
July through November 2024

	Jul - Nov 24	Budget	\$ Over Budget	% of Budget
OTHER EXPENSES				
6510 · Bad Debts	0.00	5,000.00	-5,000.00	0.0%
6535 · REPL FUND CONTRIBUTION	20,833.35	50,000.00	-29,166.65	41.7%
6540 · MBRSHF FEES ALLOC TO IMPRV FUND	3,750.00	16,000.00	-12,250.00	23.4%
6550 · REPLACEMENT EXPENDITURES	13,180.00			
Total OTHER EXPENSES	37,763.35	71,000.00	-33,236.65	53.2%
Total Expense	139,131.42	311,058.00	-171,926.58	44.7%
Net Income	6,179.81	0.00	6,179.81	100.0%

12:59 PM

12/08/24

Accrual Basis

**SILVER RIDGE PARK WESTERLY
24/25 Budget vs. Actual
July through November 2024**

	Jul - Nov 24	Budget	\$ Over Budget	% of Budget
Income				
RECEIPTS/INCOME				
5121 · DUES INCOME	126,857.50	304,458.00	-177,600.50	41.7%
5122 · MEMBERSHIP FEES (SALE OF HOMES)	12,750.00			
5123 · INTEREST	61.73			
5125 · SIGN POST	2,750.00	6,600.00	-3,850.00	41.7%
5126 · LATE FEES	330.00			
5128 · MISC INCOME	1,424.00			
5133 · 50/50	183.00			
5134 · HALL RENTAL	525.00			
5141 · POOL/GUEST BADGES	430.00			
Total RECEIPTS/INCOME	145,311.23	311,058.00	-165,746.77	46.7%
Total Income	145,311.23	311,058.00	-165,746.77	46.7%
Gross Profit	145,311.23	311,058.00	-165,746.77	46.7%
Expense				
OPERATING EXPENSES				
POOL EXPENSE				
6401 · POOL REPAIRS/SUPPLIES	270.72	4,500.00	-4,229.28	6.0%
6420 · POOL MAINTENANCE-CHEMICALS	4,606.85	8,000.00	-3,393.15	57.6%
6422 · RECREATION EQUIP/REPAIRS/REPLCM	273.69	2,000.00	-1,726.31	13.7%
Total POOL EXPENSE	5,151.26	14,500.00	-9,348.74	35.5%
CLUBHOUSE EXPENSES				
6305 · GAS	2,037.97	10,000.00	-7,962.03	20.4%
6306 · ELECTRIC	3,840.81	8,000.00	-4,159.19	48.0%
6307 · TELEPHONE/FAX/COMPUTER	1,085.98	2,500.00	-1,414.02	43.4%
6308 · WATER	1,426.34	2,000.00	-573.66	71.3%
6309 · SEWER	172.00	360.00	-188.00	47.8%
6310 · CLUBHOUSE SUPPLIES	1,628.97	4,500.00	-2,871.03	36.2%
6311 · GARDEN CLUB	181.77	2,000.00	-1,818.23	9.1%
6312 · PAYROLL TAX	1,891.36	3,200.00	-1,308.64	59.1%
6314 · WORKER'S COMP INSURANCE	706.64	3,200.00	-2,493.36	22.1%
6318 · MAINTENANCE AND REPAIRS	616.43	10,000.00	-9,383.57	6.2%
6019 · FLOOR MAINTENANCE	0.00	2,500.00	-2,500.00	0.0%
6315 · PAYROLL SERVICE	1,255.32	3,000.00	-1,744.68	41.8%
6323 · SALARIES/BONUSES	13,125.92	32,000.00	-18,874.08	41.0%
6325 · SERVICE CONTRACTS	607.04	3,165.00	-2,557.96	19.2%
Total CLUBHOUSE EXPENSES	28,576.55	86,425.00	-57,848.45	33.1%
ADMINISTRATIVE EXPENSES				
6211 · LEGAL EXPENSE	4,000.00	6,500.00	-2,500.00	61.5%
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	12,148.38	26,000.00	-13,851.64	46.7%
6216 · OFFICE SUPPLIES & SERVICES	1,422.97	5,000.00	-3,577.03	28.5%
6217 · HOSPITALITY	1,261.70	750.00	511.70	168.2%
6218 · Clubhouse Decorations	0.00	500.00	-500.00	0.0%
6219 · BUS SERVICE	24.00	300.00	-276.00	8.0%
6220 · AUDIT FEES	5,785.00	5,500.00	285.00	105.2%
6221 · MISCELLANEOUS FEES	765.77	1,000.00	-234.23	76.6%
6222 · BOOKKEEPING SERVICES	1,022.50	2,000.00	-977.50	51.1%
6223 · Special Events - Costs	45.56	3,000.00	-2,954.44	1.5%
6224 · Other Administrative Expenses	0.00	3,583.00	-3,583.00	0.0%
ADMINISTRATIVE EXPENSES - Other	0.00	0.00	0.00	0.0%
Total ADMINISTRATIVE EXPENSES	26,475.86	60,133.00	-33,657.14	44.0%
COMMON GROUNDS				
6320 · COMMON GRDS CLEAN UP/TREE REM...	31,875.50	50,000.00	-18,124.50	63.8%
6322 · COMMON GRNDS SERVICE CONTRACT	7,307.22	16,000.00	-8,692.78	45.7%
6324 · OUTSIDE MAINT(Snow Rem/CleanUp)	0.00	10,000.00	-10,000.00	0.0%
6328 · CLUBHOUSE GROUNDS	1,981.68	3,000.00	-1,018.32	66.1%
Total COMMON GROUNDS	41,164.40	79,000.00	-37,835.60	52.1%
Total OPERATING EXPENSES	101,368.07	240,058.00	-138,689.93	42.2%

SUBMISSIONS:

- Email: editor@srpwesterlyhoa.org. Use this for flyers and fill out the necessary form. The deadline is the 3rd of the month.
For a basic email (eg reports) send to Diana Dillon at smallworld81963@gmail.com. All basic emails are due no later than the 10th of the month.
- The Editorial Staff of the Sign Post reserves the right to reject, edit or accept as is any article submitted. We reserve the right to condense any article letters and photos received. This includes clip art and size or things that are in bad taste.
- Editors Website Form **MUST** be filled out for any flyer information. Flyers must be created by the publisher from information submitted. All flyers must include tax ID#, Charity ID, 50/50 license#, and the state required information that will be put at the bottom of the flyer
- If you quote or take any information from any printed source, please include where it was obtained, so as not to plagiarize any material.
- In order to not have any conflict of dates, we request all trips, outings etc. be approved by the Clubs and Organizations or Bd of Trustees. Then the dates should be given to the person in charge of the calendar.
- The Board of Trustees will make every effort to resolve any reasonable written concern of a homeowner. However we will not respond to any unsigned communications.
- We accept no responsibility for any advertisements. If there is any complaints concerning advertisers, please contact them directly. If you receive no satisfaction contact your BBB or the Ocean County Depart. of the Consumer Affairs of Toms River

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ad-7548

Let Our Family Take Care of Your Family!

Silver Ridge Park Westerly

2025 Trustee & HOA Meeting Dates

Trustee Meetings 7pm

January 14, 2025
 February 11, 2025
 March 11, 2025
 April 8, 2025
 May 13, 2025
 June 10, 2025

HOA Meetings 7pm

January 16, 2025
 February 20, 2025
 March 20, 2025
 April 17, 2025
 May 15, 2025
 June 19, 2025



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& PEST
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 Termite Inspection \$80*

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4 Times Inside - 3 Times Outside

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 no current termite problems.

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

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 • MILLIPEDES EARWIGS • SPIDERS
 • ANTS • SILVERFISH • CRICKETS
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 WOOD DESTROYING INSECTS NOT INCLUDED

SENIOR DISCOUNT
\$725* ANY Termite Job

ads-2704B

Business Lic. #97622A – Lic. # 25801A

www.rzpest.com

RECENT HOMES SOLD IN SILVER RIDGE

Address	Model	SQ FT	Silver Ridge Park	Bed	Bath	Price
21 Zeeland Dr	Yorkshire Remodeled	1514	Westerly	2	2	\$439,999
127 Castleton Dr	Glen Ridge	1500	North	2	2	\$418,500
2 Pembroke Ln	Yorkshire	1494	West	2	2	\$415,000
156 Westbrook Dr	Sussex Expanded	1121	West	2	1.5	\$410,000
273 Westbrook Dr	Yorkshire Expanded	1500	West	2	2	\$375,000
146 Westbrook Dr	Chatham Renovated	1233	West	2	2	\$375,000
223 Westbrook Dr	Yorkshire	1494	West	2	2	\$375,000
11 Northumberland Dr	Chatham Renovated	N/A	West	2	2	\$369,990
911 Edgebrook Dr N	Sussex	1105	East	2	1.5	\$362,000

DATA COMPILED FROM THE MONMOUTH OCEAN MLS BETWEEN JULY 1, 2024 - NOV 6, 2024. LISTINGS AND SALES MAY NOT BE THOSE OF RE/MAX REVOLUTION. THE MOMLS DOES NOT GUARANTEE THE ACCURACY OF THIS DATA, WHICH MAY NOT REFLECT ALL THE REAL ESTATE ACTIVITY IN THE AREA. E&OE COVERED. THIS MARKET REPORT IS NOT INTENDED TO SOLICIT PROPERTIES ALREADY LISTED FOR SALE NOR INTENDED TO CAUSE A BREACH OF AN EXISTING AGENCY RELATIONSHIP.

