# 2026 GUIDE TO LOCAL PROFESSIONALS

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ADVERTORIAL

# Puharic and Associates - *A Concierge Insurance Service Vested in Community*

After 14 years in the business at another insurance agency, Adam Puharic took a leap forward and opened his own firm, Puharic and Associates, on July 1, 2019.

"I wanted to live out the American dream and start my own agency with a focus on providing all-around concierge service."

Puharic and Associates, located in Wall Township, has five employees. The firm's main clients tend to be business owners, and Puharic takes care of all their insurance needs, including business, life, health, homeowner and auto.

"Sometimes we talk about their insurance policies and sometimes we talk about risk management practices that they can take hold of. The biggest thing is we are loyal to our customers, and they are loyal to us. They grow with us, and we grow with them."

It's important to look at insurance holistically. "I think that many people wake up and all of a sudden they have their insurance policies with five different agencies. None of it is interconnected. None of it is working toward their benefit."

The firm is all about helping the community. "We strive to be an adviser first, to say: Whether or not I'm going to manage your insurance, let me see what you have, let me see what we can do to make it better and let's talk about what you need to accomplish."

"We at Puharic and Associates really are local community people. We are vested in the community. We volunteer for youth sports and we donate to local charities. We live here and we spend our money here and we support our local businesspeople here."

Hundreds of customers flocked to the firm within the first six months of operation. "And every day more are calling, wanting to join our agency. There are a lot of good, loyal people around here who are willing to help a small-business person grow and to invest their insurance locally."

"I think that's something special. To me, probably one of the most profound things is watching the outpouring of support from homeowners and small business owners in the area, whom many I have known for years, but who then said, 'I want to bring my business to you.' That means a lot."

– ADVERTORIAL –

# Local Leadership, National Recognition: Sunnyside Manor's Award-Winning Year

*In the past year, one Wall Township senior living community has earned two very different awards. Together, they tell one story: in senior care, independent local leadership is a winning approach.*

Sunnyside Manor Senior Living, which has been family-owned and operated for over thirty-five years, earned a Silver – Achievement in Quality Award from the American Health Care Association and National Center for Assisted Living (AHCA/NCAL) in late 2025.

Then came a second honor: second-generation Owner and Operator MaryEllen Keane was named a 2026 Enterprising Women in Commerce honoree by the Commerce and Industry Association of New Jersey (CIANJ), recognized for her leadership, entrepreneurial spirit, and commitment to excellence in senior care.

The first award recognized a community. The second award recognized the community's leader. Both attest to what "family-owned" really means day to day: every decision that affects residents' lives is made on-site by a team who knows each resident and family.

That kind of hands-on leadership inspires loyalty and innovation, most recently in the creation of a role unique to Sunnyside Manor: Resident Wellness Ambassador.

Sunnyside Manor's Resident Wellness Ambassador, Marisha Kilcullen, is solely dedicated to the special details that help residents thrive.

The role grew out of Kilcullen's own initiative. After decades at Sunnyside Manor as a caregiver and then as a concierge, she became known for "checking-in," offering extra attention and fulfilling special requests, especially when she noticed a resident having a challenging day.

Leadership recognized the benefits to residents and families and built a role around it – one that reflects Kilcullen's own long-standing commitment to the community. "I never wanted to work anywhere else," Kilcullen said. "I felt I was always at the best."

Kilcullen's tenure and initiative are exceptional in senior care. At Sunnyside Manor, they're part of the culture.

"Sunnyside Manor has always been, and felt like, my home," said Joanna Jacobs, LPN, a nurse at the community for more than four decades. It's staff like Jacobs who help build and sustain the kind of resident satisfaction and care quality the AHCA/NCAL award evaluates. A unique honor, Sunnyside Manor was one of only 35 communities nationally – and the only one in New Jersey – to receive the Silver Award as a combined assisted living and skilled nursing provider.

Families notice the difference. "Sunnyside Manor is an expertly run, family-owned home away from home," said Richard N., whose mother lives at the community. Heather D., another family member, echoed the sentiment: "It is owned by a family who truly cares about their residents, their families, and their staff."

For Keane, the recognition points back to her team. "This recognition reflects the incredible dedication of the entire Sunnyside Manor team," she said, "whose commitment to our residents and families makes achievements like this possible every day."

At Sunnyside Manor, this year's honors prove that when senior care stays local and independent, that's a win for everyone who calls it home.

