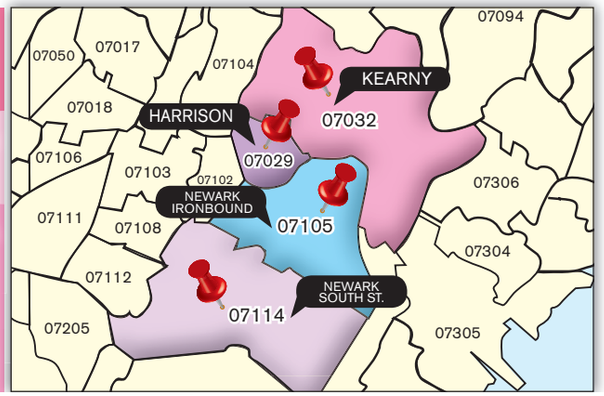
time 2save®

WE REACH 42,000 HOUSEHOLDS

February Edition 2016

TIEMPO DE AHORRAR • HORA DE ECONOMIZAR



FROM THE COMMUNITY TO THE COMMUNITY IS time 2save®

t2stime2save t2stime2save t2stime2save

To advertise here please contact us: 973-274-0052 or sales@time2save.net

MILHO FRITO

INGREDIENTS

- 1 ½ cups **P.A.N. Pre-cooked White Corn Meal**
- 3 cups water
- 1 teaspoon salt
- 1 tablespoon lard or butter
- 2 kale leaves, finely chopped
- 1 garlic clove, finely chopped
- 2 tablespoons summer savory, finely chopped
- Vegetable oil for frying

PREPARATION

1. Pour lard in a pot and sauté garlic for 2 minutes, add kale and summer savory. Then, add water. Once boiled, slowly add P.A.N. Pre-cooked White Corn Meal stirring constantly. Turn down the heat and cook for 10 minutes or until the mixture does not stick to the pot.
2. Pour the mixture in a platter, small molds or plates.
3. Let it cool down and place in the refrigerator to set. Cut in cubes and deep-fry until golden brown. Serve as a side.

PREPARATION TIME: 10 minutes | COOKING TIME: 20 minutes | SERVINGS: 8 | DIFFICULTY: Low

All your favorite and exciting new recipes to try, visit: www.pancorn.com

Download our free recipe App — Available on the App Store — GET IT ON Google play

No part of this publication may be reproduced in whole or in part without written permission of the publisher. Time2Save reserves the right to refuse or accept any advertisement. The acceptance of advertising in this publication does not constitute or imply endorsement by Time2Save of any service, advertising, product, or resource, nor does Time2Save carry any responsibility for the opinion expressed thereon. Time2Save assumes no liability or responsibility for any inaccurate, delayed or incomplete information, nor for any actions taken subsequently. Content has been provided by such individual, business, event organizers or organization without verification by Time2Save.

Not responsible for typographical errors. We reserve the right to refuse sales to anyone. Some pictures do not necessarily represent item on sale. All Rights Reserved. Reproduction without the express written consent of Nema Associates Inc. strictly prohibited.

time 2save®

Tiempo de Ahorrar • Hora de Economizar

Editor's Letter

It is with great pleasure and excitement that we are launching **TIME2SAVE** a division of Nema Associates Inc., an advertising and marketing agency servicing the industry for over 24 years. **TIME2SAVE** is the first publication of its kind, committed to servicing our city neighborhood businesses and residents by providing them with an effective communication channel, it's **TIME2SAVE**.

Our distribution areas are richly diverse, with various ethnicities and languages. **TIME2SAVE** brings you offers from local merchants who provide a host of services to you. Our goal is to provide a source to consumers to save money while encouraging the support of their local businesses within their community.