*New Year, New You,
New Home!*



Want to know
how much your
home is worth?



**I AM YOUR WESTERLY NEIGHBOR
AND ALWAYS HERE TO HELP!
JUST A PHONE CALL AWAY...FOR SHORE!**



**SHERYL "SHERRY"
PAGLIONE**
Realtor Associate

C: 973-713-4381
O: 732-724-9018
SherrySellsNJ@gmail.com
SherrySellsForShore.com

ads-8012

Guys & Dolls presents

TRIVIA

You will be surprised what you do know!

Night

Prizes for:

1st & 2nd Place Teams

Teams of 8 preferred

Do not have a full team
we will pair you up
with other players

January 18, 2025

Silver Ridge Park Westerly
Clubhouse 39 Millbrook Drive



\$15.00

Per person/Non-Refundable

Dessert • Coffee • Tea • Water Provided

Feel free to bring your own snacks & Wine/Beer

Purchase Tickets On

January 7, 2025 - 10:00-11:00AM

January 9, 2025 - 6:00-7:00PM

January 11, 2025 - 10:00AM-11:00AM

Games begin promptly at

7:00PM till 9:30PM

Doors open 6:30PM



Trivia provided by: Wise Guy Entertainment



Contact:

Michele Hamilton (561)315-5929

Debra Krawiec (908)727-3143

Computer Club

We invite everyone to come and check us out. Do you have questions? Come to our meeting to discuss how to delete files in your Gmail. We will let you know the options for deleting Gmail files.

Don't have a computer? We have a computer on hand to examine content. The Computer Club meets on the second and fourth Fridays from 9:30 - 11:30am. The meeting schedule is as follows:

Feb 14 and Feb 28 (2025)

March 14 and March 28 (2025)

Apr 11 and Apr 25 (2025)

Game Day

Welcome New friends and old friends

The Tuesday afternoon card group is a happy little group and is looking for new members and returning members to join us. We play Hand and Foot but feel free to bring any card game you would like; we can always set up another table. We play every Tuesday afternoon from 12:30 - 3:30 with the exception of Christmas Eve, December 24th and New Year's Eve, December 31 st. Coffee is served. JOIN US FOR FUN, LAUGHS AND GOOD TIMES.

Connie Orsano, Chair Person

Veterans Corner

If you have a little spare time in the cold weather and like to sew. Here is an idea for our veterans. It's called "Cooling Bandanas" Directions will be in the January and February Sign Post.

*Thank you
Diana Dillon*

Give a little to those who give so much

Arts & Crafts

We meet every Monday at 1pm. In the Clubhouse. All forms of art are welcome.

This includes oil, charcoal, ceramics and more. Just bring your own supplies.

Come for a pleasant day with friends and neighbors

*Happy Holidays
Bea Humphris*

Library News

Our library is available to all Silver Ridge Park residents. You can visit whenever the clubhouse is open.

All books are donated by your neighbors and selections include hardcover, soft cover, large print, paperbacks, magazines and audio books. The honor system is in place and community members may remove books without signing them out. We anticipate that books be returned once read.

Our library is not always staffed. We rely on volunteers to maintain the library and are grateful for their time and commitment.

Discarded books and any duplicate books received are provided to active service military and veteran's homes.

Please take advantage of this service and visit your library.

Social Night

3rd Wednesday night of the month 6-9pm. Get a group of friends together and come to the clubhouse and play cards or games. The game room is open for pool, air hockey and arts.

*Barbara Bischoff
Eileen Heider*

V.F.W. Post 10185 News

By Post Commander James Egan 732-644-2219

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

To join our post, just bring a copy of your Discharge (00-214) to our meeting and you'll receive a hardy welcome and refreshments before the meeting. If you need a ride to the meeting or want more information without any obligation call Post Commander James Egan at 732-644-2219.

Wednesday, January 1st, 2024, is New Year's Day. It's time to start keeping your New Year's resolutions.

Monday, January 20th , is Martin Luther King Jr. Day.

Wednesday, January 29th, V.F.W. Post 10185 celebrates our 47th Anniversary. Our National Charter was issued to 108 Post members.

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

If you have any questions about the status of your dues, call Quartermaster Dennis Aldridge 732-237-6880. We need your support.

The VFW would like you to drop your old and faded Flags off at either H. C. S. (Main Building),

S. R. P. W., S. R. P. N., S. R. P. E., S.R.P. Westerly, and Holiday City Berkeley Clubhouses.

FLY THE FLAG EVERY DAY, WEATHER PERMITTING

GOD BLESS AMERICA AND GOD BLESS OUR TROOPS

Sunshine

If you know anyone who has lost a family member, or is ill or in the hospital please notify me and I can send a card.

*Your Sunshine Gal,
Sheila Kipper
609-276-1725*

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*



SWRP- Westerly GARDEN COMMITTEE 2025 Schedule



Garden Committee '**FUN PROJECTS**' - Because gardening offers two great health benefits; *increased* physical activity and *reduced* mental stress, the Garden Committee offers a 'FUN Project' twelve months a year at the ClubHouse. During those projects we maintain established gardens or install new flowers or just clean up the grounds. If you can dig holes or push a broom we can use you. Or if you would rather just bring a folding chair and sit and chat with us, we can use you. Our FUN Projects are every 2nd Wednesday of every month, outside the ClubHouse starting at 10am!

JAN 8 FEB 12 MAR 12 APR 9 MAY 14 JUN 11
JUL 9 AUG 13 SEP 10 OCT 8 NOV 12 DEC 10

Garden Committee **MEETINGS** - Gardening is a great hobby but there are three extra challenges that you need to know if you want to garden here in the NJ Pinelands: 1) the soil is very sandy and needs to be amended 2) the deer population is higher than it should be and we will share tips on how to out-smart them 3) the ground is very far away for some of us with limited bending ability and we will show you techniques to solve that problem. Our meetings are four times a year on the last Wednesday of that month, inside the ClubHouse at 7pm!

APR 30 MAY 28 SEP 24 OCT 29

...if you or someone you know has a gardening problem, call us:

Sandy Cannistraro (973) 476-7825

David Donnelly (908) 415-3321

come for an afternoon of BINGO games with friends

“surprize” bingo

2pm

Jan 19, & Feb 16

Westerly residents & their guests only.

TICKET SALES

Jan 6,8,10,
13,15,17
Feb 3,5,7,
10,12,14

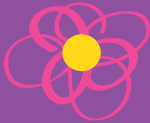
\$3 admission

BINGO CARDS are FREE
COFFEE & CAKE

March 8th Saturday

Philadelphia Flower Show & Lunch

- transportation
- admission
- lunch
- trip leader
- driver's gratuity



\$149 per person

Deposit Due Date	Deposit Amount	Final Balance \$ Due Date
12/13/24	\$25 non-refundable	1/13/25

Clubhouse ticket sale dates:

- 1/3 10-11am
- 1/7 10-11am
- 1/9 6-7pm
- 2/6 10-11am & 6-7pm

All Seats are limited!
No refunds.

Deposit Due Date	Deposit Amount	Final Balance \$ Due Date
1/13/25	\$25 non-refundable	2/13/25

March 27th Thursday

Motown Musical Tribute in AC

- transportation
- Show + \$25 slotplay
- Wild Honey buffet lunch
- trip leader
- driver's gratuity



\$117 per person

April 24th Thursday
Peddler's Village PA
Details to come.

June 19th Thursday
Calloway's Lunch/Surflight Theatre
9 to 5 The Musical
Details to come.

Aug 3-7
Quebec/Montreal CA
Details to come.



More details for upcoming travel to come & are subject to change. Some trips may not depart/return from our clubhouse but a nearby location. Continue checking clubhouse bulletin board & Sign Post for further information.

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

Swan

Thinking about becoming a SWAN Volunteer?

SWAN could really use your help. It takes so little time and is much appreciated by our residents who have no way to get to their medical appointments, procedures and same day surgeries.

There are several ways you can help. Decide what works best for you and we will train you.



1. Help at the desk.

Desk helpers choose a day when they can give us just 2 hours; 10AM to 12 Noon They answer the phone when a resident calls for a ride, and they find a driver who is available. They work from a list of available drivers.

2. Become a driver

Drivers are called when a resident requests a ride. No driver is obligated to take the assignment.

All our drivers are indemnified by Ocean County board of Senior Services.

We ask that residents who need rides to let us know as soon as your appointment is set. The more time we have, the easier it is for drivers to arrange their schedules to accommodate you.

If you would like more information or have questions, call us. We'd love to hear from you.

*Bobbi Starkey 856-237-3904
Barbara Blake 732-773-4321.
Thank you for your consideration*

Men's Club

Our regular meeting will be held on January 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.

Upcoming events:

Super Bowl Party on February 9th. Bring a dish and BYOB. Paper good will be supplied.