**Sunnyside Manor's continuum of care includes assisted living, memory care, and long-term care and short-term rehabilitation. To learn more, visit sunnysidemanornj.com, or call 888-347-5773 to schedule a tour.**

OVER 100 YEARS
SUNNYSIDE MANOR
A Family Owned Senior Living Community

ADVERTORIAL

# "Do You Think Financial Advisors Are Expensive?"

It's possible - some advisors may be expensive. But so is:

- Making bad investments.
- Missing valuable planning opportunities.
- Making emotional decisions to sell during market drops.
- Paying too much in taxes.
- Not rebalancing your portfolio when you should.
- Leaving money in low-interest savings accounts.
- Over-paying for insurance you do not need.
- Under-paying for (or not getting) insurance you DO need.
- Forgetting to plan for healthcare expenses in retirement.
- Being too conservative with your investments.
- Being too aggressive with your investments.
- Getting socked by inflation, because you didn't plan for it.
- Ignoring your estate planning and leaving a mess behind.
- Spending too much in retirement because you didn't plan.
- Spending too little in retirement, because you're afraid of running out.

**A real financial plan isn't for when things go right. It's for when they don't.**
Not everyone needs a financial advisor.
But if you do — chat with us — without any obligation.

***Here are some "frequently asked questions"***

***"Who ARE you?"***
Mullooly Asset Management is a fee-only, fiduciary, investment advisory firm, specializing in financial planning for families in Monmouth & Ocean counties, as they approach — and begin to enjoy — their retirement.
**We're a family of advisors** — a father and three sons — all four are CFP® professionals, working together as a team, to build plans for our clients.

***"Are you just trying to sell me some life insurance?"***
No. We don't even sell insurance. As CFP® professionals we're well-versed in insurance products. We're fee-only investment advisers with a fiduciary obligation to our clients.

We're often asked to review insurance needs (this IS part of our planning process). But we won't sell insurance.

***"I don't think I have enough money for a financial advisor."***
It's possible. If you're just starting out, there may be some low-cost (and even no cost) options instead. At some point, you may want to bring a professional onto your team to handle planning and investments. We want to be sensitive to your tax issues, and to your estate matters, when planning and investing. We have a $250,000 minimum at Mullooly Asset Management.

***"What makes up a financial plan? What does it look like? How long does it take?"***
Financial planning is an ongoing, never-ending process. We begin with the basics – we build your very own cash flow report and balance sheet. This helps us get an understanding of your financial situation. We have a secure portal where we can share documents along the way. We want to understand your goals as well as your feelings about taking risk. Then we sit down with you to review and present our thoughts on a path forward. The initial phase of the process is usually a few weeks.

***"How do we know if we're a fit for each other? What's involved in meeting with you?"***
The first step in our process is called a "fit meeting." It's usually 30-45 minutes. It's entirely possible we may not be a match — or a good fit. So, let's find out — upfront. There is no cost for the "fit meeting." But be sure to ask us about how we get paid (it's also on our website, **www.mullooly.net**).

This is a chance for us to meet — and hear your story. We prefer meeting in person. We tell folks we don't want you to bring account statements, or details. No paperwork. We simply want to meet and hear your story. Without any obligation to continue.

This gives you a free opportunity to ask us any questions. And we can talk about our process of planning and investing we employ with our clients.

**Go to www.mullooly.net/shore to schedule time with us on our website.
Let's see if we're a fit for each other.**

**Mullooly**
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# *How to* manage credit wisely

Many paths lead to long-term financial security. A commitment to saving money, skillful investing and living within one's means are just some of the ways people can set themselves on the path toward a comfortable and secure financial future. Avoiding debt, particularly consumer debt, is another pathway to long-term financial stability. Unlike other forms of debt like a mortgage or an auto loan, consumer debt is typically accompanied by high interest rates. For example, the LendingTree reports that the average credit card APR for individuals with good credit is just over 21 percent, while those with poor credit can expect to get an APR closer to 28 percent. Those figures underscore the importance of using credit wisely, as poor use of credit can quickly land consumers in considerable debt. With that in mind, consumers can consider these tips to manage credit wisely.

### SEE CREDIT AS A TOOL TO BUILD YOUR FINANCIAL REPUTATION

Credit cards have something of a bad reputation, as they're often noted when discussing the dangers of debt. However, that narrative is different for millions of consumers who have figured out that wise credit usage is a highly effective way to build a strong financial reputation. In fact, the LendingTree notes that using credit cards responsibly is one of the most effective ways to build a strong credit history. Paying credit card bills on time; paying balances in full each month, and thus avoiding costly interest charges; and spending only a small percentage of your credit limit are all hallmarks of wise credit usage. The longer consumers adhere to this strategy, the higher their credit score becomes and the stronger their financial reputation becomes as well.

### AVOID OPENING TOO MANY CREDIT CARD ACCOUNTS

The credit reporting agency Equifax notes that two to three credit card accounts is enough to maintain a good credit score. Lenders want prospective borrowers to have a credit history that reflects their ability to successfully manage a wide variety of types of credit, so limiting consumer credit to two to three cards will ensure you are not putting all of your eggs in one basket. Unfortunately, many consumers have not followed this line of thinking, as a recent report from the credit monitoring agency Experian indicated the average consumer has 3.84 credit cards.