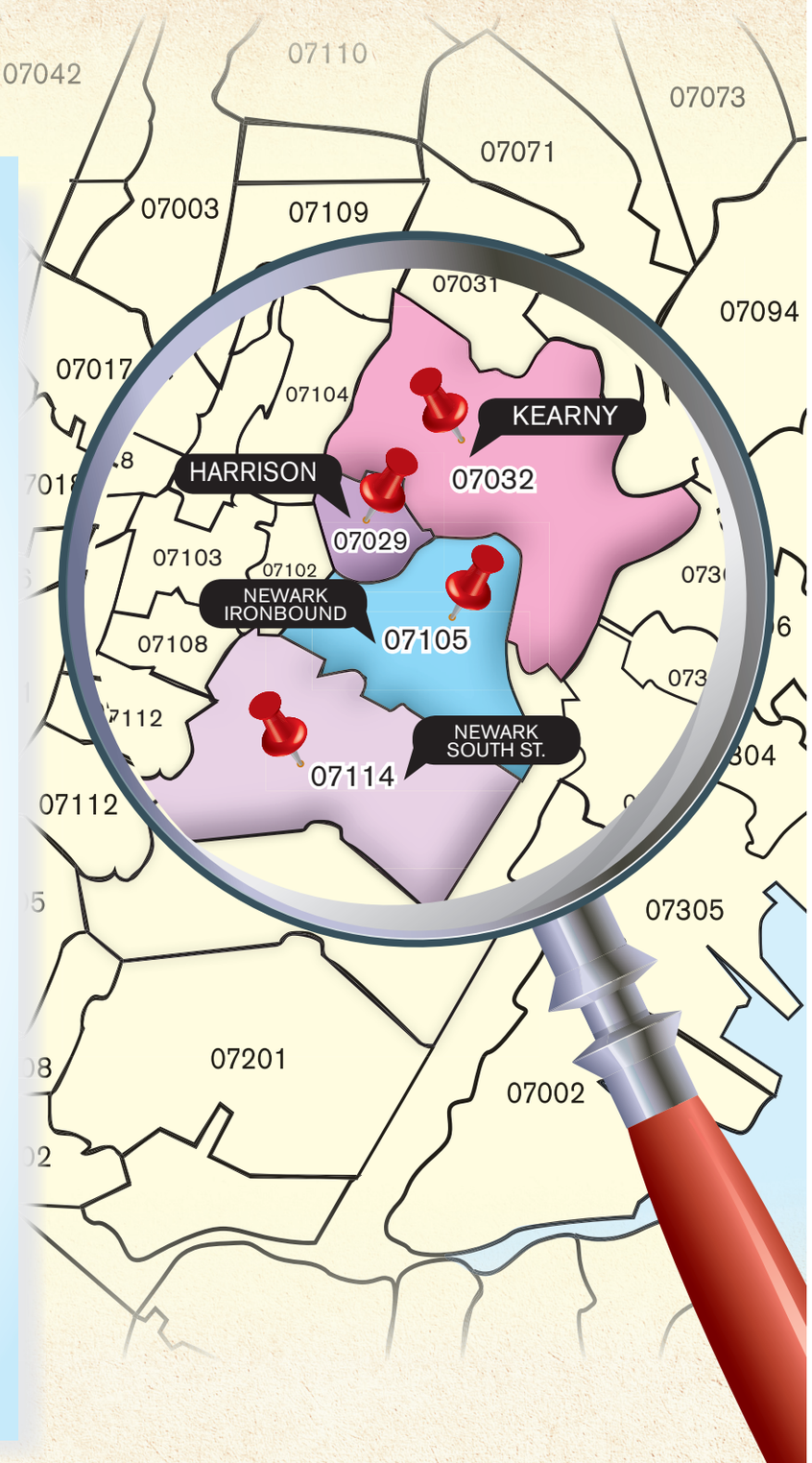
Businesses who advertise with **TIME2SAVE** encompass successful local companies interested in simply re-introducing themselves, announcing new collections, new services, special events and coupons that until now have been lacking a platform capable of delivering such service offers to your door.

During the past 20 years of working with Supermarket Retailers, we have been asked many times by smaller merchants to provide an outlet able to address their needs, but within a reasonable budget. The idea of **TIME2SAVE** was launched precisely to fulfill this demand as consumers can have more economic reasons to shop locally and in turn strengthen their neighborhood's commerce. Creating this "Market Plaza Publication", **TIME2SAVE** is the link where communities can have a direct connection to their local businesses.

Just look for your **TIME2SAVE** publication inside the white plastic bag delivered to your home and start saving money today. As simple as that! We reach every household within your neighborhood. We will always bring you the best deals from your neighborhood businesses and keep you connected with them.

Sincerely.

Juan Carlos Lopez
President of Nema Associates, Inc.