Wishing everyone a Happy New Year.

*Jim Saeger
Vice President*

Instructional Crafters

We will be meeting Jan 21st at 7pm. We will be creating something with Decoupage. Hope to see you there.

Sandy Cannistraro

Women's Club

Hopefully everyone had a wonderful holiday season and is looking forward to the start of a new year!

Our first meeting will be held on Wednesday, January 15th at 12:30 pm. Following our meeting at 1:00pm we are planning on having a guest speaker from Alcoeur Gardens at Toms River which is a memorycare facility and they are providing lunch for our members. New members are always invited to join and the dues are still only \$10.00 for the year. It's always nice to make new friends and reunite with some old ones to share a cup of coffee, tea and wonderful desserts.

*Thank you,
Eileen Arkins
Secretary*



Need a Notary?

We have them right here in the community!

Call:

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

The Entertainment Team

Wishing you all a Happy, Healthy New Year!

Our Team had a very busy December, the collection of hats & gloves donated to Ocean County Health Department, our toy drive for Toys to Tots, the exterior decorating of the clubhouse, and the annual clubhouse lighting celebration, plus the Holiday lights House Decorating Contest. All of which could not have been so very successful without the help and generosity of our community.

We would like to give SPECIAL thanks to Mike O'Connell and his group of men that put up all the lights on the perimeter of the roof of the clubhouse. It looked great! Also a very big Thank You to Mr. & Mrs. Santa Clause, Barbara Blake & Silkey, there is nothing better than having your own resident Santa!

It took about 3 days to finish decorating the outside of the clubhouse. Many, many thanks go to all the members of our team, their spouses & significant others as well as the volunteers from our community. They did a fantastic job! If you have not seen the clubhouse lit up, take a minute to ride by and enjoy!

We will need volunteers to help take down the lights & decorations on Saturday, January 11 at 12 noon, in case of inclement weather January 12.

The winners of the Holiday lights Decorating Contest will be pictured in next month Sign Post.

On January 19th and February 16th we will have Sur-Prize-Bingo, see flyer in this issue. We will be having our fabulous Fish Fry in March, details to follow.

If you are new to our community, or would like to try something different, we meet on the 1st Monday of the month at 10 am.

As Helen Keller once said "ALONE, WE CAN DO SO LITTLE; TOGETHER, WE CAN DO SO MUCH."

*Cookie Argenzia
Team Leader*

Guys & Dolls

WELCOME 2025! Guys & Dolls wishes a happy, healthy, and prosperous New Year to all its members and the entire Westerly community.

Santa Breakfast SOLD OUT! Our hearts were overwhelmed by this. There are too many volunteers to mention by name. Guys & Dolls and Men's Club members made this a total SUCCESS! A special shout out to the Entertainment Team, who donated a gift to the children attending. Bringing the community together is what we are all about. Proceeds from the event will be donated to a charity in Toms River. New toys will be purchased for children and teenagers.

Trivia Night, Saturday, January 18, 2025, see the flyer for purchasing your tickets. We hope to see more new faces joining us-prizes for 1st and 2nd place winners. Teams of 8 will be created. If you don't come with your own team, we will create one for you.

Bring your appetites and join your Westerly neighbors for a homemade "Spaghetti & Meatballs Dinner at Nonna's," on Sunday, February 23, 2025. Our in-house chefs are working very hard to prepare a three-course home-cooked meal. See the flyer for details.

Coming soon is the "Luck of the Irish" raffle. Details will be available in next month's Sign Post.

Please join us at our next club meeting on January 9th, 2025. You do not need to be a member to stop by and learn how we support the community.

Debra, Michele, Jane, Delbi



How to Prevent Frozen Pipes

- Keep garage doors closed if there are water supply lines in the garage.
- **Open kitchen and bathroom cabinet doors to allow warmer air to circulate around the plumbing.** Be sure to move any harmful cleaners and household chemicals up out of the reach of children.
- **When the weather is very cold outside, let the cold water drip from the faucet served by exposed pipes.** Running water through the pipe - even at a trickle - helps prevent pipes from freezing.
- **Keep the thermostat set to the same temperature both during the day and at night.** By temporarily suspending the use of lower nighttime temperatures, you may incur a higher heating bill, but you can prevent a much more costly repair job if pipes freeze and burst.
- **If you will be going away during cold weather, leave the heat on in your home, set to a temperature no lower than 68° F.**

How to Thaw Frozen Pipes

- If you turn on a faucet and only a trickle comes out, suspect a frozen pipe. Likely places for frozen pipes include against exterior walls or where your water service enters your home through the foundation.
- Keep the faucet open. As you treat the frozen pipe and the frozen area begins to melt, water will begin to flow through the frozen area. Running water through the pipe will help melt ice in the pipe.
- Apply heat to the section of pipe using an electric heating pad wrapped around the pipe, an electric hair dryer, a portable space heater (kept away from flammable materials), or by wrapping pipes with towels soaked in hot water. Do not use a blowtorch, kerosene or propane heater, charcoal stove, or other open flame device.
- Apply heat until full water pressure is restored. If you are unable to locate the frozen area, if the frozen area is not accessible, or if you cannot thaw the pipe, call a licensed plumber.
- Check all other faucets in your home to find out if you have additional frozen pipes. If one pipe freezes, others may freeze, too.



HOW TO MAKE COOLING BANDANAS

By: Ainsley Patterson <http://ourpastimes.com>

The bright summer sun makes most people want to spend time outdoors, but it can get uncomfortably hot out there. A cooling bandana is an easy and inexpensive way to beat the heat when you want to spend time out in the summer sun. Make your own cooling bandana with a few inexpensive supplies from the craft store in just a matter of minutes.

Measure and cut a 5-by-42 inch piece of your cotton fabric.

Fold your fabric in half lengthwise with the right sides of the fabric facing each other.

Stitch along the long open side of the folded piece of fabric 1/2 inch in from the edge.

Sew one of the short ends at a 45-degree angle, starting at the folded edge and slanting down to the edge you just sewed. Trim the excess fabric on this end 1/2 inch from the seam.

Turn the whole tube right side out through the open short edge.

Press the fabric tube flat with your iron so the seams you just sewed are flat.

Sew a straight line across the tube, 10 inches from the short edge that is sewn shut. Go back and forth with your sewing machine over this seam three or four times so there is no chance of the seam coming undone.

Put 2 tsp. of silica gel crystals into the tube and shake them down toward the the line you sewed across the top of the tube.

Sew another straight line across the top of the tube 10 inches in from the other short end to trap the crystals in the middle of the bandana tie. Go back and forth over this seam three to four times.

Cut the open short end of the tube at a 45 degree angle, slanting down from the folded edge to the sewn edge. Fold in 1/2 Inch of this raw edge so no raw edge is visible. Sew along the open short .end 1/4 of an inch in from the folded in edge to secure the fold .

Soak the bandana in cold water for a half an hour and then tie .it around your neck to keep you cool. Store them In the fridge overnight to keep the cooling effect longer.

Joke of the Month: January



After 15 years of marriage the wife asked her husband to describe her.

The husband looked at her slowly and without blinking an eye, said, “ABCDEFGH IJK.”

“What does that mean?” She asked.

“Adorable, Beautiful. Cute, Delightful. Elegant, Fashionable, Gorgeous and Hot!!!” he replied.

Wife Smiling asked, “So sweet of you honey. What about IJK?”

He replied, “I’m Just Kidding!”

A man called the hotel manager.

He said “Come up quickly, I fought with my wide and now she wants to throw herself out the window!”

The manager replied, “Sir this is a personal matter and we can’t get involved, I can call sec...”

The man interrupted, “No! This is a maintenance issue. The window won’t open!”



Guys & Dolls Hosts

Dinner at Nonna's

Silver Ridge Park Westerly Clubhouse - 39 Millbrook Drive

**Come & enjoy a home cooked Sunday Dinner like your
Nonna used to serve**

February 23rd, 2025

Doors open at 4:00PM Dinner Served 4:30PM - 7:30PM

\$25.00 per person (non-refundable)

**Menu: salad, pasta, meatballs, sausage, garlic bread,
dessert, coffee & tea**

Feel free to bring your own wine & beer

Soft dinner music provided

Ticket Sale Info:

Tuesday, February 11, 6:00PM - 7:00PM

Thursday, February 13, 6:00PM - 7:00PM

Saturday, February 15, 10:00AM - 11:00AM

Tuesday, February 18, 6:00PM - 7:00PM

Any questions contact:

Michele Hamilton

(561) 315 - 5929



What's Happening Around Westerly!