### MAINTAIN A LOW UTILIZATION RATIO

Credit utilization ratio (CUR) refers to the percentage of credit currently in use. If your available credit is $2,000 and your balance is $1,000, your CUR is 50 percent, which lenders would undoubtedly view as excessive. Experian notes that conventional wisdom governing CUR is to keep it below 30 percent, though that has shifted in recent years. Nowadays, a CUR closer to 10 percent may paint consumers in an especially positive light. Recognition of CUR and what qualifies as a consumer- friendly CUR can motivate consumers to stay out of debt and avoid overspending. Using credit wisely can benefit consumers in the short- and long-term.

# *Is now* the time to refinance?

Refinancing a home may be on the minds of many as mortgage interest rates continue to drop from the heights they reached just a short while ago. Data from the Freddie Mac Primary Mortgage Market Survey showed average 30-year fixed mortgage rates hovering around 6.51 percent as of late May 2026.

The rates are a notable step down from the almost 8 percent peaks in late 2023. Norada Real Estate Investments says traditional advice on refinancing is to wait for a full 2 percent drop in interest rates. However, modern market dynamics may require a far less rigid approach.

Homeowners who bought homes with peak rates during the post-pandemic surge are recognizing that small shifts are now opening opportunities to refinance and save money. Consideration of various factors can help homeowners determine if now is the time to refinance.

### THE NEED TO REFINANCE

Before determining if it's the right time to refinance, homeowners should assess why they want to. First Savings Mortgage Corporation says people refinance for various reasons. For some, they want to shorten the loan term to save on overall interest. Others need access to cash and use a cash-out refinance to tap into their home equity. Someone who has an adjustable-rate mortgage may want to refinance to switch to a fixed-rate one. People who need relatively fast access to cash may be looking to refinance more quickly than those who are doing so to switch a mortgage type or shorten terms.

### RATE REDUCTIONS

According to mortgage analysis from AmeriSave Mortgage Corporation, an interest rate reduction of just 0.75 percent to 1 percent is often enough to justify a refinance. On a $400,000 loan balance, dropping the rate from 7.5 percent to 6.5 percent can cut roughly $260 off the monthly principal and interest payment. So, even though rates aren't historically low, if they are lower than when the original loan was initiated, it may be prudent to refinance.

### THE BREAK-EVEN POINT

Refinancing comes with certain costs that homeowners will have to pay. Data from Rocket Mortgage indicates that closing costs typically range between 3 percent and 6 percent of the total loan amount, and include title searches, property appraisals, loan origination and underwriting. Timing a refinance should occur at the break- even point, or the exact month when the homeowner's accumulated monthly savings surpasses the upfront costs of securing the new loan, says Norada.

### REMOVING PMI

Private mortgage insurance is added to the mortgage when a borrower presents a down payment that is less than 20 percent of the loan's value. Conventional borrowers will have the PMI removed once they have reached 20 percent equity, but others may want to refinance to have the PMI removed sooner if the home's value has risen significantly since purchase. Removing PMI can improve cash flow. Timing a refinance requires consideration of factors unique to each homeowner. Working with a reputable lender can help homeowners identify and weigh the pros and cons of refinancing.

# *Steps to* secure your financial privacy

Safeguarding personal financial data has never been more important, as an increasingly digital world has made online banking that much more prevalent. Cyber crimes are a significant concern.

According to the Federal Bureau of Investigation, no less than 422 million individuals were impacted by cyber crime in 2022, and nearly 33 billion accounts are anticipated to be breached by the end of 2023. Cyber crimes are happening every day, even if the public only hears about the largest data breaches.

Financial institutions as well as retailers and other businesses that require the use of personal financial information are obligated to safeguard customer data. According to the Federal Trade Commission, financial institutions protect the privacy of consumers' finances under a federal law called the Financial Modernization Act of 1999, also known as the Gramm-Leach-Bliley Act.

That law governs banks, securities firms, insurance companies, and companies providing many other types of products and services. The law dictates how financial institutions can collect and disclose customer's personal financial information.

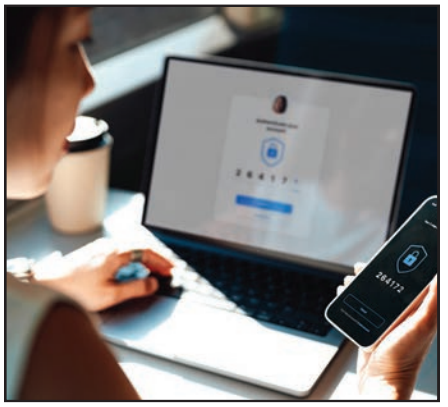
Individuals also have key roles to play in protecting themselves. Though even the best precautions cannot completely secure your financial privacy, every little effort is worth it to reduce your risk of being victimized by data theft. These tips from the Financial Industry Regulatory Authority can help individuals safeguard their privacy.

### YOU HAVE THE RIGHT TO OPT OUT

of the sharing of some of your personal information with affiliates and non- affiliates of a financial institution. For example, you can opt out of receiving prescreened credit offers by way of credit bureaus selling information about you to lenders or insurance.