To advertise here please contact us:
973-274-0052 or sales@time2save.net

t2stime2save t2stime2save t2stime2save

The Low Income Home Energy Assistance Program (LIHEAP) Can Help You Pay Your PSE&G Bill

El Programa de Asistencia de Energía para Hogares de Bajos Ingresos Puede Ayudarle con su factura de PSE&G

LIHEAP now taking applications!

Look at the chart below to see if you are eligible.

For an application or information…

- Visit pseg.com/help
- Apply no later than April 30, 2016.
- Take a look at the agencies listed on this page to apply in the county in which you reside.

¡Solicite ahora al programa de LIHEAP!

Mire la tabla abajo para ver si usted es elegible.

Para una solicitud o más información

- Visite el sitio Web pseg.com/ayuda
- Solicite antes del 30 de abril de 2016.
- Mire la lista de agencias en esta pagina para poder aplicar segun el condado donde reside.

LIHEAP Income Limits / Normas de ingreso para LIHEAP

Household Size Tamaño de familia	1	2	3	4	5	6	7	8	9	10
Monthly Gross Income Límites mensuales antes de impuestos	$1,962	$2,655	$3,349	$4,042	$4,735	$5,429	$6,122	$6,815	$7,452	$7,611

Scan to learn more about this program.
Escanear aquí para aprender más de este programa.

PSE&G PAYMENT ASSISTANCE OUTREACH
Helping you manage your energy bills

PSE&G

ESSEX COUNTY

La Casa de Don Pedro at PSE&G Newark CSC*
80 Park Plaza, Newark, NJ 07102
Mon., Wed. & Fri. 8:30 am - 4 pm
Maximum 50 clients daily for application drop-off

La Casa de Don Pedro at PSE&G West Orange CSC*
59 Main Street, West Orange, NJ 07052
Mon., Wed. & Fri. 8:30 am - 4 pm
Maximum 50 clients daily for application drop-off

HUDSON COUNTY

Bayonne Economic Opportunity Foundation (BEOF)
555 Kennedy Boulevard, Bayonne, NJ 07002
(201) 437-7222
Mon., Tue. & Thurs. 8:30 am - 4:00 pm
Wed. 8:30 am - 6 pm; Fri. 8:30 am - 3:30 pm

BEOF at PSE&G Bayonne CSC*
608 Broadway, Bayonne, NJ 07002
Tues., Wed. & Thurs. Only 9 am - 2:30 pm

P.A.C.O. Main Office
345 Central Avenue, Jersey City, NJ 07307
(201) 217-0583
Toll Free after hours 1-844-722-6432
Mon. – Fri. 9 am - 4 pm

P.A.C.O. at PSE&G Jersey City CSC*
35 Journal Sq., Suite #2,
Jersey City, NJ 07306
Mon. – Thurs. 9 am - 4 pm

P.A.C.O. at Union City CSC*
4808 Bergenline Avenue,
Union City, NJ 07087
Mon. – Fri. 9 am - 4 pm

P.A.C.O. at Bayonne CSC*
608 Broadway, Bayonne, NJ 07002
Mon. & Fri. Only 9 am - 4 pm

***CSC= Customer Service Center**

To advertise here please contact us: 973-274-0052 or sales@time2save.net
t2stime2save t2stime2save t2stime2save

Quesadillas Tapatías

Ingredientes: Rinde 4 porciones

2 1/2 Libras de masa de maíz o el equivalente de harina de maíz para hacer las tortillas
(Puede ser substituido por un paquete de tortillas ya hechas)
3 Tazas de carne de su elección desmenuzada y cortada en pequeños pedazos
1 Lata de Frijoles Negros Volteados Ducal de 15 oz.
4 Tazas de lechuga cortada en rajitas bien lavadas
1 Taza de Crema
1 Taza de queso fresco desmenuzado o cualquier otro queso de su elección

Preparación

- Mezclar la harina con agua y un poco de sal hasta obtener una consistencia manejable.
- Hacer las tortillas aproximadamente 6" o tamaño regular
- Unte el frijol Ducal y un poco de carne encima de la tortilla, luego doblar la tortilla rellena y cerrar.
- Freir las empanadas en un sarten caliente con aceite hasta que esten doradas.
- Servir con lechuga, salsa ranchera Ducal y salsa verde.
- Agregar queso, crema y chile jalapeño y listo.