3B's Bingo Bagels Baskets



New Year's Resolution

Resolution	Complete By	Done
1.		<input type="checkbox"/> Yes <input type="checkbox"/> No
2.		<input type="checkbox"/> Yes <input type="checkbox"/> No
3.		<input type="checkbox"/> Yes <input type="checkbox"/> No
4.		<input type="checkbox"/> Yes <input type="checkbox"/> No
5.		<input type="checkbox"/> Yes <input type="checkbox"/> No
6.		<input type="checkbox"/> Yes <input type="checkbox"/> No
7.		<input type="checkbox"/> Yes <input type="checkbox"/> No
8.		<input type="checkbox"/> Yes <input type="checkbox"/> No
9.		<input type="checkbox"/> Yes <input type="checkbox"/> No
10.		<input type="checkbox"/> Yes <input type="checkbox"/> No
11.		<input type="checkbox"/> Yes <input type="checkbox"/> No
12.		<input type="checkbox"/> Yes <input type="checkbox"/> No
13.		<input type="checkbox"/> Yes <input type="checkbox"/> No
14.		<input type="checkbox"/> Yes <input type="checkbox"/> No
15.		<input type="checkbox"/> Yes <input type="checkbox"/> No

<https://ladyandtheblog.com/>

Yoga with Janice

Where: SRP Westerly Clubhouse

When: Every Saturday Morning

Time: 9:00 AM

No Class on December 16th

- \$5.00 per class
- No experience necessary
- Please bring a mat or a towel

For additional information call
Janice at 201-207-0536

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.

PET RULES

NOT ONLY AN ASSOCIATION'S RULE, BUT A TOWNSHIP ORDINANCE THAT **MUST BE FOLLOWED.**

1. All pets must be leashed at all times.
2. Do not walk your pet on homeowner's property.
3. Please be respectful of your community and your neighbors and be prudent in picking up after your pet on common ground areas and your own lawn.

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!

HOA Committee Members Wanted

The Westerly board of Trustees is searching for homeowner volunteers to join one of our various HOA committees as listed in our by-laws.

Check out our website and new icon for sign up

Information: SRPWESTERLYHOA.ORG

Welcome to all our neighbors let's work together in our community's abundance in senior living lifestyle



Volunteer Needed

A position is available for a Pool Operator/Director. I am retiring after this pool season. The position can be filled by a SRPWesterly resident. A 2 day online course is required and will be paid for by the community. If interested please contact the SRPWesterly website or contact Bill Joseph @ 848-210-6400

*Thank you,
Bill Joseph*

VOLUNTEER



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- Repairs & Maintenance

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- Spring Start Ups
- Line Repairs Due to Roots
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NJ Pesticide Lic # 9024B • NJ Home Improvement Lic #13VH01923600

Family Owned & Operated
since 1985, 35 years in business

WELLS
DRILLED &
REPAIRED

DRAINAGE

HALL RENTALS

Effective January 2018,
The fees for renting our
Clubhouse main hall will be:

\$175 HALL RENTAL

\$175 SECURITY DEPOSIT

\$80 MAINTENANCE STAFF

The fees for hall rental and security deposit must be paid in full at signing or agreement to reserve a date.

Only Silver Ridge Park Westerly homeowners may rent the hall and sign the rental agreement.

Rental is limited to main hall kitchen, lobby and restrooms. No food or beverages allowed in lobby.

The hall is rented on Saturday and Sunday only.



HAPPY NEW YEAR



Wordsearch

Search for the words going up, down, left and right.

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

CELEBRATION
FIREWORKS
JANUARY
PARTY

COUNTDOWN
GATHERING
MIDNIGHT
RESOLUTION

EXTRAVAGANZA
INVITATION
NOISEMAKER
TRADITION



DOMESTICMOMMYHOOD.COM

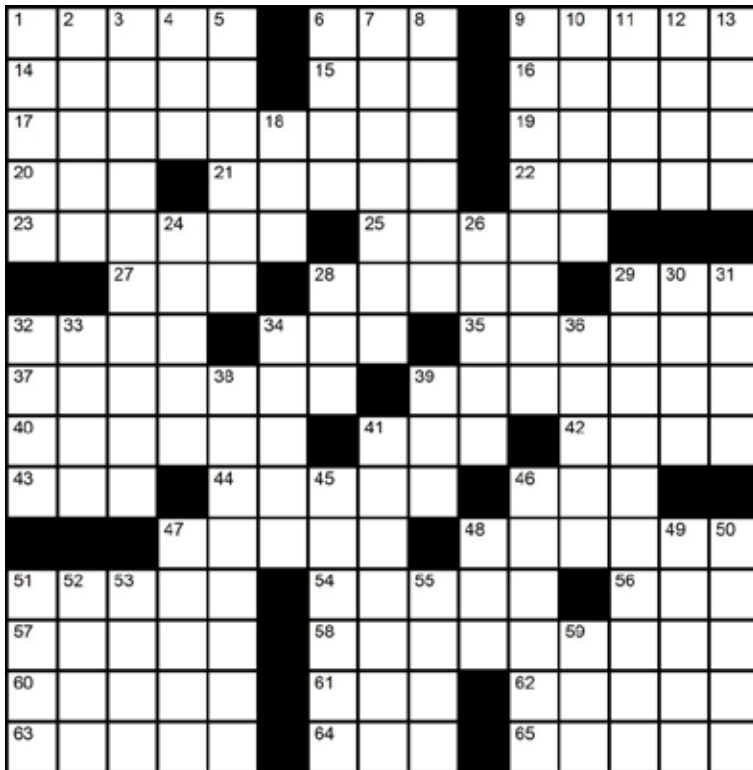
JANU

SUNDAY	MONDAY	TUESDAY	WEDNESDAY
			1 GARE Book Club 2pm – 4pm
5	6 Entertainment Meeting 10am – 11:30am Arts & Crafts 1pm – 4pm Poker 6pm – 9pm Cornhole 6pm – 8:30pm	7 Walk to the Beat 10am – 10:45am Chair Aerobics 10:45am – 11:15am Game Day 12:30pm – 3:30pm Games Evening 6pm – 9pm	8 GARE Men's Club 12:30 – Book Club 2pm – 4pm
12	13 Arts & Crafts 1pm – 4pm Poker 6pm – 9pm Cornhole starts 6pm – 8:30pm	14 Walk to the Beat 10am – 10:45am Chair Aerobics 10:45am – 11:15am Game Day 12:30pm – 3:30pm Trustee Exec Mtg 6pm – 7pm Games Evening 6pm – 9pm Trustee Mtg 7pm – 8pm	15 GARE Woman's Club 12:30 Social Night 6pm –
19 Sur-Prize Bingo 1pm – 2pm	20 Arts & Crafts 1pm – 4pm Poker 6pm – 9pm Cornhole 6pm – 8:30pm	21 Walk to the Beat 10am – 10:45am Chair Aerobics 10:45am – 11:15am Game Day 12:30pm – 3:30pm Games Evening 6pm – 9pm Instructional Crafters 7pm – 9pm	22 GARE
26	27 Arts & Crafts 1pm – 4pm Poker 6pm – 9pm Cornhole 6pm – 8:30pm	28 Walk to the Beat 10am – 10:45am Chair Aerobics 10:45am – 11:15am Game Day 12:30pm – 3:30pm Games Evening 6pm – 9pm	29 GARE Woman's Club E 11am

JANUARY

WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
<p>BAGE</p> <p>om</p>	<p>2 RECYCLING</p> <p>Hanukkah Ends</p> <p>Walk to the Beat 10am – 10:45am Chair Aerobics 10:45am – 11:15am Games Evening 6pm – 9pm</p>	<p>3</p>	<p>4</p> <p>Yoga 9am - 10am Floors Waxed(Club House Closed) 12pm – 11pm</p>
<p>BAGE</p> <p>3pm pm</p>	<p>9</p> <p>Walk to the Beat 10am – 10:45am Chair Aerobics 10:45am – 11:15am Games Evening 6pm – 9pm Guy & Dolls Mtg 7pm – 9pm</p>	<p>10</p> <p>Computer Club 9:30am – 11am</p>	<p>11</p> <p>Yoga 9am - 10am</p>
<p>BAGE</p> <p>0pm – 2:30pm 9pm</p>	<p>16 RECYCLING</p> <p>Walk to the Beat 10am – 10:45am Chair Aerobics 10:45am – 11:15am Games Evening 6pm – 9pm HOA Meeting 7pm – 9pm</p>	<p>17</p>	<p>18</p> <p>Yoga 9am - 10am Guys and Dolls Trivia 6pm – 10pm</p>
<p>BAGE</p>	<p>23</p> <p>Walk to the Beat 10am – 10:45am Chair Aerobics 10:45am – 11:15am Deborah Meeting 1pm – 3pm Games Evening 6pm – 9pm</p>	<p>24</p> <p>Computer Club 9:30am – 11am</p>	<p>25</p> <p>Yoga 9am - 10am</p>
<p>BAGE</p> <p>xec Mtg. 10am –</p>	<p>30</p> <p>Walk to the Beat 10am – 10:45am Chair Aerobics 10:45am – 11:15am Games Evening 6pm – 9pm</p>	<p>31</p>	

CROSSWORD PUZZLE



ACROSS

- 1 Distant
- 6 Apex
- 9 Jobs
- 14 "ER" actress --- Tierney
- 15 "--- Believer", Monkees hit
- 16 Start playing!
- 17 Tap
- 19 "Fear of Flying" author --- Jong
- 20 Snow runner
- 21 Less common
- 22 Buoyant
- 23 Old-fashioned cab
- 25 Lightweight tropical hats
- 27 Elite group
- 28 Gene Pitney was only 24hrs from here
- 29 Downloadable program
- 32 Small lake
- 34 Natter
- 35 Tenor --- Bocelli
- 37 Sidestepped
- 39 Splendors
- 40 Demeanor
- 41 Total
- 42 Capital of Norway
- 43 Source of formic acid
- 44 Jambalaya ingredient
- 46 Little one
- 47 "Band of Gold" singer Freda ---
- 48 Miscreants