### INCREASE AWARENESS OF PHISHING

scams. These often are emails that appear to come from legitimate firms or



financial regulators asking for personal information. These entities would never ask for account numbers, passwords, credit card information, or Social Security numbers through email. Verify all communication with the financial institution by contacting that institution directly at the number listed on your account statement or bill.

### BE AWARE OF WHERE YOU CLICK ONLINE

Never click on a questionable link or download a suspicious email attachment.

### STRONG PASSWORDS CAN KEEP ACCOUNTS MORE SECURE

Resist the urge to use the same password across many accounts. Once that password is compromised, the cyber criminal may be able to try it on your other accounts. Consider using a password manager to suggest and save strong and unique passwords for each account.

### UTILIZE MULTIFACTOR AUTHENTICATION WHENEVER IT IS AVAILABLE

MFA adds an extra layer of protection by using a password as well as a unique code or biometric to unlock the account.

### CONDUCT ALL FINANCIAL BUSINESS ON A PERSONAL DEVICE ON A SECURE NETWORK

Delete the cache and history frequently to avoid leaving a digital trace. These steps can help protect financial security. Individuals need to be diligent in safeguarding their information from cyber criminals.

## ADVERTORIAL

# From Ireland to Route 35

### *Fifty years of one family building kitchens on the Jersey Shore*

Matt Egan learned to build cabinets in Ireland as an apprentice. He came to the United States in 1963, became an American citizen in 1970, and by 1974 had opened a shop of his own in northern New Jersey. The name on the truck was Matt Egan's Kitchens.

Two years later it became Design Line Kitchens. In 1979, the growing business moved to the Jersey Shore. In 1986, Matt bought the building at 2127 Highway 35 in Sea Girt.

His son, Steve Egan, remembers the year easily. It was the same year he graduated high school.

"I've basically spent my whole working life here," Steve said. "At eighteen, I don't think I was looking at it and thinking, this is where I'm going to spend the next forty years."

Design Line has been there ever since. Today, Steve and designers Brittany Rizzolo, Rene Costabile, Victoria Birritteri and Ellen Cipriano work with customers from the Sea Girt showroom, while the cabinetry is still manufactured in the factory behind it.

WHAT CUSTOM MEANS

"As soon as you say 'custom,' people think expensive. What I tell them is, we're factory direct," Steve said.

For Steve, factory direct is less about price than about how the cabinetry is made. If a kitchen needs a cabinet nineteen and a half inches wide and ten inches deep, Design Line builds it that size rather than modifying a stock cabinet to fit.

"That's really what custom means to me. We measure your kitchen, we design it for that space, and then we build it right here." It is also why Design Line offers a structural warranty for as long as the customer owns the home.

"We build the cabinets ourselves. I know how they're made and what goes into them," Steve said. "If something goes wrong structurally, we'll come out and fix it. There's no charge. We're the manufacturer. It's our cabinet."

THE CUSTOMERS WHO COME BACK

Some of the company's reviews tell another part of the story. Customers return years later for another kitchen, another room or another home.

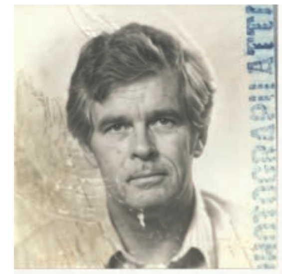
"Somebody doesn't have to tell me they loved their kitchen if twenty years later they're  calling us to do another one," Steve said.

For him, those calls have become one measure of the reputation his father started building in 1976.

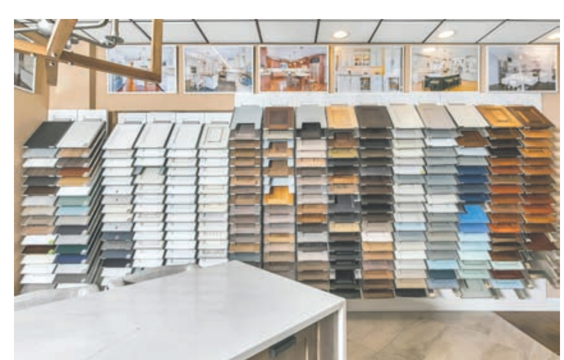
"It's not what I tell you about Design Line. It's somebody having our work in their house for twenty years and deciding they want us back."

Matt Egan passed away in 2023, forty-seven years after he started the company. Steve had taken the helm more than a decade earlier, and much has changed since: new machinery, new styles, a design process that moved from paper to screen. What hasn't changed is the arrangement his father built. Somebody walks in with a room and a problem, and the cabinets get made in the back.