DUCAL®

"A la venta en su supermercado de confianza"

Real Tex-Mex Flavor!

ALONDRA'S
BAR & LOUNGE

LOCATED AT 149 LAFAYETTE STREET, NEWARK, NJ 07105 TELEFONO (973) 344-0419
ABIERTOS 7 DIAS DE LA SEMANA 10:00 AM A 2:00AM
RESTAURANTE CON UN TEX-MEX ESTILO DE COMIDA, ESTAMOS A SOLO 2 CUADRAS DE PRUDENTIAL ARENA, PARQUEO ACCEQUIBLE CERCA.
SI ERES FANATICO DE EL FUTBOL TENEMOS TODOS LOS PARTIDOS DE LA LIGA.
BEER BUCKET SPECIAL 6/$20.00
CEVICHE MIXTO, FAJITAS MIXTAS, BATIDOS Y MUCHO MAS

GOYA

Carnitas Ecuatorianas

If it's GOYA ...it has to be good!®

Find These Great Products at Your Neighborhood Store and Save!

Bold Latin Flavor
Café GOYA
RICH, DARK & SMOOTH

Smell the Aroma and Taste the GOYA Difference

K-Cup Style
Works in Keurig® Style Brewers®

WELCOME TO GAR Disability ADVOCATES

We are devoted to ONE GOAL:
OBTAINING BENEFITS FOR OUR CLIENTS

Our General Counsel, **MICHAEL KALMUS**, has personally and successfully represented numerous Union members seeking disability retirement benefits from government pension boards.
Now, backed by GAR'S team of more than eighty dedicated staff members, we can offer you the very highest level of personal attention and dedication to your individual needs.

If you are hurt or suffering from a serious illness call Michael directly at 201-308-9211 to discuss:

SOCIAL SECURITY DISABILITY
DISABILITY RETIREMENT
LONG TERM DISABILITY CLAIMS
CONTINUING DISABILITY REVIEWS
ANY OTHER DISABILITY RELATED MATTER

Hablamos Español • Nós Falamos Português

For a **FREE** consultation with no obligation
call **201.308.9211** or e-mail Michael at **mkalmus@disabilityhc.com**
Offices conveniently located in New York and New Jersey

GAR Disability ADVOCATES

CITI GROCER

117 SPRING ST. (ROUTE 1-9 NORTH)
ELIZABETH, NJ 07207

Your Neighborhood Store for Your Everyday Needs

Coupon

$2.00 OFF

Bounty Basic Paper Towels 8-Pack

Regular Price $5.99

Must Provide Coupon at Time of Purchase

Coupon Valid Thru the End of February 2016

Aceitamos as principais formas de pagamento
W.I.C. Families First MasterCard VISA DEBIT CARD EBT

ESTACIONAMENTO
Grátis para clientes

Horário de Funcionamento:
Segunda - Domingo 9AM - 11PM

Telefone: 908•929•1010
FAX: 908•929•1011

To advertise here please contact us: **973-274-0052 or sales@time2save.net**
t2stime2save t2stime2save t2stime2save

graphicdesign

- Packaging Design
- Corporate Branding
- Store Decoration
- Website Design
- Display & Merchandising
- Marketing Campaigns

and more!

printing

- Sheet Fed / Offset Printing
- Web Heat Set
- Digital Printing
- Large Format
- Flat Bed Printing
- Cut Vinyl

and more!

NEMA Associates, Inc.

...we are all about solutions!

graphicdesign **printing**
marketing **fulfillment**

/nemadesigninc /nema-associates-inc
/nemadesigninc @nemadesigninc

Tel: 973-274-0052 **Fax:** 973-274-9255 or 9258 www.**sales**@nemadesign.com

marketing

- Retail Advertising
- EDDM Services
- Sell Sheets, Booklets...
- Sales Marketing Kits
- POS Materials
- Shelf Management Materials
- Shippers & Merchandiser Units

and more!

fulfillment

- Storage Service
- Pick & Pack Service
- Virtual Store
- Shipping & Receiving Services
- Kit & Product Shipper Assembly
- Repacking
- Complete Reporting & Inventory