- 51 Economizer
- 54 Succeed
- 56 One of New York's finest, perhaps
- 57 Nautical fastener
- 58 To
- 60 Carroll's rabbit-hole explorer
- 61 Wyo. neighbor
- 62 Extended area of land
- 63 Waterproofed as many showers are
- 64 Affirmative vote
- 65 Solemn promises

DOWN

- 1 Pennsylvania Mennonites
- 2 Sri ---, formerly Ceylon
- 3 Ahead of the field
- 4 Mineral source
- 5 Litter of pigs
- 6 Bracket
- 7 Stimulus
- 8 Security detachment
- 9 Anna Paquin won an Oscar for this film, aged 11
- 10 Spanish winds
- 11 The pen
- 12 Recoil
- 13 Remain
- 18 Rotating engine part
- 24 Welcome
- 26 Old Testament song
- 28 Sliver
- 29 Nobleman
- 30 Rind
- 31 --- doble (dance)
- 32 One of the Three Bears
- 33 "--- Almighty", in which Morgan Freeman played God
- 34 Nixon's successor, informally
- 36 Drivel
- 38 At peace
- 39 Rev up
- 41 --- Todd, barber
- 45 Chest pain
- 46 Am disposed
- 47 Serenity
- 48 Pro
- 49 Gun handle nick
- 50 Notices
- 51 Get outta here!
- 52 "--- want is a room somewhere..." ("My Fair Lady")
- 53 Bridal wear
- 55 Start of a Hamlet soliloquy
- 59 Geological time composed of periods

Answers on page 52

ATTENTION: *Snowbirds*

The SRP Westerly Trustees unanimously agreed that as of October 1, 2022, the Sign Post will only be mailed to your SRP Westerly address. If you would like it mailed to a different address, please complete the form below and enclose a check in the amount of the month(s) of mailing and mail the form below to the SRP Westerly address listed below. Third class mail cannot be forwarded. Thank you!

Mail to: Silver Ridge Park Westerly
39 Millbrook Drive
Toms River, NJ 08757
ATT: Betty O'Brien

Please make check payable to: "SRPWesterly".
Cost per monthly edition is \$3 for mailing.

Name _____

Phone: _____

SRP Westerly Address:

Address to mail Sign Post(s)

Amount Enclosed: \$ _____

Number of months _____

Cost per monthly edition is \$3 for mailing.

Months you wish to receive the Sign Post at a different mailing address. Please mark with an X.

JAN 2025	<input type="checkbox"/>	SEPT 2025	<input type="checkbox"/>
FEB 2025	<input type="checkbox"/>	OCT 2025	<input type="checkbox"/>
MAR 2025	<input type="checkbox"/>	NOV 2025	<input type="checkbox"/>
APR 2025	<input type="checkbox"/>	DEC 2025	<input type="checkbox"/>
MAY 2025	<input type="checkbox"/>		
JUNE 2025	<input type="checkbox"/>		
JULY 2025	<input type="checkbox"/>		
AUG 2025	<input type="checkbox"/>		

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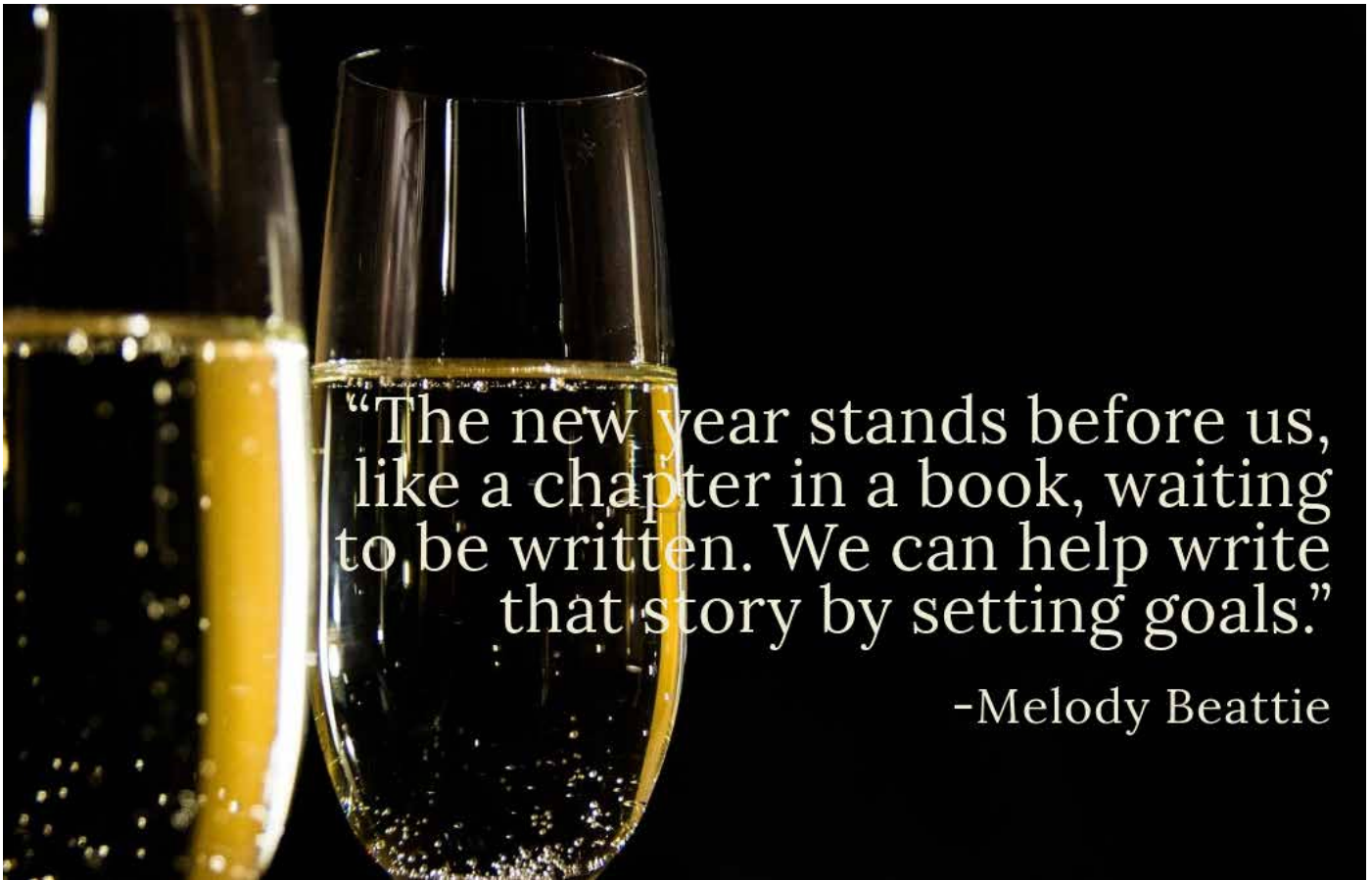
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GAS HOT WATER HEATER

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OR
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“The new year stands before us, like a chapter in a book, waiting to be written. We can help write that story by setting goals.”

-Melody Beattie



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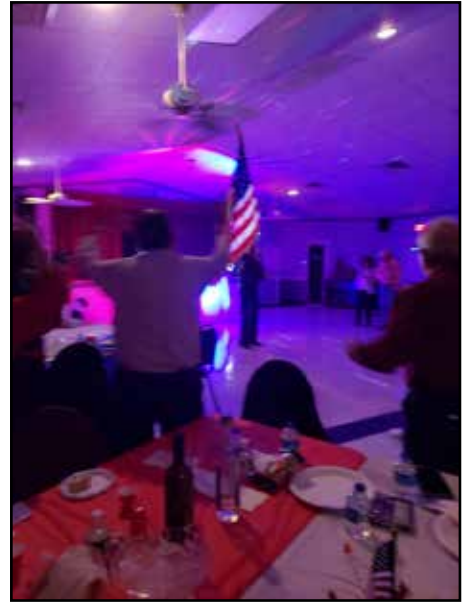
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ads-468

What's Happening Around Westerly!



Red White Blue Dance






IMPORTANT INFORMATION for Homeowners!

This is a friendly reminder to all homeowners, family members and guests that may be entering the Clubhouse driveway and/or parking lot,

Speed limit is 25 mph!

This also pertains to the ambulance entrance (Durino Way).

Reminder that our entrance into the clubhouse from Millbrook and/or Sheepshead is **NOT** a thoroughfare and should not be used to cut through!

Please be mindful, stop for pedestrians and watch your speed!

Thank you for your cooperation! SRPWesterly Board



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



Walk to the Beat!

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

Walk to the Beat classes: **Tuesdays & Thursdays 10am -10:45am**

Loose as a Goose!