DESIGN LINE KITCHENS
SHOWROOM AND FACTORY
2127 Highway 35, Sea Girt
732-449-6760








# DID YOU KNOW?

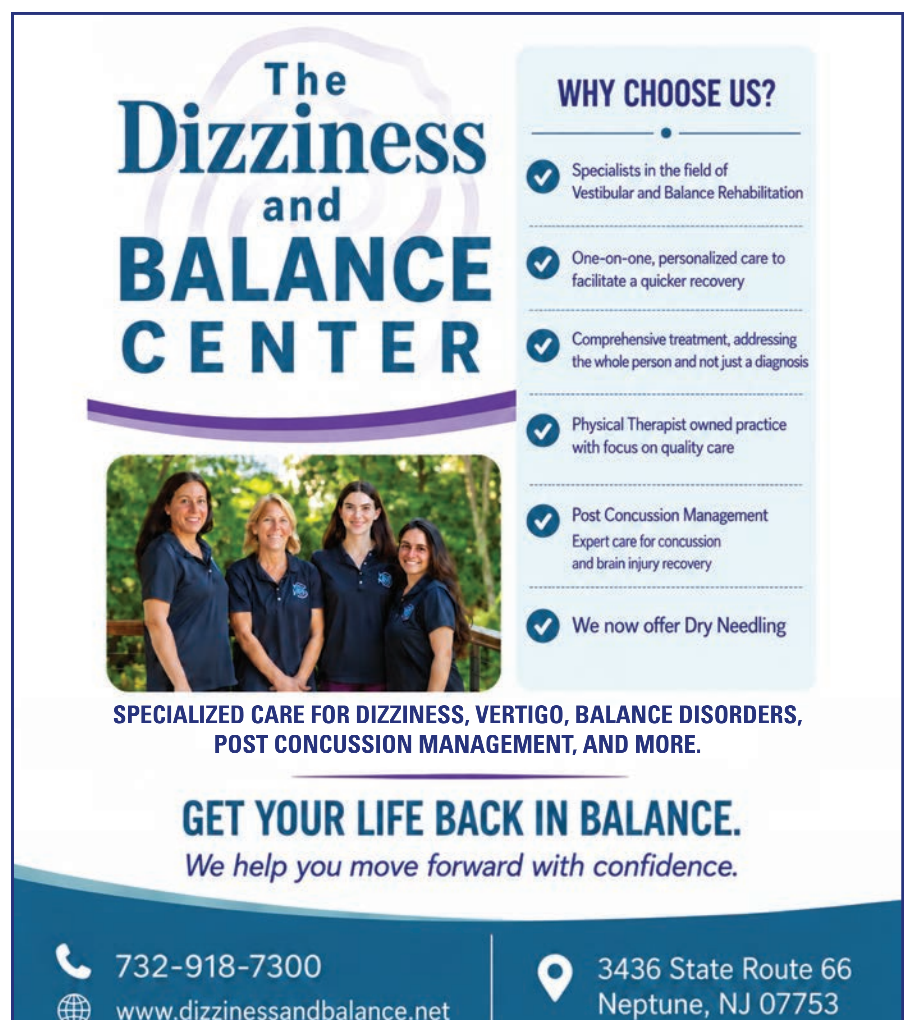
Many people are familiar with a traditional mortgage that is used to finance the purchase of a home. But individuals are not limited to only one mortgage. A second mortgage is an additional loan individuals can take out on a property that already has a primary mortgage, according to PNC Bank.

A second mortgage enables homeowners to borrow against the equity they have built in their property, which equates to the difference between the home's current market value and the remaining balance on the first mortgage.

Second mortgages are riskier for lenders because the second mortgage is in a "junior" position. This means that, in the case of foreclosure or default, the first mortgage lender gets paid first, according to Bankrate.

Lenders typically allow a person to borrow up to 80 percent of their available equity, depending on home value, income and credit standing. Second mortgages may come in two main forms: a home equity loan and a home equity line of credit.

The HELOAN provides a one-time lump sum and a fixed interest rate and fixed payments. A HELOC acts like a credit card and offers a revolving credit line. The interest rate is typically variable and a person can draw funds as necessary during the draw period.



# Q&A about retirement planning

Individuals need not look very far to be reminded of the importance of planning for retirement. Television ad campaigns touting the need to plan for retirement have been front and center for many years. Banks also heavily promote their retirement planning services to account holders. The emphasis financial firms and banks place on retirement planning underscores just how important it is for individuals from all walks of life to prioritize securing their financial futures. Ad campaigns can make saving for retirement seem simple, but plenty of people may have questions about how to save for the days when they are no longer working.

### WHY AND WHEN SHOULD I BEGIN INVESTING TO BUILD MY RETIREMENT SAVINGS?

It's never too early to start saving for retirement. Young professionals may not be anywhere close to retirement, but that doesn't mean they can afford to put off saving for the day when they call it a career. Much of that has to do with inflation. The rate of inflation varies, but it's fair to assume that your cost of living will rise dramatically between your twenty-third birthday and your seventieth birthday. If you choose to simply save as opposed to investing that money, your money will not grow at a rate necessary to overcome inflation. Though there's no guarantees with investing, traditional retirement investment vehicles have a proven track record of outpacing inflation. For example, Standard & Poor's 500® (S&P 500) reports that individual retirement accounts (IRAs) grew by an average of 10.8 percent between 1971 and 2020. Over that same period, the U.S. Bureau of Labor Statistics indicates that the dollar had an average rate of inflation of 3.99 percent.