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

● **Hope to see you there!** ●

The 15 Year Battle for Martin Luther King, Jr. Day

On November 2, 1983, President Ronald Reagan signed the King Holiday Bill into law, designating the third Monday in January a federal holiday in observance of civil rights leader Dr. Martin Luther King, Jr. The legislation to recognize Martin Luther King Jr. Day was first introduced just four days after his assassination on April 4, 1968. Still, it would take 15 years of persistence by civil rights activists for the holiday to be approved by the federal government and an additional 17 years for it to be recognized in all 50 states. Today, it is the only federal holiday designated as a national day of service to encourage all Americans to volunteer and improve their communities.



Pinback button promoting Martin Luther King Day 1982. Collection of the Smithsonian National Museum of African American History and Culture

Despite the national fervor inspired by King's death, the bill to create a holiday in his honor languished for years with limited congressional support. However, Democratic Michigan Congressman, John Conyers, who first proposed the bill on April 8, 1968, was not deterred. He continued to reintroduce the legislation every year with the support of the Congressional Black Caucus, which Conyers helped found.

To me, [King] is the outstanding international leader of the 20th century without ever holding office. What he did — I doubt anyone else could have done.

*Rep. John Conyers (D-Mich.)
January 18, 2015*

In 1979, on the 50th anniversary of King's birth, the bill finally came to a vote in the House. However, even with a petition of 300,000 signatures in support, the backing of President Jimmy Carter, and testimonials from King's widow, Coretta Scott King,

the bill still was rejected by five votes in the House. Republican Missouri Congressman Gene Taylor led the opposition, which cited the costs of an additional federal holiday and traditions which exclude private citizens from receiving recognition with public holidays named in their honor.

Even though it failed to pass in the House, public support for the bill continued to grow, in no small part due to musician Stevie Wonder. The Motown singer and songwriter's 1980 album "Hotter Than July" featured the song "Happy Birthday," which served as an ode to King's vision and a rallying cry for recognition of his achievements with a national holiday.

I just never understood / How a man who died for good / Could not have a day that would / Be set aside for his recognition ... in peace, our hearts will sing /

Thanks to Martin Luther King

Stevie Wonder

"Happy Birthday" Hotter than July (1980)

Wonder continued to spread his message with regular appearances alongside Coretta Scott King at rallies. He also capped a four-month tour with a benefit concert on the National Mall, where King delivered his famous "I have a Dream" speech 18 years earlier.

When the bill again made it to the house floor in 1983, fifteen years after King's murder, support was overwhelming. Working together, Coretta Scott King, the Congressional Black Caucus, and Stevie Wonder amassed a six million signature petition in favor of the holiday. The bill easily passed in the House with a vote of 338 to 90. However, when the bill moved onto the Senate, Republican North Carolina Senator, Jesse Helms attempted to dismiss the legislation by submitting documents alleging that the civil rights leader harbored ties to the communist party. Outraged by the personal attack on King's character, Democratic New York Congressman Daniel Patrick Moynihan threw the more than 300 page binder to the ground and stomped on what he described as a "packet of filth." After two days of debate, the bill passed in the Senate and President Ronald Regan reluctantly agreed to sign it into law.

Continued on page 37

Continued from page 36

I would have preferred a non-holiday in King's honor but since they seem bent on making it a national holiday, I believe the symbolism of that day is important enough that I will sign that legislation when it reaches my desk.

*President Ronald Reagan
October 20, 1983*

Despite the holiday's federal recognition, statewide observance of Martin Luther King Jr. Day is far from uniform. Some states include additional holidays, which are celebrated concurrently with Martin Luther King Jr. Day. Arizona and New Hampshire, for example, celebrate "Civil Rights Day" and Wyoming celebrates "Wyoming Equality Day." Other states, like Alabama and Mississippi, have combined the King holiday with "Robert E. Lee Day" to honor the birthday of Confederate General Robert E. Lee, who was born on January 19. However, Martin Luther King Day has been recognized in all 50 states since early 2000.

On August 23, 1994, the King Holiday and Service Act was signed into law by President Bill Clinton. Inspired by King's life of service, Congressman John Lewis and former Senator Harris Wofford proposed the legislation to encourage Americans to find common causes and methods of improving their communities. In honor of Congressman Lewis' initiative to make the Martin Luther King, Jr. holiday "a day on, not a day off" the National Museum of African American History and Culture has organized donation drives to those in need and partnered with corporations to provide music, film screenings and interactive activities to the public. If you are interested in giving back to your community this year, we encourage you to explore our website for volunteer opportunities or participate in the transcription of the Freedmen's Bureau papers.

Source: <https://nmaahc.si.edu/explore/stories/15-year-battle-martin-luther-king-jr-day>





2025 Semi-Annual Dues

SRP Westerly HOA 2024/2025 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, 2025, or as (2) semi-annual payments of \$231.00 each
- *This reflects the Dues Increase of \$90. annually or \$45.00 semi-annually effective July 1, 2024*
- \$15.00 monthly late fees remain applicable.
- Checks should be payable to SRP Westerly Home Owners 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 2025	SRP Westerly HOA	\$231
	<h2>2025 Semi or Annual Dues</h2>	<u>Due JAN 1, 2025</u>
	Owner Name(s): _____	\$231
	Property Address: _____	<u>Due JULY 1, 2025</u>
	Telephone Number: __ (____) _____	\$462
I am enclosing Dues Payment for <input type="checkbox"/> Jan 1, 2025 <input type="checkbox"/> Jul 2025 <input type="checkbox"/> Both Jan 2025/Jul 2025	Full Year	
<small>(please check only one)</small>		Check # _____
		Date: _____
		Amount Paid: _____

JANUARY 2025	SRP Westerly HOA	\$231.00
	<h2>2025 Semi-Annual Dues</h2>	<u>Semi-Annual</u>
	Owners Name: _____	<i>Reflects Dues Increase Effective July 1, 2024</i>
	Property Address: _____	Check # _____
	Telephone Number: (____) _____	Date: _____
I am enclosing <input type="checkbox"/> Dues Payment for JANUARY 2025 Only		Amount Paid: _____

JULY 2025	SRP Westerly HOA	\$231.00
	<h2>2025 Semi-Annual Dues</h2>	<u>Semi-Annual</u>
	Owners Name: _____	<i>Reflects Dues Increase Effective July 1, 2024</i>
	Property Address: _____	Check # _____
	Telephone Number: (____) _____	Date: _____
I am enclosing <input type="checkbox"/> Dues Payment for JULY 2025 Only		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.

Submitted by: _____ written description of compliment here. use another sheet of paper if needed.

Property Address: _____

Telephone Number: __ (____) _____

Signature: _____

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Free Smoke Alarm



American Red Cross

The American Red Cross FREE Smoke Detector installation program at SRP Westerly is available at all times.

If you are interested to register for the installation of two free smoke detectors in your home, we welcome you to fill in your contact information on this form and drop off into the Trustees Mailbox located in the Clubhouse. A member of the Red Cross Safety Team will contact you and offer a window time for installation.

NAME: _____

ADDRESS: _____

PHONE #: _____

EMAIL: _____

You can also use our website to register on line.
<https://srpwesterlyhoa.org/forms/freeSmokeAlarm.html>

Or send your interest and contact info to our HOA email address below attention Joe Librizzi
srpwesterlyhoa@gmail.com

Any questions, reach out to Joe Librizzi

(908)938-6772

Toms River Dermatology & Skin Cancer Center



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



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

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HOPA UPDATE



The HOA Trustees and the HOPA Team would like to extend our sincere thanks to all homeowners who have completed their HOPA forms for the 2024 HOPA campaign. Your participation is greatly appreciated.

The HOPA survey is a vital legal requirement for +55 Age Homeowners Associations. The HOPA questionnaire also serves multiple essential purposes and provides critical data that enables us to plan, predict, and effectively manage the community’s future needs—whether in terms of resources, budgeting, or development.

Once again, thank you for making your voice heard and being an active part of shaping the future of Silver Ridge Park Westerly.

Below is a summary of the HOPA information we have gathered so far, including comparisons to the 2022 survey.