### HOW CAN I SAVE FOR RETIREMENT?

Various investment vehicles can help people save for retirement. Many people utilize employer-sponsored 401(k) retirement plans. These allow individuals to deposit money via pre-tax contributions deducted from their paycheck. For young people, enrolling in these plans as soon as they're eligible can be a great way to begin building their retirement savings, and since many people contribute between 6 and 10 percent of their pre-tax earnings, their take-home pay will not be significantly different once they enroll. IRAs, pension plans, certain life insurance policies and regular contributions to personal savings accounts are some additional ways to save for retirement.

### HOW MUCH WILL I NEED TO SAVE FOR RETIREMENT?

No two people are the same, so there's no simple answer to this question. Estimates about how much people will need in retirement range from 60 to 80 percent of their yearly income the year they stopped working full-time. A financial advisor can be a useful ally as people try to calculate how much they will need to save for retirement. However, the simplest answer to this common question is that there's no such thing as saving too much money for retirement so long as saving does not adversely affect other areas of your life.

### WHAT IF I NEED MONEY BEFORE RETIREMENT?

No law prohibits people from withdrawing funds from designated retirement accounts before they retire. However, there may be significant financial penalties and tax consequences if you do so. For example, the Internal Revenue Service allows penalty-free withdrawals from a 401(k) after an account holder turns 59 and a half.

Withdrawals made before then could be subject to federal and state income tax and a 10 percent penalty of withdrawn funds. Individuals are urged to speak with a financial advisor about withdrawal guidelines and penalties prior to opening a retirement account. Saving for retirement is vital and it's never too early to begin investing in your financial future.

# *Reverse mortgages* explained

As long as there have been homes for sale, there have been financial vehicles designed to alleviate some of the financial pressures associated with owning a home. A reverse mortgage is another way homeowners can borrow money based on the value of their homes, but it doesn't need to be repaid as long as those individuals are still living in their residences.

### ELIGIBILITY AND BASICS

The Federal Trade Commission's Consumer Advice says a reverse mortgage is an option for those age 62 or older who can borrow money based on their equity, or how much money one could get for the home if sold after what is owed on the mortgage is paid off. At least one owner must live in the house most of the year. Reverse mortgages may be paid as a cash lump sum, as a monthly income or as a line of credit that enables the homeowner to decide how much is desired and when.

### DETERMINING ELIGIBILITY

There is a misconception that a loan that requires no monthly repayment of principal or interest will not come with any eligibility considerations. Premier Reverse Mortgage says there are some things to know before doing reverse mortgages.

To prevent homeowners using reverse mortgages to avoid downsizing due to financial shortcomings, certain eligibility parameters must be met, including a credit history analysis, income requirements, age requirement, and property stipulations. These criteria may differ from lender to lender.

Unlike a traditional mortgage where payments are made to principal and interest and the balance goes down over time, with a reverse mortgage, borrowers do not make any payments right away. The loan balance goes up over time and the loan is repaid when the borrower no longer lives in the home.

The homeowners or their heirs will eventually have to pay back the loan, usually by selling the home. However, as the loan balance increases, the home equity decreases with a reverse mortgage. This can affect a surviving spouse or other family members.

The FTC advises homeowners to confirm the reverse mortgage has a "non-recourse" clause, which means that the borrower or the borrower's estate cannot owe more than the value of the home when the loan becomes due and the home is sold.

### ADDITIONAL CONSIDERATIONS

Due to fees and other requirements, a reverse mortgage may be a more expensive way to borrow money. Other ways to borrow against equity may be a better fit, such as a home equity line of credit. Furthermore, since reverse mortgages are for older adults, scams are prevalent. Some include contractors who approach seniors about getting a reverse mortgage to pay for repairs, or scams targeting veterans. Borrowers considering reverse mortgages should first speak with a qualified financial planner. Homeowners in the United States can access information through the Consumer Financial Protection Bureau. All options, costs and interest rate information should be confirmed before signing on the dotted line.


# *Easy ways* to cut grocery costs

Consumers might not think it, but eggs are an expensive commodity. As of August 2022, the U.S. Bureau of Labor Statistics reported the average price of a dozen Grade A, large eggs was $3.12.

Eggs are just one example of foods that have become significantly more costly over the last year or more. Flour, butter/margarine and dairy products also have become more expensive.

According to CNBC, food prepared at home now costs 10 percent more than it did a year ago. Comparatively speaking, restaurant prices have risen by 6.9 percent, making it more affordable for some people to eat out than prepare meals at home.

Despite rising food costs, it is possible to save money by cooking at home. Purchase generic brands Switching to generic brands can immediately bring about savings over "premium" counterparts.