Household Breakdown – by # of Residents Living in Home:

	# of Residents					Average per Household
	<u>One</u>	<u>Two</u>	<u>Three</u>	<u>Four</u>	<u>Total</u>	
	2024 Data					
# of Homes.	250	333	34	7	624	
# of Residents Living in Home	1	2	3	4		
Total Residents	250	666	102	28	1,046	1.68
	24%	64%	10%	3%	100%	
	2022 Data					
# of Homes	228	317	31	6	584	
# of Residents Living in Home	1	2	3	4		
Total Residents	228	634	93	24	979	1.68
	24%	65%	9%	2%	100%	

• **DATA BASED ON 95% PARTICIPATION AS OF 11/30/2024**



HOPA UPDATE



Household Breakdown by Age Stratification
(based on age at form submission date):

	2024 Data						2022 Data	
	#1	#2	#3	#4	Total	%	Total	%
	Resident							
Under 55	10	32	29	7	78	7%	65	7%
55-59	48	32	4	0	84	8%	68	7%
60-64	69	59	2	0	130	12%	140	14%
65-69	125	74	0	0	199	19%	181	19%
70-74	108	77	0	0	185	18%	193	20%
75-79	115	54	0	0	169	16%	146	15%
80-84	84	35	1	0	120	11%	100	10%
85-89	43	9	4	0	56	5%	54	6%
90-94	11	1	0	0	12	1%	15	2%
95+	9	0	1	0	10	1%	12	1%
Subtotal 55+	612	341	12	0	965	92%	909	93%
% 55+	63%	35%	1%	0%		92%	93%	
Age Not provided	2	1	0	0	3	0%	5	1%
Total	624	374	41	7	1,046	100%	979	100%
Average Age	72	67	45	28	69		69	

Community Assessment Information
2024 Optional Survey –
Based on Participation Level

	YES		NO		Total Responses
	Responses	%	Responses	%	
Q #1 - Do You Have Pets?	176	34%	347	66%	523
Q #2 - Do You Have Access to WIFI	460	89%	57	11%	517
Q #3 - Do You Have Your Own Transportation?	512	97%	14	3%	526
Q #4 - Do You Live in Your Home Full Time?	501	95%	24	5%	525

LOOK IN NEXT MONTH'S SIGN POST FOR THE
2024 HOPA SURVEY CAMPAIGN'S FINAL RESULTS

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

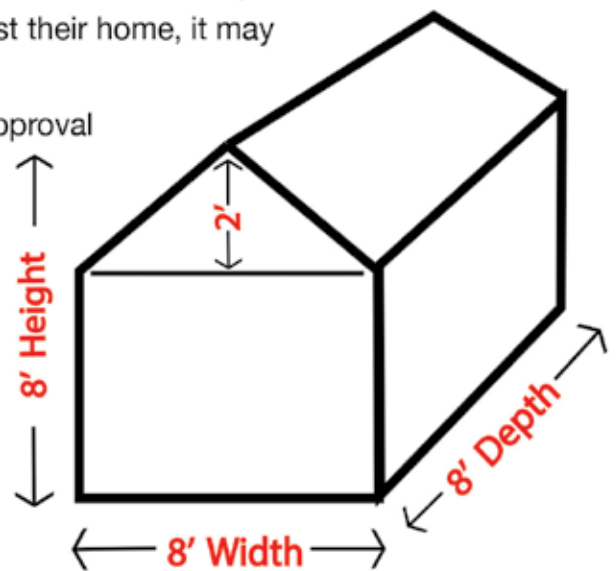
SILVER RIDGE PARK WESTERLY ARCHITECTURAL FORM



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.)*



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39 MILLBROOK DRIVE
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E-MAIL: SRPWESTERLYHOA@GMAIL.COM
INFO@SRPWESTERLYHOA.ORG



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OCCUPANT NAME(S): _____

SILVER RIDGE PARK ADDRESS: _____

PRIMARY CONTACT # _____

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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

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The cold weather makes it hard to get motivated to go outdoors and shoot, but there are some great photo opportunities to be had in winter. Make certain you dress for the cold and watch for ice!

Even when there is no snow, icy ponds make great subjects. Look for ducks, geese, or seagulls standing on the ice. Ice also makes for great reflection images. Many normal scenes take on a new meaning in the cold of winter

After a snowfall, there are great shots everywhere. The challenge with snow shots is getting the proper exposure. A bright snowy scene tricks your camera into thinking there is too much light, so the camera will cut back on exposure. This makes the snow in your images look gray. If you know how to set your exposure compensation, increase the exposure by 1 stop to brighten the snow. If your camera has “scene” modes, use the one for snow or beach.

The bare leafless trees make nice silhouette shots and are very good for black and white photography. They are especially effective with a sunrise or sunset behind them.



That’s it for this month. As always you can email me with any photographic questions at bill@KirmsPhotography.com. If you’d like to see more of my images you can visit my site at www.KirmsPhotography.com. Remember to keep shooting and trying to improve your images, but most importantly, have fun with your camera.



Recipe CORNER



Buffalo Chicken Dip

By The Good Housekeeping Test Kitchen

Ingredients

1 8-ounce package cream cheese, at room temp
1/2 c. sour cream
2 tbsp. fresh lemon juice
1/3 c. Buffalo hot sauce (we used Frank's RedHot)
3 c. finely shredded white-meat rotisserie chicken
8 oz. Monterey Jack cheese, coarsely grated
2 scallions, finely chopped
2 oz blue cheese, crumbled
Potato chips and celery sticks, for serving

Directions

Step 1

Heat oven to 425°F. In large bowl, whisk together cream cheese, sour cream, lemon juice, and hot sauce. Fold in chicken, Monterey Jack, and scallions.

Step 2

Transfer mixture to 2 shallow 2-cup baking dishes, top with blue cheese, and bake until golden brown, 12 to 15 minutes. Serve with potato chips and celery sticks.



Spicy Beef Empanadas

By Pillsbury Kitchens Updated

Ingredients

3/4 lb 85% ground beef
1 cup diced white onion
1/4 teaspoon red pepper flakes
2 tablespoons red wine vinegar
1/2 cup chopped fresh cilantro
1 can (16.3 oz) refrigerated Pillsbury™ Grands!™ Flaky Layers Original Biscuits (8 Count)
1 cup shredded Monterey Jack cheese (4 oz)

Steps

1. Heat oven to 350°F. Heat 12-inch nonstick skillet over medium-high heat; add beef, onion, pepper flakes and 1/2 teaspoon salt, stirring to break up meat. Cook 5 to 6 minutes or until beef is no longer pink. Remove from heat; drain and return to pan. Stir in vinegar and cilantro.
2. Separate dough into 8 biscuits. Press or roll each to form 6-inch round. Scoop 1/4 cup beef mixture on center of each round; top each with 2 tablespoons cheese.
3. Fold each in half; gently stretching dough over filling, pressing seal.
4. Using fork, press seams to seal. Place on ungreased cookie sheet. Bake 24 to 26 minutes or until golden brown.

Red Velvet Cake Mix Cookies

By Micah A Leal

Active Time: 10 mins Total Time: 45 mins Yield: 24 cookies

Ingredients

1/2 cup vegetable oil
1/2 teaspoon kosher salt
2 eggs
1 (15.25 oz.) box of red velvet cake mix
3/4 cup white chocolate chips



Directions

Preheat oven to 350°F. In a medium-sized bowl, whisk together oil, salt, and eggs until well combined. Add the cake mix and mix until fully combined, about 2 minutes. Fold in the white chocolate chips. Refrigerate for 20 minutes.

Line 2 rimmed baking sheets with parchment paper. Portion out heaping tablespoons of dough and roll them in your hands to form round balls. Place each ball about 2 inches apart on the baking sheet (Note: the cookies will spread out considerably, so it's important to leave plenty of space).

Bake in preheated oven for 10-12 minutes, just until the edges begin to brown slightly. Allow the cookies to cool for 10 minutes on the baking sheet before removing them to a wire rack to finish cooling.

20 Winter Vegetables That Are Seriously Good for You

From Carrots to Collards

By Emma Singer

From *purewow.com*

Published Nov 20, 2023

You basically lived at the farmer's market this summer, but now there's a chill in the air and you're lamenting the end of veggie season. Don't worry, you needn't dine exclusively on mac and cheese and chicken pot pie from December through February—there's a whole host of delicious winter vegetables (like cabbage, kale and leeks, to name a few) that promise to please your tastebuds while doing good things for your waistline and your overall health.

What are winter vegetables?

Winter vegetables are ones that are planted and harvested when the temperatures begin to drop—namely because they prefer the chilly weather. Of the veggies on our list, some are more easygoing than others and, thus, can be found at various times of the year; however, the one thing they all have in common is that they just taste better in the wintertime.

So, why is that? Well, certain vegetables have the ability to combat the wintry weather because of the higher amount of sugar they store. This results in the veggies tasting even sweeter in the chilly months.

The 20 Best Winter Vegetables

1. Kale

A cruciferous vegetable belonging to the cabbage family, this leafy green can be found year-round, but thrives in cold weather. Kale is also one of the most nutrient-dense veggies on our list; according to the Mayo Health Clinic, this winter vegetable is an excellent source of both fiber and calcium and boasts impressive amounts of vitamins K, A, B6 and C to boot. Eat it raw in a kale salad, or sauté it for a healthy side dish, either way, your body will thank you.

2. Parsnips

Winter is the ideal time to harvest this root vegetable since, much like carrots, parsnips grow sweeter as temperatures drop. Aside from their natural sweetness, parsnips also have a subtle earthy flavor that's well-suited to the season's hearty fare. They're also an excellent source of nutrients, including soluble

fiber, vitamins (C, B and E) and minerals (manganese, potassium and magnesium). In other words, you'd be wise to eat parsnips all winter long. Try 'em blended into a soup, baked in a cake or simply roasted—this is one versatile (and tasty) vegetable.

3. Collard Greens

A staple of Southern cuisine, these bitter greens belong to the same family as kale and cabbage and have a similarly bitter quality. Not only can collard greens tolerate the cold, but they actually taste better once the weather gets frosty. (Hint: Long cooking times help, too.) It probably comes as no surprise that collard greens are nutritional heavy hitters. In fact, the bitter taste of collard greens is actually the result of a high calcium content, and they contain a significant amount of iron, vitamin C and vitamin K as well.

4. Brussels Sprouts

They look like cute baby cabbages and they belong to the same cruciferous family, too. Yep, we're talking about brussels sprouts—a mild-tasting cold weather staple that works well as a stand-alone side, or when added to anything from warming winter pastas to creamy casseroles. Yep, brussels sprouts are a crowd-pleaser no matter how you prepare them, and they're nutritional powerhouses, too. Eat 'em up and the experts at Medical News Today say you'll get a generous serving of vitamins B, C and K, and plenty of healthy fiber and protein, to boot.

5. Swiss Chard

Here, another winter green with a host of health benefits, including boatloads of vitamin K (i.e., a whole day's worth in a single serving) as well as vitamins A and C, according to nutrition data from the USDA. Best of all, swiss chard has very few calories—making it an easy choice for anyone hoping to avoid winter weight gain—and a mild, sweet flavor with only a hint of bitterness. Basically, this one's a winner on all fronts (especially when baked into this swiss chard au gratin recipe).

6. Carrots

You can, of course, munch on this popular root vegetable all year long, but carrots truly shine in the winter, when cold temperatures make them extra sweet. Reach for a raw carrot whenever you want a healthy snack and an impressive dose of vitamin A (184 percent DV per serving, according to nutrition information from WebMD). We also highly recommend them as a nutrient-rich addition to hearty winter stews.

7. Broccoli

You might not think of broccoli as a winter vegetable since this cruciferous vegetable can be found on the menu at any time of year. That said, broccoli, like the other members of its family, does indeed favor frigid temperatures, so you'll find that this nutrient-rich, flowering veg has superior flavor in the winter season. Plus, thanks to its versatility, there is no shortage of ways to use it, which is a very good thing considering that the vitamins and antioxidants found in broccoli boast a wide range of health benefits, such as reducing the risk of cancer, fighting inflammation, and improving digestive health (to name a few).

8. Radishes

The biting peppery flavor and pleasing crunch of raw radishes makes for a satisfying snack, while roasted radishes feature a mellow, earthy flavor that pairs well with many a winter meal. No matter how you prepare them, this vibrant root vegetable will provide you with plenty of potassium, a considerable amount of vitamins B and C, and research shows they contain antioxidant compounds with anti-inflammatory and anticancer effects to boot.

9. Rutabaga

Considering that rutabagas boast an impressive nutritional profile, they should really get more love. Much like other cruciferous root veggies on our list, rutabagas get sweet as temperatures drop and are at their very best all winter long. Rutabagas are also packed with minerals and vitamins—most notably, potassium, an important mineral for maintaining healthy blood pressure, and vitamin C, which supports immune function and overall health.

10. Turnips

Mild, sweet and often overlooked—turnips and rutabagas have a lot in common and can be used interchangeably in most recipes. Turnips are

particularly tasty when used as a substitute for potato or cauliflower in a cheesy gratin and they can be crisped up as a healthy alternative to French fries, too. As for their nutritional value, these gems from the cruciferous family are rich in vitamin C (42 percent DV), as well as fiber, folate and cancer-fighting glucosamines. Not bad, right?

11. Leeks

Leeks are essentially the soft-spoken cousin of the onion with the appearance of a giant scallion, and we can't get enough of them—particularly in the winter when they're at their peak. Best of all, leeks contain anti-inflammatory plant compounds that benefit the skin, eyes and immune system. Pro tip: Be sure to clean these guys well to get rid of the grit before you cook them up for a melty, mild-tasting and healthy treat.

12. Cauliflower

Everyone likes cauliflower and it's not hard to see why. This flowering cruciferous vegetable is just like broccoli, but it's not green so it won't scare away any picky eaters, and its flavor is milder and sweeter as well. Cover it in cheese, toss it into pasta, roast the whole head—there are numerous ways to serve cauliflower so that all can enjoy its subtle, nutty taste whilst profiting from the cancer-fighting phytonutrients, fiber and B-vitamins it contains.

13. Winter Squash

Butternut, delicata, acorn, kombucha—there are many types of squash and you can find them everywhere throughout the fall and winter season. Some varieties of squash are milder than others, but you can expect varying degrees of sweet, buttery, earthy flavor across the board. In terms of health benefits, any gourd you get your hands on is guaranteed to give you an infusion of vitamin A and potassium, plus carotenoids that, per a 1996 study published in *FASEB Journal*, help prevent and fight a wide range of chronic diseases.

14. Radicchio

Intensely bitter and somewhat spicy—radicchio, a member of the chicory family, is not everybody's cup of tea. That said, it provides a palate-pleasing counterpoint to milder lettuces when tossed into salads, and its leaves—packed with a whopping 170 percent DV of vitamin K—are seriously good for you, so it's worth giving this winter vegetable a try.

15. Cabbage

Though they may look alike, don't confuse this guy for a type of lettuce. Cabbage is actually a cruciferous vegetable in the same family as kale, cauliflower and a few other cold weather favorites. What makes cabbage stand out from the crowd is that a single serving of the stuff provides a whopping amount of vitamins C and K. (54 percent and 85 percent DV per cup, respectively, according to the Cleveland Health Clinic.) Best of all, cabbage is particularly easy to incorporate into one's diet because, when cooked, its flavor is mild enough to melt into the background of nearly any dish.

16. Spinach

Spinach is a mild-tasting leafy green that boasts a whole host of health benefits. (Just ask Popeye.) Research suggests that this nutrient rich vegetable can help lower blood pressure, prevent cancer and promote both bone and digestive health. It also cooks and wilts quickly and—if you're not a fan of its slightly slime texture when cooked—is equally delicious when enjoyed raw as a salad green. Either way, it's a reliably friendly choice for folks who don't tolerate the bitter taste of some of the other leafy greens on our list too well.

17. Mustard Greens

More spicy than bitter and not quite as tough as kale or collards, mustard greens make a fine and flavor-packed addition to pasta dishes and sautés. As luck would have it, they're loaded with nutrients, too—including more vitamin A than spinach and nearly half of the DV for vitamin C, per the USDA. They also have health-boosting diuretic and detoxifying properties.

18. Escarole

If you're looking for a leafy green that holds up well to the longer cooking times required for soups and stews, this Italian gem fits the bill. It also works well as a component in mixed salads and stands out in pasta dishes as well. Best of all, it's practically calorie-free and a two-cup serving provides 164 percent, 58 percent and 12 percent of the DV for vitamins K, C and dietary fiber, respectively. (And the USDA FoodData Central has its full nutrition profile, if you're interested.)

19. Beets

This winter staple is easy to recognize thanks to its vibrant reddish-purple hue, but that's not the only

thing that sets beets apart. These root vegetables boast a slightly sweet, earthy taste and an impressive number of essential minerals and nutrients. What's more, there's ample research showing that beets can lower blood pressure—like this 2014 study published in *Nutritional Research*—thus indicating that the nutrient power of beets includes significant cardiovascular benefits. You know, so your heart can go on *beating* for a long time. (Sorry, we had to.)

20. Endive

Endive is a bitter-tasting salad green that's often paired with other milder greens, due to its biting flavor profile. If the bitterness puts you off, you can enjoy this healthy green in the form of frisée, a common feature of mixed salads, or opt for Belgian endive instead, a variety that has a shallot-like shape and takes well to roasting for a milder taste. However you choose to prepare your endive, you should know that research shows it's rich in cancer-preventing flavonoids and notably low in calories, too.



CROSSWORD ANSWERS

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Westerly Upcoming Events

January 2025

Jan. 2nd	Hanukkah ends	
Jan. 6th	Entertainment Mtg.	10am
Jan. 8th	Men's Club	12:30pm
Jan. 8th	Book Club	2pm
Jan. 9th	Guys & Dolls Mtg	7pm
Jan. 10th & 24th	Computer Club	9:30am
Jan. 14th	Trustee Mtg.	7pm
Jan. 15th	Women's Club	12:30pm
Jan. 15th	Social Nite	6pm
Jan. 16th	HOA Mtg	7pm
Jan. 18th	Trivia Nite	7pm
Jan. 19th	surPrize Bingo	2pm
Jan. 21st	Instructional Crafters	7pm
Jan. 23rd	Deborah Mtg.	1pm
Jan. 29th	Women's Club Exec. Mtg	10am

February 2025

Feb. 3rd	Entertainment Mtg.	
Feb, 5th	Book Club	
Feb. 9th	Super Bowl	
Feb. 11th	Trustee Mtg.	7pm
Feb. 12th	Men's Club	12:30pm
Feb. 13th	Guys & Dolls Mtg.	7pm
Feb. 14 & 28	Computer Club	9:30am
Feb. 16th	sur-Prize Bingo	2pm
Feb. 17th	President's Day	
Feb. 18th	Instructional Crafters	7pm
Feb. 19th	Women's Club	12:30pm
Feb. 19th	Social Night	6pm
Feb. 20th	HOA Mtg.	7pm
Feb. 23rd	Nonna's Dinner	TBD
Feb. 26th	Women's Club Exec. Mtg.	10am
Feb. 27th	Deborah Mtg.	1pm