Generics cost less because manufacturers don't have to offset the cost of advertising. Many generic brands are made in the same facilities that produce name brand items.

Plan weekly (or monthly) meals Take a few moments to jot down meal ideas for the week. This can streamline the process of buying meals and help a person use fewer ingredients. Plus, meal plans can be based around which items are on sale.

One can meal plan from scratch, or utilize a meal plan from a website that helps utilize all ingredients in various ways, such as turning leftover meatloaf from one night into sloppy Joes on another.

### STICK TO A LIST

When meal planning, check out the pantry first to see what's on hand, and then mark down the items needed. Buy only what is listed, resisting the urge to make impulse purchases. For those who can't avoid throwing a few extra items in the wagon, utilize stores' shop-from-home services, where it's possible to keep track of what's being spent in real time. Simply check out and then do a curbside pickup.

### CHECK PRODUCT PRICES

When comparing prices, be sure to check out the net item, net pound or net ounce price. This enables shoppers to see if a sale is really a value, including whether it's best to buy pre-packaged products or individual items.

### CONSIDER CHEAPER MEALS

Make the bulk of meals with less expensive ingredients, such as beans, whole grains and vegetables. Chicken drumsticks or thighs are generally cheaper than steaks or even chicken breasts and cutlets.

### REDUCE RELIANCE ON BOTTLED BEVERAGES

Opt for water at home rather than bottled, if possible. Purchase iced tea powder or tea bags and whip up brews. Water with lemon juice can replace lemonade. These are just a few ways to save money on groceries as prices continue to rise.



# DID YOU KNOW?

Predicting mortgage rates is no small task and involves consideration of a wide range of variables, some of which are impossible to anticipate.

For example, Yahoo! Finance notes that mortgage rates became volatile upon the beginning of the conflict in Iran in late winter 2026, and that volatility continued throughout the spring. That volatility came after years of high mortgage interest rates, which the Consumer Financial Protection Bureau notes had dipped to 2.65 percent in January 2021 but rose to 7.79 percent in October 2023.

All that volatility may have some in the market for a new home wondering if rates are due to drop. Near the end of spring 2026, mortgage interest rates hovered around 6.5 percent for a 30-year fixed rate mortgage, according to data from the lender FreddieMac.

Mortgage interest rates are key variables for potential buyers to consider, and Yahoo! Finance projects that interest rates will remain around 6 percent for years to come but steadily decline between 2026 and 2030, by which time the forecasted rates are 5.7 percent.

While those rates are always affected by both predictable and unpredictable variables, a dip in interest rates over the next half decade could benefit buyers.

# LOCAL PROFESSIONALS

Guide To Services

## ATTORNEYS

**ACP LAW**
**Wills, Trusts & Estate Planning**
**1913 Atlantic Ave., Suite 150,**
**Manasquan, NJ**
**www.acp-law.com**
**732-288-6162**

Anna C. Pelligra, Esq. established ACP Law after years of dedicated focus on wills, trusts and estate. Anna recognizes that planning for the future can be complex and she takes the utmost care to ensure her clients a smooth transition. Coupled with her deep understanding of the law, Anna guides clients through the intricacies of estate planning and personalized attention and care.

**FRANK FISCHER**
**Estate Planning, Elder Law**
**25 Abe Voorhees Drive, Manasquan, NJ**
**732-223-8484, ext. 208**
**ffischerlawnj.com**

When you fail to plan, you plan to fail.
In order to assure your estate passes to whom you want, when you want, you need a well-drafted estate plan in place. Frank Fischer will assure your estate plan is carried out in the manner you've chosen. As an experienced New Jersey Estate Planning Attorney, Frank Fischer enables his clients to make informed decisions regarding their assets, especially when focusing on wills and trusts. His extensive knowledge of New Jersey estate law enables estate planning, including inheritance taxes, probate, dynasty trusts, gift taxes and investment planning.

**JOHN C. TASSINI, ESQ.**
**Wills, Trusts & Estates**
**302 Washington Ave., Spring Lake, NJ**
**732-230-5003**

John Tassini's practice focuses on estate planning, wills, trust and administration. He provides meticulous guidance with comfort and ease during the administration process. Planning for the future can be difficult, but John Tassini's extensive knowledge will make the process as effortless as possible.

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**Financial Excellence. Personal Trust.**

Tara McCarten had a long, successful career as a senior executive on Wall Street. She has since transitioned to owning Hand in Hand Financial. She works with individuals, families, nonprofits and small businesses who want their finances handled carefully, thoughtfully and with complete discretion. She understands great financial decisions start with accurate, well-organized data. Tara provides comprehensive bookkeeping and financial organization services designed to simplify complexity and reduce stress. This includes maintaining organized and accurate financial records, overseeing cash flow, coordinating accounts and ensuring information is complete. Call Tara to start a conversation today!

## CHAMBER OF COMMERCE

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The Jersey Shore Chamber of Commerce is more than just networking. Check your standard definitions at the door. Join today! Your membership in the chamber is an investment in your business and in the community.

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When you want quick help in a more personal setting, Advanced Radiology Solutions is the best solution! Whether you need arthritis or vascular vein treatments, our local radiologists are here for you. During your consultation, we'll discuss where you are experiencing daily issues and put together the best care plan to give you relief as soon as possible. With over 80 years of combined experience, contact our office today.

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I'm Nick Bautista- an ultramarathon runner, private fitness coach, and unapologetic believer that comfort zones are overrated. My job isn't to hand you a spreadsheet of numbers; it is to help you listen to your body until you know what those numbers actually mean. I train people who want to dig deeper... to find out what they are really capable of. My coaching lives somewhere between science and instinct... and what's where the breakthroughs happen.

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With over 60 years experience, Wayne Tile prides themselves on finding the best and most beautiful option of tile for each and every customer. They offer a high quality and extensive selection of curated products- featuring the latest sizes, colors and finishes. Get inspired by visiting a showroom and allowing a design consultant to walk you through the process!

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Since 1979, Main Street Gallery has been committed to preserving your artwork, photos, and family keepsakes, while at the same time making them look fabulous! We take great pride in exceeding your expectations. Nothing is too big, too small, or too strange for us to frame! Owner, Jennifer Burger O'Brien, has over 20 years of experience and is a Certified Picture Framer (CPF through the Professional Picture Framers Association). You can rest assured we will approach your framing project armed with the knowledge necessary to ensure its longevity. This isn't just a job to us, this is our profession and our passion. Stop by and speak with someone today!

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Atlantic Window & Door has been serving New Jersey homeowners, builders and architects for over 20 years. Visit our Asbury Park or Newark showroom to explore premium windows, entry and interior doors, and custom solutions for new construction and renovation. Old windows not working properly? We specialize in replacement windows and doors, plus service and maintenance to keep them performing their best for years to come.

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# REAL ESTATE

**COLDWELL BANKER REALTY**
**Gregory Rice**
**1122 Third Avenue, Spring Lake, NJ 07762**
**Real Estate Broker/Sales Associate**
**www.GregoryRiceRealEstate.com**
**917-532-2735**
**gregorymrice@gmail.com**
Greg Rice has consistently been one of the top realtors at the Jersey Shore for over 20 years, always ranked in the Top 100 Agents in New Jersey (among 60,000 agents) by Newsweek Magazine's America's Best Realtors, and ranked within the top 1% of Coldwell Banker Realty Agents Worldwide. Greg's relentless energy and commitment to his clients has caused him to be the agent of choice at the Shore for over 20 years. Contact Greg today for a private and confidential consultation on how he can help you navigate this current wild and unpredictable market!

**TRIDENT ABSTRACT TITLE**
**Title Agency**
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**1340 A Campus Parkway, Wall, NJ 07719**
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Trident Abstract Title Agency is a subsidiary of OceanFirst Financial Corp. A Title Insurance Industry leader in New Jersey since 1975, Trident Abstract boasts an experienced staff of title professionals, and with its paralegal settlement services, Trident Abstract also assists attorneys in the loan and title closing process. Through strategic alliances, we can also service a client's title insurance needs outside of New Jersey.

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# GREGORY RICE

## REAL ESTATE BROKER/SALES ASSOCIATE

***In 2025, Greg was the #1 Agent at Coldwell Banker Realty in Spring Lake for the 8th year, and was recently ranked #27 in N.J. (out of 60,000 agents) by Newsweek Magazine's "America's Best Realtors." Closing $600 MILLION thus far in his 22 year career, Greg's relentless energy and market expertise as a Global Luxury Property Specialist® gives his clients a significant advantage when buying or selling a property. This, combined with Coldwell Banker Realty's unmatched industry-leading marketing platforms, technology, and exposure has led to Greg being the agent of choice for the Shore's most prestigious homes!***

***Contact Greg any time for a private and confidential discussion on your home's current value, your options, or the market in general - and discover the success you can achieve when you work with one of the NJ Shore's top agents and the world's #1 real estate company!***

*"Greg was superb as my Seller's agent. We met with 5 of the top agents in Spring Lake. Greg was 100% reliable, put us at ease during a stressful time, and in the end sold our house for a higher price than the other agents were willing to list it!"*
*- D.J., Seller in Spring Lake*

*"We could not be more pleased with this process from start to finish. Greg is friendly, professional, hardworking, and smart. His marketing approach was first class, his negotiating skills fantastic. We recommend him without reservations."*
*- G.M., Seller in Manasquan*

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* Based upon Monmouth/Ocean Regional Realtors MLS Statistics and Coldwell Banker Residential Brokerage Office Exclusives for Overall Sales Volume of Listings Sold for all agents in Spring Lake, Sea Girt, Manasquan, Brielle, Wall, Point Pleasant, Point Pleasant Beach, Brick, Asbury Park, Bradley Beach, Avon, Belmar, Lake Como.